

2023 EU-wide Stress Test

Bank Name	Cassa Centrale Banca - Credito Cooperativo Italiano S.p.A.
LEI Code	LOO0AWXR8GF142JCO404
Country Code	IT



2023 EU-wide Stress Test: Summary

	Actual		Baseline Scenario			Adverse Scenario	
(mln EUR, %)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	1,845	2,655	2,820	2,820	1,724	1,827	1,817
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	7	-1	-1	-1	-3	-1	-1
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-272	-79	-298	-221	-644	-690	-657
Profit or (-) loss for the year	562	1,203	1,194	1,241	-162	102	153
Coverage ratio: non-performing exposure (%)	81.05%	70.95%	64.09%	59.26%	69.13%	60.50%	55.44%
Common Equity Tier 1 capital	7,429	8,002	9,014	10,020	6,300	6,361	6,361
Total Risk exposure amount (all transitional adjustments included)	32,598	32,685	32,876	33,011	33,359	33,500	33,591
Common Equity Tier 1 ratio, %	22.79%	24.48%	27.42%	30.35%	18.88%	18.99%	18.94%
Fully loaded Common Equity Tier 1 ratio, %	21.55%	24.48%	27.39%	30.35%	18.52%	18.72%	18.94%
Tier 1 capital	7,430	8,003	9,015	10,021	6,301	6,362	6,362
Total leverage ratio exposures	96,116	96,116	96,116	96,116	96,116	96,116	96,116
Leverage ratio, %	7.73%	8.33%	9.38%	10.43%	6.56%	6.62%	6.62%
Fully loaded leverage ratio, %	7.29%	8.37%	9.41%	10.48%	6.43%	6.54%	6.65%
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17, %	21.55%						

IFRS 9 transitional arrangements?	Yes (static and dynamic)
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2023 EU-wide Stress Test: Credit risk IRB

									Actual							
									31/12/2022*							
			Exposi	ure values			Risk expo	sure amounts			1	1				
		A	-IRB	F-	IRB	A-	-IRB	F	-IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage F Stage
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposu
	Central banks (min EUR	3, %)														
	Central panks Central governments			0		0		0 0			0	0	0 0			4-
	Institutions			0		0		0 0			0	0	0 0			4-
	Corporates					0				1		0				4-
	Corporates - Of Which: Specialised Lending			0	-	0		0 0		1	0	0	0			ól.
	Corporates - Of Which: SME			1 0		0	-	0 0		1	0	0	0			á.
	Retail			0				0 0		3	0	0	0	1 7		á.
	Retail - Secured on real estate property			0	-	0		0 0		1	0	0	0			ál.
Cassa Centrale Banca - Credito	Retail - Secured on real estate property - Of Which: SME			0		0		0 0			0	0	0 0			ó -
Cooperativo Italiano S.p.A.	Retail - Secured on real estate property - Of Which: non-SME			0		0		0 0		0	0	0	0 0		1	á -
Cooperativo Italiano 3.p.A.	Retail - Qualifying Revolving		-	0		0		0 0	-)	0	0	0 0			á -
	Retail - Other Retail			0		0		0 0)	0	0	0 0			a -
	Retail - Other Retail - Of Which: SME			0		0		0 0		0	0	0	0 0		1	
	Retail - Other Retail - Of Which: non-SME			0		0		0 0)	0	0	0 0			3 -
	Equity		-)		0		0			0	0	0 0		1	3 -
	Securitisation															
	Other non-credit obligation assets					0		0			0	0	0 0			3 -
	IRB TOTAL			0	0	0		0 0			0	0	0			J -
									Actual 31/12/2022*							
			Exposi	ire values			Risk expo	sure amounts								
		A	-IRB	F-	IRB	A-	-IRB	F	-IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
	(min EU)	Non-defaulted R, %)	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stag expo
	Central banks			0		0		0 0)	0	0	0 0		ſ	j -
	Central governments			0		0		0 0			0	0	0 0			a -
	Institutions			0		0		0 0			0	0	0 0			j -
	Corporates			0		0		0 0			0	0	0 0			a -
	Corporates - Of Which: Specialised Lending			0		0		0 0			0	0	0 0) -
	Corporates - Of Which: SME			0		0		0 0			0	0	0 0) -

			Exposu	re values			Risk expos	ure amounts								
		A-	RB	F-	IRB	Α-	IRB	F-	-IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min EUR, %)	Non-defaulted		Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	0	0	0	0	0	0	0) (0	0	0	-
	Central governments	0	0	0	0	0	0	0		0) (0	0	0	-
	Institutions	0	0	0	0	0	0	0		0) (0	0	0	-
	Corporates	0	0	0	0	0	0	0	0	0			0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0) (0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0) (0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0		0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0		0	0	0	0	-
ITALY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0) (0	0	0	,
TIALI	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0		0) (0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0		0) (0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0		0) (0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0		0) (0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0		0) (0	0	0	-
	Equity	0	0			0	0			0) (0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0) (0	0	0	-
	IRB TOTAL	0		0	0	0	0	0	0	0			0	0	0	-

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.



2023 EU-wide Stress Test: Credit risk IRB

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks	0	0		0 0	0				0	0		0			0	0	0	0		0	
	Central governments	0	0		0 0	0		-		0	0		0			0	0	0	0		0	
	Institutions	0	0		0	0				0	0	0	0			0	0	0	0		0	
	Corporates	0	0		0 0	0		-		0	0		0			0	0	0	0		0	
	Corporates - Of Which: Specialised Lending	0	0		0	0		-		0	0		0			0	0	0	0		0	
	Corporates - Of Which: SME	0	0		0 0	0		-		0	0		0			0	0	0	0		0	
	Retail	0	0		0 0	0		-		0	0		0			0	0	0	0		0	
0 1 1 0 0 10	Retail - Secured on real estate property	0	0		0 0	0		-		0	0		0			0	0	0	0		0	
ssa Centrale Banca - Credito	Retail - Secured on real estate property - Of Which: SME	0	0		0 0	0		-		0	0		0			0	0	0	0		0	
ooperativo Italiano S.p.A.	Retail - Secured on real estate property - Of Which: non-SME	0	0		0	0		-		0	0		0			0	0	0	0		0	
ooperativo Italiano S.p.A.	Retail - Qualifying Revolving	0	0		0 0	0		-		0	0		0			0	0	0	0		0	
	Retail - Other Retail	0	0		0 0	0		-		0	0		0			0	0	0	0		0	
	Retail - Other Retail - Of Which: SME	0	0		0 0	0		-		0	0		0			0	0	0	0		0	
	Retail - Other Retail - Of Which: non-SME	0	0		0 0	0		-		0	0		0			0	0	0	0		0	
	Equity	0	0		0 0	0		-		0	0		0			0	0	0	0		0	
	Securitisation																					
	Other non-credit obligation assets	0	0		0 0	0		-	- (0	0		0		-	0	0	0	0		0	-
	IRB TOTAL				0					0	0		0			0	0	0	0		0	

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	(0	0	0	0	0	-	0	0		0 0	0	0		0		0	0	0	0	
	Central governments		0	0	0	0		-	0	0		0 0	0	0		0	0	0	0	0		-
	Institutions		0	0	0	0	0	-	0	0		0	0	0		0		0	0	0		
	Corporates		0	0	0	0	0	-	0	0		0	0	0		0		0	0	0		
	Corporates - Of Which: Specialised Lending	(0	0	0	0	0	-	0	0		0 0	0	0		0	0	0	0	0		
	Corporates - Of Which: SME		0	0	0	0	0	-	0	0		0 0	0	0		0	0	0	0	0		
	Retail		0	0				-		0		0 0	0	0		0				0		
	Retail - Secured on real estate property		0	0				-		0		0 0	0	0		0				0		-
ITALY	Retail - Secured on real estate property - Of Which: SME		0	0				-		0		0 0	0	0		0			0	0		-
	Retail - Secured on real estate property - Of Which: non-SME		0	0				-		0		0 0	0	0		0			0	0		-
	Retail - Qualifying Revolving		0	0				-		0		0 0	0	0		0			0	0		-
	Retail - Other Retail		0	0				-		0		0 0	0	0		0			0	0		-
	Retail - Other Retail - Of Which: SME		0	0				-		0		0 0	0	0		0			0	0		-
	Retail - Other Retail - Of Which: non-SME		0	0				-		0		0 0	0	0		0			0	0		-
	Equity Securitisation		- 0			- 0	-	-				0		- 0			- 0		0			
	Other non-credit obligation assets						_															
	TRR TOTAL		0					1	0					0			- 0			0		-

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth



2023 EU-wide Stress Test: Credit risk IRB

												Adverse Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks	0	0		0	0		-	0	0	0	0	0			0	0		0	0		
	Central governments	0	0		0	0		-		0	0		0 0			0	0		0	0		-
	Institutions	Ö	0		o o			-	0	0	0	ō	0 0		-	0	0		0	0	0	-
	Corporates	0	0		0	0		-	0	0	0	0	0		-	0	0		0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0		0	0		-	0	0	0	0	0			0	0	C	0	0	0	-
	Corporates - Of Which: SME	0	0		0	0		-	0	0	0	0	0			0	0	C	0	0	0	-
	Retail	0	0		0	0		-	0	0	0	0	0			0	0	0	0	0	0	-
Control Dance Condite	Retail - Secured on real estate property	0	0		0	0			0	0	0	0	0			0	0	0	0	0	0	
assa Centrale Banca - Credito	Retail - Secured on real estate property - Of Which: SME	0	0		0	0		l-	0	0	0	0	0		-	0	0	0	0	0	0	l-
Cooperativo Italiano S.p.A.	Retail - Secured on real estate property - Of Which: non-SME	0	0		0	0		-	0	0	0	0	0			0	0	0	0	0	0	-
Cooperativo Italiano 3.p.A.	Retail - Qualifying Revolving	0	0		0	0			0	0	0	0	0			0	0	0	0	0	0	
	Retail - Other Retail	0	0		0			-	0	0	0	0	0		-	0	0		0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0		0	0			0	0	0	0	0			0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0		0			-	0	0	0	0	0		-	0	0		0	0	0	-
	Equity	0	0		0			-	0	0	0	0	0		-	0	0		0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0		0	0		-	0	0		0	0					0	0		0	-
	IRB TOTAL	0	0		0			-	0	0	0	0	0		-	0	0		0	0		1-

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	(0	0	0				0	0		0	0	0		0	0	0	0	0		J -
	Central governments		0	0	0	0			0	0		0	0	0	-	0	0	0	0	0	C	١-
	Institutions	(0	0	0	0	0		0	0		0	0	0	-	0	0	0	0	0	0	- اد
	Corporates	(0	0	0	0	0		0	0		0	0	0	-	0	0	0	0	0	0	- اد
	Corporates - Of Which: Specialised Lending	(0	0	0	0	0		0	0		0	0	0		0	0	0	0	0		1 -
	Corporates - Of Which: SME		0	0	0	0	0		0	0		0	0	0		0	0	0	0	0		1 -
	Retail	9	0	0	0	0			0	0		0	0	0	-	0	0	0	0	0		4
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	9	0	0	0	0			0	0		0	0	0	-	0	0	0	0	0		4
ITALY	Retail - Secured on real estate property - Of Which; non-SME Retail - Secured on real estate property - Of Which; non-SME	-			0	U			0	0			0	0		0	0		0	0		4-
	Retail - Oualifying Revolving	-			0	U			0	0			0	0		0	0		0	0		-
	Retail - Qualifying Revolving Retail - Other Retail	-			0	U			0	0			0	0		0	0		0	0		-
	Retail - Other Retail - Of Which: SME	,	0	0	0			•	0	0		0	0	0	•	0	0	0	0	0		
	Retail - Other Retail - Of Which; non-SME		0	0				•	0	0			0	0	•		0		0	0		£
	Equity	- 2	0	0					0	0		0	0	0			0		0	0		á.
	Securitisation											1										1
	Other non-credit obligation assets	,	0	0					0	0	_		0	0			0		0	0		
	TRR TOTAL		0	0	0				0	0		1 0	0	0	-	0	0	0	0	0		al -

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth



2023 EU-wide Stress Test: Credit risk STACassa Centrale Banca - Credito Cooperativo Italiano S.p.A.

							Actual					
							Actual					
							31/12/2022					
		Exposure	values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	532	0	0	0	532	0	0	0	0	0	0.00%
	Central governments	47.696	101	878	0	36.083	1.288	177	21	54	75	42.61%
	Regional governments or local authorities	63	0	13	0	219	15	0	0	0	0	83.81%
	Public sector entities	81		74	0	84			0			48,76%
	Multilateral Development Banks	564			0	447		0	0			0.00%
	International Organisations	347			0	160		0	0			0.00%
	Institutions	479		182	0	405	133	2	2	1		53,50%
	Corporates	9.463	62	8.057	62	9,128	1.535	684	152	186	610	89.25%
	of which: SME	4.472	25	3,424	25	4.204	716	268	100	84	240	
Cassa Centrale Banca - Credito	Retail	10,079	56	6,542	56		1,487	562	78		497	
Cooperativo Italiano S.p.A.	of which: SME	6,154	39		39		1,033	425	64	90	381	
Cooperativo Italiano S.p.A.	Secured by mortgages on immovable property	20,099	214	7,279	217		2,822	912	37	109	692	
	of which: SME	5,567	110	1,999	111		1,148	472	17	58	359	
	Items associated with particularly high risk	1,049	23	1,575	34	837	254	224	10	22	199	
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	37	0	8	0	20	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	206		273	0	0	0	0	0	0	0	0.00%
	Equity	396		518	0	116	17	0	1	1	0	0.00%
	Securitisation											
	Other exposures	2,851	0	2,035	0	2,318		1	0	0	1	87.12%
	Standardised Total	93,942	456	27,436	370	79,219	7,556	2,562	302	484	2,077	81.05%

							Actual					
							31/12/2022	r.				
		Exposure	values	Risk exposi	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	532		0	0	532	0	0	0	0	0	0.00%
	Central governments	43.092	101	878		32.993	1.288	177	20	54	75	42.61%
	Regional governments or local authorities	63		13	0	219	15	0	0	0	0	83.81%
	Public sector entities	81		74		84	2		0		1	48,76%
	Multilateral Development Banks	0		0	0	0	0	0	0	0	0	0.00%
	International Organisations	0		0		0	0	0	0	0	0	0.00%
	Institutions	458		168	0	387	132		2	1	0	39.82%
	Corporates	9.297	62	7.886	62	9.025	1.526	683	152	185	609	
	of which: SME	4.471	25	3.424	25	4.203	716		100	84	240	
	Retail	10,055			56	11,344	1,482		78	111	496	
ITALY	of which: SME	6,150		3,590	39	7,138	1,032		64	89	381	
	Secured by mortgages on immovable property	20.036			217	17.448	2.814	910	37	109	691	
	of which: SME	5,565			111	4,452	1,147		17	58	358	
	Items associated with particularly high risk	1,048	23	1,573	34	836	254	224	10	22	199	
	Covered bonds	0						0	0		0	0.00%
	Claims on institutions and corporates with a ST credit assessment	4		2	0	2	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	71		148		0	0	0	0	0	0	0.00%
	Equity	376		493		116	17	0	1	1	0	0.00%
	Securitisation											
	Other exposures	2,845		2,030	0	2,313	- 1	- 1	0	0	- 1	87.12%
	Standardised Total	87.960	456	27.046	369	75,301	7.531	2,558	300	483	2.073	81.04%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.



2023 EU-wide Stress Test: Credit risk STA Cassa Centrale Banca - Credito Cooperativo Italiano S.p.A.

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks	531	- 1	0			0	0.01%	530	2	- 1	0	0	0	0.01%	530	2	- 1	0	0		0.
	Central governments	35,754	1,470	324	34	54	134	41.42%	35,526	1,548	473	33	51	194	40.97%	35,344	1,582	622	33	43	253	40.
	Regional governments or local authorities	205	28	1			1	49.69%	199	34	2	0	0	1	45.46%	195	37	3	0	0	-	43.8
	Public sector entities	78	8	2			- 1	65,26%	74	12	2	0	0	1	60.17%	70	15	2	0	0		54.7
	Multilateral Development Banks	446	0					59,50%	446	1		0	0		59,51%	445	1	1				59.5
	International Organisations	159	0					59,51%	159	0		1	0		59,51%	158		2	1			59.5
	Institutions	380	154	7		1	3	49.32%	332	194	14	2	1	7	46,48%	294	226	21	2	1	10	46.0
	Corporates	8.950	1.568	829	41	146	665	80,29%	8.802	1.572	973	39	141	720	74.02%	8,682	1,557	1.108	38	135	777	69.6
	of which: SME	4.100	753	334	18	75	264	78,94%	4.019	767	402	17	64	288	71,71%	3,954	768	466	17	64	311	66.8
Cassa Centrale Banca - Credito	Retail	10,861	1,810	744	46	153	558	75.03%	10,536	1,941	938	45	185	624	66.44%	10,309	1,982	1,124	44	144	686	60.9
	of which: SME	6,708	1,326	565	33	139	431	76.25%	6,441	1,454	705	32	165	480	68.13%	6,262	1,500	838	31	101	527	62.8
Cooperativo Italiano S.p.A.	Secured by mortgages on immovable property	17,348	2,781	1,108	33	88	745	67.22%	17,171	2,741	1,324	44	114	800	60.44%	16,955	2,718	1,563	43	148	859	54.9
	of which: SME	4,318	1,183	572	19	57	389	67.97%	4,209	1,192	672	19	90	419	62.34%	4,119	1,186	768	18	110	448	58.2
	Items associated with particularly high risk	844	222	250		10	209	83.60%	840	203	272	5	5	218	79.89%	833	191	292	5	5	225	77.1
	Covered bonds	0	0	0		0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.0
	Claims on institutions and corporates with a ST credit assessment	20	1	0		0	0	44.63%	17	4	0	0	0	0	44.63%	14	7	0	0	0		44.6
	Collective investments undertakings (CIU)	0	0	0			0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.0
	Faulty	116	16	1		1	1	79.34%	116	15	2	1	1	2	79,34%	115	14	3	1	1	3	79.3
	Securitisation																					
	Other exposures	2.308	9	4			2	57,75%	2.302	12	7	1	1	4	51.11%	2,297	13	10	1	1		48.7
	Standardised Total	78,000	8.066	3.271	169	453	2.320		77,049	8.278	4,009	171	499	2.570	64.09%	76,240	8,345	4.752	168	477	2.816	

												Baseline Scenario	,									
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	531	- 1	0			0	0.01%	530		- 1	0	0		0.01%	530	2	- 1	0			0.01%
	Central governments	32,729	1,411	316	31	52	131	41.45%	32,544	1,457	455	31	48	187	41.01%	32,391	1,473	594	30	40	247	40.77%
	Regional governments or local authorities	206	28	1		0	1	49.69%	199	34	2	0	0	1	45.46%	195	37	3	0			43.80%
	Public sector entities	78	8	2				65.27%	73	12					60,19%	70	15	2				54.72%
	Multilateral Development Banks		0	0		0		0.00%	0	0					0.00%		0	0	0		· · · · · · · · · · · ·	0.00%
	International Organisations	0	0	0		0	0	0.00%	0	0		0	0		0.00%	0	0	0	0		e e	0.00%
	Institutions	363	152	6		1	3	46.72%	317	190	13	2	1	. 6	45.19%	281	220	20	2		9	45.20%
	Corporates	8,852	1.556		40	146	664	80,34%	8,706	1,559	969	38	141	718	74,09%	8.588	1,544	1,102	38	135	768	69,70%
	of which: SME	4,100	753		18	75	264	78.94%	4,018		402	17	64	288	71.71%	3,953	768	466	17	64	311	66.82%
	Retail	10,838	1,806		46	152	558	75.04%	10,513		937	45	185	623	66.45%	10,286	1,978	1,122	44	143	684	60.98%
ITALY	of which: SME	6,704	1,326	565	33	139	431	76.25%	6,437	1,453	705	32	165	480	68.13%	6,258	1,499	837	31	101	527	62.89%
	Secured by mortgages on immovable property	17,293	2,773		37	88	743	67.21%	17,117		1,321	44	114	798	60,44%	16,900	2,711	1,560	43	147	858	54.98%
	of which: SME	4,316	1,183	572	19	57	389	67.95%	4,207	1,192	672	19	90	419	62.33%	4,117	1,186	768	18	110	447	7 58.26%
	Items associated with particularly high risk	843	222	250		10	209	83.60%	839	203	272	5	5	218	79.90%	832	191	292	5	5	225	77.12%
	Covered bonds		0	0				0.00%		0					0.00%		0	0				0.00%
	Claims on institutions and corporates with a ST credit assessment	2	0	0		0		44,64%		0					44.63%	2	1	0	0		· · · · · · · · · · · ·	44.63%
	Collective investments undertakings (CIU)	0	0	0		0	0	0.00%	0	0		0	0		0.00%	0	0	0	0		e e	0.00%
	Equity	116	16	1		1	1	79.34%	116	15		1	1	2	79.34%	115	14	3	1		2	79.34%
	Securitisation																					4
	Other exposures	2,303	9	4			2	57.77%	2,297		7	- 1	- 1	4	51.12%	2,293	13	10	- 1			48.71%
	Standardised Total	74,154	7,981	3,256	164	450	2,313	71.03%	73,254	8,156	3,981	166	495	2,556	64.21%	72,482	8,200	4,709	164	473	2,796	59.38%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolog



2023 EU-wide Stress Test: Credit risk STA Cassa Centrale Banca - Credito Cooperativo Italiano S.p.A.

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
	Central banks	531	1			0	0	0.01%	530		1	0		0	0.01%	528	2	2	0	0		
	Central governments	35,561	1,613	373	44	74	154	41.23%	35,108	1,867	572	41	74	234	40.80%	34,755	2,021	772	39	64	313	40.6
	Regional governments or local authorities	202	31	2		0	1	47.67%	193		3	0	0		44.22%	189	42	- 4	0	0	7	42.9
	Public sector entities	78	8	2				66.12%	73	12	2				59.24%	69	15	- 4	0			52.8
	Multilateral Development Banks	445	0	0		0	0	69,54%	446	1		0	0	0	69.50%	445	1	1		0		69.5
	International Organisations	159	0	0				69,55%	159	0		1	0	1	69,55%	157	0	2	- 1		7	69.55
	Institutions	350	175	15		2	8	55,35%	291	212	37	3	16	20	53,53%	243	237	60	3	37	32	53.33
	Corporates	8,847	1.587	913	88	274	711	77,89%	8.530	1.594	1,223	98	281	848	69.34%	8,237	1,562	1.547	85	283	997	64.17
	of which: SME	4,084	734	370	35	88	282	76.33%	3,947	733	508	44	70	340	66,93%	3.802	726	659	38	98	404	61.21
Cassa Centrale Banca - Credito	Retail	10,824	1,782	809	102	187	597	73.78%	10,367	1,845	1,203	110	218	756	62.85%	9,932	1,881	1,602	95	297	918	57.2
	of which: SME	6,682	1,299	619	73	170	462	74.67%	6,315	1,361	923	82	193	588	63.72%	5,971	1,394	1,235	69	240	717	58.10
Cooperativo Italiano S.p.A.	Secured by mortgages on immovable property	17,148	2,918	1,170	77	133	770	65.83%	16,604	3,071	1,561	90	218	884	56.65%	16,019	3,216	2,002	79	270	1,012	50.58
	of which: SME	4,254	1,210	610	38	85	404	66.21%	4,045	1,224	804	44	124	467	58.03%	3,830	1,227	1,016	37	175	535	52.68
	Items associated with particularly high risk	818	216	282	17	29	223	79.08%	776	194	346	14	22	249	71.97%	736	181	399	12	25	271	67.86
	Covered bonds	0	0	0		0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.00
	Claims on institutions and corporates with a ST credit assessment	20	1	0		0	0	52.16%	17	4	0	0	0	0	52.16%	13	7	1	0	0		52.16
	Collective investments undertakings (CIU)	0	0	0		0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.00
	Equity	116	16	1		1	1	92.73%	115	15	3	1	1	3	92.73%	114	14	5	1	1	4	92.73
	Securitisation																					
	Other exposures	2,307	9	5		0	3	61.32%	2,299	11	10	2	1	5	55.05%	2,292	13	15	2	1	8	52.81
	Standardised Total	77,408	8,356	3,572	336	701	2.469	69.13%	75,507	8.866	4.964	363	831	3,003	60.50%	73,732	9,190	6.415	317	979	3,557	55,44

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	531	- 1		0		0	0.01%	530	- 1	- 1	0	0	0	0.01%	528	2	2	0			0.01%
	Central governments	32,553	1,540	363	40	71	150	41.27%	32,160	1,747	549	37	69	224	40.84%	31,850	1,874	733	36	60	298	40.63%
	Regional governments or local authorities	202	31	- 2	0	0	1	47.67%	193	39	3	0	0	1	44.22%	189	42	4	0		. 2	42.91%
	Public sector entities	78	8	- 2	0		- 1	66.13%	73	12					59,26%	69	14	- 4				52.91%
	Multilateral Development Banks	0	0		0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0			0.00%
	International Organisations	0	0		0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0			0.00%
	Institutions	333	173	14	4	2	8	54.36%	277	208	36	3	16	19	53.15%	231	231	59	3	37	31	53.11%
	Corporates	8,749	1.575	910	86	274	709	77.92%	8,435		1.217	97	280	844	69,36%	8.145	1.550	1.539	84	282	987	64.13%
	of which: SME	4,083	734	370	39	88	282	76.33%	3,946		508	44	70	340	66.94%	3,802	726	659	38	98	404	61.21%
	Retail	10,802			102		596	73.78%	10,345			110		755	62.85%	9,911	1,877	1,599	94	296		57.28%
ITALY	of which: SME	6,678	1,298	619	73	170	462	74.67%	6,312		923	82	193	588	63.72%	5,968	1,393	1,234	69	240	. 717	7 58.10%
	Secured by mortgages on immovable property	17,094	2,910	1,168	77	132	769	65.82%	16,549	3,064	1,558	90	218	883	56.65%	15,965	3,208	1,998	79	270	1,011	50.58%
	of which: SME	4,252	1,209	610	38	85	404	66.20%	4,044	1,223	804	44	124	467	58.02%	3,829	1,226	1,016	37	175	535	52.67%
	Items associated with particularly high risk	817	216	282	17	29	223	79.08%	775	194	346	14	22	249	71.98%	736	180	399	12	25	. 271	67.87%
	Covered bonds				0			0.00%		0					0.00%	0	0	0				0.00%
	Claims on institutions and corporates with a ST credit assessment	2	0		0	0	0	52.16%	2	0		0	0	0	52.16%	2	1	0	0			52.16%
	Collective investments undertakings (CIU)	0	0		0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0			0.00%
	Equity	116	16		1	1	1	92.73%	115	15	3	- 1	- 1	3	92.73%	114	14	5	- 1	- 1		92.73%
	Securitisation																				4	
	Other exposures	2,302	9		2	0	3	61.33%	2,295	11	10	2	1	5	55.06%	2,288	13	15	2		P	52.81%
	Standardised Total	73,579	8,257	3,554	330	697	2,460	69.21%	71,748	8,716	4,926	356	825	2,985	60.59%	70,027	9,008	6,356	312	973	3,529	55,52%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolog



2023 EU-wide Stress Test: Credit risk COVID-19 IRB Cassa Centrale Banca - Credito Cooperativo Italiano S.p.A.

								Public guara	intees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)		F-IRB	A-198	FIRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														_
	Corporates Composites - Of Which: Spanished Landing	- 0		- 0	- 0	- 0						- 0	- 0	- 0	-
	Composites - Of Which: SME	- 0		0	0	0	0	0	0			0	0		
Cassa Centrale	Retail			0	0	0	0		0	0	0	0	0	0	
	Retail - Secured on real estate property	ő	ő	o o	o o	o o	0		0	ő	ő	Ö	0	o o	
Banca - Credito	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Cooperativo Italiano	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0		0	0	0	0		0	0	0	0	0		
S.p.A.	Retail - Other Retail	0		0	0	0	0		0	0	0	0	0		
7	Retail - Other Retail - Of Which: SME								0						
	Retail - Other Retail - Of Which: non-SME Equity		٥	0	0	0									-
	County														_
	Securitisation Other non-credit obligation assets														_
	Other non-credit obligation assets IRB TOTAL	•	۰	0	0	0						۰	0	0	

								Public guara	intees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)					exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending														
	Corposities - Of Which: SME														
	Retail	٥	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property														
ITALY	Retail - Secured on real estate property - Of Which: SME														
IIALI	Retail - Secured on real estate property - Of Which: non-				0	0		0	0				0		
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														



2023 EU-wide Stress Test: Credit risk COVID-19 IRB Cassa Centrale Banca - Credito Cooperativo Italiano S.p.A.

															Pi Pi	Public guarantees	- Baseline Scenari	io													
						31/1	12/2023									31/1	2/2024									31/1	2/2025				
	(min BUR. 16	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stag expos
	Central banks	24	amount		amount		amount						amount		amount		amount						amount		amount		amount				
	Central governments																														
	Institutions																														_
	Corporates Commission - Of Whith: Specialized Lendon	-	0 1	2	0 0		0 0		0	0			0	٥	0				0	0					0		_	0 1	0 0		
	Corponites - Of Which: Statement Landon Corponites - Of Which: SME			1																											+
sa Centrale	Retail		0 1)	0 0) (0 0			0			0	0	0	0	0	0	0	0		0			0			0 1	0 0		
ca - Credito	Retail - Secured on real estate property																														
	Rutal - Secured on real estate property - Of Which: SME																														_
rativo Italiani	Ratel - Secured on real estate property - Of Which: non- Ratel - Qualifying Brandsing			1		1																						1			+
S.p.A.	Retail - Qualifying Revolving Retail - Other Retail	_	+	-			+	+	-			-											-			-	-			-	+
J.p.n.	But at . Other But at . Of White SMF			1											-																-
	Rutall - Other Rutall - Of Which: non-SME																														
	Equity																														
	Securitisation																														+-
	Other non-credit obligation assets															_	_	_				_									-
															P		- Baseline Scenari	lo													
						31/1	12/2023										2/2024	io								31/1	2/2025				
	(edn PIII) 1	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed		2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	Control broke (nin BUC)	exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	31/1: Stage 3	2/2024 Stage 3 exposure, of which	Stock of provisions for	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
	Central banks. (min EUR, % Central conveniments	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
	Central banks	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
	Central banks Central covernments	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
	Central banks Central covernments Institutions Corporates Corporates Corporates	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
	Control banks Control coverments Institutions Corporates Corporates - Of White Socialised Lending Corporates - Of White Socialised	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
	Central banks Central overminants Intelligence Corporates Corporates Corporates Corporates - Of Which: Socialized Lending Corporates - Of Which: Stiff Retail	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
	Central banks Central coverments Institution Corporates	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
ITALY	Central invariants Traditions Corporates Corporates Corporates - Of Wish's Seculated Landina Corporates - Of Wish's Seculated Landina Corporates - Of Wish's Seculated Landina Retal - Secured on oral estate senseriar Retal - Secured on oral estate senseriar Retal - Secured on oral estate senseriar	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
ITALY	Central awarements Central awarements Central awarements Concesses of Winha's Secretarial Landon Concesses of Winha's Secretarial Landon Retail Retail Secretaria Central Secretaria Central Secretaria Retail Secretaria Central Secretaria Central Secretaria Retail Secretaria Central Secretaria Central Secretaria Retail Secretaria Central Secretaria	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
ITALY	Central Basics Control of Security (Security (exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
ITALY	Central awarements Central awarements Central awarements Concesses of Winha's Secretarial Landon Concesses of Winha's Secretarial Landon Retail Retail Secretaria Central Secretaria Central Secretaria Retail Secretaria Central Secretaria Central Secretaria Retail Secretaria Central Secretaria Central Secretaria Retail Secretaria Central Secretaria	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
ITALY	Control and Contro	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
ITALY	Control for the Control of Contro	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
ITALY	Control basis Commission Com	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	1
ITALY	Control for the Control of Contro	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Covera St. exp



2023 EU-wide Stress Test: Credit risk COVID-19 IRB Cassa Centrale Banca - Credito Cooperativo Italiano S.p.A.

															Pub	blic guarantees - A															
						31/1	2/2023									31/12/2										31/1	2/2025				
	(min BJR.	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure		January J	which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage I Stage exposu
	Central banks	~.	amount		amount		amount						amount		amount		amount						amount		amount		amount				
	Central governments																														
	Institutions																														
	Corporates Corporates - Of Which: Spanished Landon			0	0 0						_						- 0							0		0	- 4			۰	_
	Corporates - Of Which: SME																	-													
a Centrale	Retail		0 1	0	0 0	0			0	0			0	0	0	0	0	0	0	0		0	0	0	0	0		0 0	0	0	
a - Credito	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SM		1					1																							
itivo Italiano	Rutal - Secured on real estate property - Of Which: nor Retail - Ossalfolon Resolution	`					-																					+	-		
.p.A.	Retail - Other Retail																	-													
P	Rutal - Other Retail - Of Which: SME																														
	Rutail - Other Ratail - Of Which: non-SME																														
	Equity																														
	Securitisation		1			<u> </u>		1																							
	Other non-credit oblication assets			_			_											-								_			_	-	
									, ,					۰۱	٥	0	01			9)	·	۰	٥١							•	
					,	,, ,			,, ,	0			0	0	Pub	blic guarantees - A		•	0	۰		0	٥		۰	·				•	
					•	31/1	2/2023		,, ,				0	0		blic guarantees - A	1024	١	0	0,1		0	٥	•	•	31/1:	2/2025			٠	
	vo. 88	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3	
	(min B.R.)	exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for	provisions for	provisions for	Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	31/12/2 Stage 3	Stage 3 exposure, of which	Stock of provisions for	provisions for	provisions for	Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for	provisions for	provisions for	
	Central banks	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
		exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
	Central banks Central covernments	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
	Central banks Central covernments Institutions Corporates Corporates Corporates	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
	Control banks Control overments Institutions Corporates Corporates - Of White Socialised Lendres Corporates - Of White Statement	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
	Central banks Central downments Intributions Corporates	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
	Central severagements Enatherise Corporates	exposure (%)	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
ITALY	Control listants Control listants Compresses Convention - Of Which: Securiosid Lundring Convention - Of Which: Securiosid Lundring Convention - Of Which: Settlements Retail - Securios on real solution receivers Retail - Securiosid on one of section contents Re	exposure (%)	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
ITALY	Central awarements Sentral comments Comments Comments Comments Comments Comments Sentral Sentr	exposure (%)	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 supposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
ITALY	Central basis Carbori de sur municipa Corporate Composa : Of biblio Socialised Landes East Socialised Landes Landes Landes Landes East Socialised Landes Landes Landes Landes (Collection Landes) East Socialised Management	exposure (%)	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
TALY	Central awarements Sentral comments Comments Comments Comments Comments Comments Sentral Sentr	exposure (%)	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
ITALY	Control award Control Contro	exposure (%)	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
ITALY	Control of manuscript Comparison	exposure (%)	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
TALY	Control Nation Companies C	exposure (%)	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 Exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 expressive	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
ITALY	Control of manuscript Comparison	exposure (%)	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Steps 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage i exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Covera; Star exp

EBA BURGHAN BANKING AUTHORITY

2023 EU-wide Stress Test: Credit risk COVID-19 STA Cassa Centrale Banca - Credito Cooperativo Italiano S.p.A.

							Public guara	ntees - Actual					
							31/12	/2022					
	(min ELR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
	Central banks												
	Cantral powersments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												_
	Corporates	1.615	748	1 121	1 111	257	206	42	77		- 11	17	- 1
Cassa Centrale	of which Tall	862	126	730	506	144	119	12	-	- 4		-	4
Banca - Credito	Detail	1,502	02	1 355	1 774	255	224		21		12	21	- 6
		1,586	70	130	1211	257		27	22		-	20	
Coonerativo Italiano	Crimicit and Secund by morthages on immovable property			1.04		0		- 2					
cooperativo Italiano	of which: non-SVE												
S.p.A.	Stems associated with particularly high risk												_
	Covered bonds												-
	Covered bonds Claims on institutions and corporates with a ST credit assessment												
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Easity												
	Securitisation												
	Other exposures												
	Standardised Total	3,272	359	2,778	2,377	514	429	82	60	12	24	39	42
							Public guara	ntees - Actual					
							31/1	1/2022					
					Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Rati
	(min EUR. %)	Exposure values	Risk exposure amounts	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Control banks				277/1112		arrhun)		a records				
	Cantral accomments												

							Public guara	ntees - Actual					
							31/1	/2022					
	(min EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Control banks				27551157		*//ount		2107,117		_		
	Central governments												
	Regional governments or local authorities												
	Public sector antities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	1,615	248	1.373	1.113	252	208	47	37	2	12	17	
	of which: SME	862	128	730	586	144	119	12	9	4	7	5	429
	Retail	1,602	93	1,355	1,224	255	224	22	23	4	12	21	
ITALY	of which: SAE	1,586	93	1.342	1.211	252	222	22	22	4	11	20	621
	Secured by mortososs on immovable property	0	0	0	0	0	0	0	0	0	0	0	,
	of which; non-SME	0	0	0	0	0	0	0	0	0	0	0	1
	Stems associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Callaction investments undertakings (CIII)					_							
	Equity												
	Securitisation												
	Other everyones					_							
	Standardised Total	3,272	359	2,776	2.377	514	429	82	60	12	24	39	47%

2023 EU-wide Stress Test: Credit risk COVID-19 STA Cassa Centrale Banca - Credito Cooperativo Italiano S.p.A.

																Public guarantees		rio													
						31/1	2/2023									31/12	2/2024									31/1	12/2025				
	(min EUR. 1	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	*																													
	Central governments																														
	Regional governments or local authorities Public sector entities	_	-	-		1			1				1														1	-	1		
	Public sector entities Multilateral Development Banks	_	+	+	+	 	-		-	-	+							-	-	-								+			
	International Organisations																														
	Institutions																														
Cassa Centrale	Corporates	1.37	1.11	B 23	190	63	50		,	2	0 32,14%	1.37	1.114	221	181	80	54	,	2	24	29,73%	1.361	1,335	214	175	90	2	15	3 2	27	28.20%
	Window all											176										1.770	1 100								
Banca - Credito	Retail of which: SHE	1.30	6 1.17	4 27	7 249	61	- 46	8	3 -	2	6 42,05%	1.26	1.137	287	261	- 8	73	3	- 4	31	34,70%	1.238	1.329	290	264	112	9	8	3 4	35	30,95%
Connerativo Italian	O Secured by mortnesses on immovable property		0	0							0 -																	0	0 0		
S.p.A.	of which non-GME																														
S.p.A.	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIV)																														
	Collective investments undertakings (CIU) Equity																														
	Securitisation	_	+	+	+	 	-		-	-	+							-	-	-								+			
	Other exposures		+	+		1		+	+	-			+					-		-							1	+	+		
	Standardised Total	2.73	0 2.33	10 51	7 446	127	100	0 1	5 1	4	7 37.25%	2.68	2,255	517	445	172	140			26	32,52%	2,644	2.251	514	447	216	5 17	19	6 6	64	29.84%
						31/1	2/2023									Public guarantees 31/12	- Baseline Scenar 2/2024	rio								31/1	12/2025				
	(min ELFR, 1	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 esposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3 exposure	12/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Cantral hanks	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	2/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central banks Central oovernments	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	2/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central banks Central governments Regional governments or local authorities	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	2/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central hards Central overnments Resional overnments or local authorities Subdivernment and the second subscribes	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	2/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Paniral hants Central ocurrenents Resional covernments or local authorities Builde souther author Multilateral Development Spring	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	2/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Control Novie Control Covernments Resonant Covernments Resonant Covernments Resonant Covernments Resonant Covernments Multitateral Covernments Resonants Resonants Resonants Resonants Resonants Resonants Resonants Resonants	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	2/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Paniral hants Central ocurrenents Resional covernments or local authorities Builde souther author Multilateral Development Spring	exposure	exposure, of which guaranteed	exposure	exposure, of which guaranteed amount	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	ехроните	exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	2/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	exposure	exposure, of which guaranteed amount	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Control hands Control dovernments Racional convernments Racional convernments or local authorities Racional convernments are local authorities Racional convernments and local authorities Racional authorities Racional Ra	exposure	exposure, of which guaranteed	exposure	exposure, of which guaranteed amount	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	ехроните	exposure, of which		Stage 2 exposure, of which guaranteed	31/12 Stage 3	2/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed amount	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
	Franch these Control conversants or local arthrities Resional conversants or local arthrities Resional Control Control Control Control Scientific	exposure	exposure, of which guaranted amount	езровите в 23	exposure, of which guaranteed amount	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	ехроните	exposure, of which		Stage 2 exposure, of which guaranteed	31/12 Stage 3	2/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed senous!	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
ITALY	Facinity descriptions (Carlot descriptions)	exposure	exposure, of which guaranted amount	езровите в 23	exposure, of which guaranteed amount	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	2,37	exposure, of white guaranteed errorn!		Stage 2 sapsaurs, of which guaranteed second	31/12 Stage 3	2/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	1,201	exposure, of which guaranteed senous!	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 28.20%
ITALY	Facilità della Canada C	exposure	exposure, of which guaranted amount	езровите в 23	exposure, of which guaranteed amount	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	2,37	exposure, of white guaranteed errorn!		Stage 2 sapsaurs, of which guaranteed second	31/12 Stage 3	2/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	1,201	exposure, of which guaranteed senous!	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 28,20%
ITALY	Facility described in Control of State	exposure	exposure, of which guaranted amount	езровите в 23	exposure, of which guaranteed amount	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	2,37	exposure, of white guaranteed errorn!		Stage 2 sapsaurs, of which guaranteed second	31/12 Stage 3	2/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	1,201	exposure, of which guaranteed senous!	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 28,20%
ITALY	Facility descriptions of the second s	exposure	exposure, of which guaranted amount	езровите в 23	exposure, of which guaranteed amount	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	2,37	exposure, of white guaranteed errorn!		Stage 2 sapsaurs, of which guaranteed second	31/12 Stage 3	2/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	1,201	exposure, of which guaranteed senous!	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 28,20%
ITALY	Found states Control of constructions or lead states files Solid and constructions or lead states files Solid and constructions Solid and constructions on instruction remember of solid and constructions of solid and	exposure	exposure, of which guaranted amount	езровите в 23	exposure, of which guaranteed amount	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	2,37	exposure, of white guaranteed errorn!		Stage 2 sapsaurs, of which guaranteed second	31/12 Stage 3	2/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	1,201	exposure, of which guaranteed senous!	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 28,20%
ITALY	Facility descriptions of the second s	exposure	exposure, of which guaranted amount	езровите в 23	exposure, of which guaranteed amount	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	2,37	exposure, of white guaranteed errorn!		Stage 2 sapsaurs, of which guaranteed second	31/12 Stage 3	2/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	1,201	exposure, of which guaranteed senous!	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 28,20%
ITALY	Contact of the Contac	exposure	exposure, of which guaranted amount	езровите в 23	exposure, of which guaranteed amount	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	2,37	exposure, of white guaranteed errorn!		Stage 2 sapsaurs, of which guaranteed second	31/12 Stage 3	2/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	1,201	exposure, of which guaranteed senous!	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 28,20%
ITALY	Amen I was a series of the ser	exposure	exposure, of which guaranted amount	езровите в 23	exposure, of which guaranteed amount	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	2,37	exposure, of white guaranteed errorn!		Stage 2 sapsaurs, of which guaranteed second	31/12 Stage 3	2/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	1,201	exposure, of which guaranteed senous!	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 28,20%
ITALY	Amend have been desired to be a second or seco	exposure	exposure, of white guaranteed services of the control of the contr	# 27 27 1	exposure, of which guaranteed exposure of the control of the contr	Stage 3 exposure	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	2,37	exposure, of white guaranteed errorn!		Stage 2 sapsaurs, of which guaranteed second	31/12 Stage 3	2/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	1,701 1,235 0	exposure, of which guaranteed services 1,205	224 290	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 28,20%

2023 EU-wide Stress Test: Credit risk COVID-19 STA Cassa Centrale Banca - Credito Cooperativo Italiano S.p.A.

																Public guarantees		lo .													
						31/1	2/2023									31/12	/2024									31/1	1/2025				
	(min EUR.	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 1 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														
	Central governments																														
	Regional governments or local authorities Public sector entities		1	1	1						<u> </u>		1																		
	Public sector entities Multilateral Development Banks	_	 	-		-		-		-										-								-			
	International Organisations																														
	Institutions																														
Cassa Centrale	Consonates	1.37	1,114	230	189	59	55	,	6	- 2	32,23%	1.353	1.099	215	176	101	- 6	7		30	29,54%	1.321	1.073	212	173	135	112		2	39	28,18%
	Walter Str																														
Banca - Credito	Retail of which: SHE	1.30	1.170	279	4 247	- 65	25	1 2	9	21	41,30%	1200	1.116	251	255	116	250	9	9	39	33,21%	1,186	1.051	254	259	173	146	7	10	52	29,71%
Cooperativo Italian	O Secured by mortnesses on immovable recounty					0										0						0	0		0					0 -	
S.p.A.	of which: non-GME																														
S.p.A.	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																														
	Collective investments undertakings (CIU) Equity		1	1	1						<u> </u>		1																		
	Securitization		_	1																										-	
	Other exposures																														
	Standardised Total																	- 4	14	71	21 256	3.880	3.365	104			268	14	15	91	20 13%
	Standardised Total	2/2	23/2			340	112				30,90%	2.643	201	507	440	224					24.774	2.200	2.20								
	Standardised Total		214			31/1:	2/2023		1 18		4 2.6%		.1 25:	300		Public guarantees 31/12	- Adverse Scenari /2024				20.1000					31/1	1/2025				
	Standardized Total	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	2/2023 Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio -	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of	31/12 Stage 3		Stock of provisions for	Stock of provisions for		Coverage Ratio -	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for		loverage Ratio - Stoce 3
	, Audiens	Stage 1	Stage 1 exposure, of	Stage 2 exposure			Stage 3 exposure, of					Stage 1 exposure	exposure, of	Stage 2 exposure	Stage 2	31/12	/2024 Stage 3 exposure, of	Stock of			Coverage Ratio - Stage 3 exposure	Stage 1 exposure		Stage 2 exposure			Stage 3				loverage Ratio - Stage 3 exposure
	(refo D.R.,	Stage 1	Stage 1 exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Commission (vin 10.0), Control Annals (vin 10.0), Control Annals (vin 10.0), Control Commission (vin 10.0), Control Commissi	Stage 1	Stage 1 exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Funded benefits (refe EUR, Backward overcomments or local authorities	Stage 1	Stage 1 exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Commission (vin 10.0), Control Annals (vin 10.0), Control Annals (vin 10.0), Control Commission (vin 10.0), Control Commissi	Stage 1	Stage 1 exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Cannot home (with ELF, Garden Alleria) and Cannot Alleria (Alleria) and Ca	Stage 1	Stage 1 exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Found have Calcular assessments Calcular assessments or local substitutes Michigan of Security and Securit	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	ехрозите	exposure, of which		Stage 2 exposure, of which guaranteed amount	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed arrows		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
	Control hands Find the contro	Stage 1	Stage 1 exposure, of which guaranteed amount	exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed arrows		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Confedence (confedence confedence	Stage 1 exposure	Stage 1 exposure, of which guaranteed	exposum	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	1,353	exposure, of white guaranteed errorn!		Stage 2 exposure, of which guaranteed westers	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed servousi		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 28,18%
TAIV	Colonial States Control Consuments Control Consuments Control Consuments Control Consuments Control Consuments Control Consuments Consuments Consuments Consuments Consuments Consuments Consuments	Stage 1 exposure	Stage 1 exposure, of which guaranteed	exposum	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	ехрозите	exposure, of white guaranteed errorn!		Stage 2 exposure, of which guaranteed amount	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed servousi		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
ITALY	Partial hards Control or comments of the desired control or	Stage 1 exposure	Stage 1 exposure, of which guaranteed	exposum	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	1,353	exposure, of white guaranteed errorn!		Stage 2 exposure, of which guaranteed westers	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed servousi		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 28,18%
ITALY	Control Seals, (de 1016, control Seals, control Sea	Stage 1 exposure	Stage 1 exposure, of which guaranteed	exposum	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	1,353	exposure, of white guaranteed errorn!		Stage 2 exposure, of which guaranteed westers	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed servousi		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 28,18%
ITALY	Partial hards Control or comments of the desired control or	Stage 1 exposure	Stage 1 exposure, of which guaranteed	exposum	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	1,353	exposure, of white guaranteed errorn!		Stage 2 exposure, of which guaranteed westers	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed servousi		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 28,18%
ITALY	Control Contro	Stage 1 exposure	Stage 1 exposure, of which guaranteed	exposum	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	1,353	exposure, of white guaranteed errorn!		Stage 2 exposure, of which guaranteed westers	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed servousi		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 28,18%
ITALY	Constitution (con 10.5). Constitution contents or total pathwiless conten	Stage 1 exposure	Stage 1 exposure, of which guaranteed	exposum	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	1,353	exposure, of white guaranteed errorn!		Stage 2 exposure, of which guaranteed westers	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed servousi		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 28,18%
ITALY	Control Contro	Stage 1 exposure	Stage 1 exposure, of which guaranteed	exposum	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	1,353	exposure, of white guaranteed errorn!		Stage 2 exposure, of which guaranteed westers	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed servousi		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 28,18%
ITALY	Control hands Control for control of the Control of Co	Stage 1 exposure	Stage 1 exposure, of which guaranteed	exposum	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	1,353	exposure, of white guaranteed errorn!		Stage 2 exposure, of which guaranteed westers	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed servousi		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 28,18%
ITALY	Constitution (constitution of constitution of	Stage 1 exposure	Stage 1 exposure, of which guaranteed	exposum	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	1,353	exposure, of white guaranteed errorn!		Stage 2 exposure, of which guaranteed westers	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed servousi		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 28,18%
ITALY	Control hands Control for control of the Control of Co	Stage 1 exposure	Stage I segocare, of which gustantial gustantial I 1,100 G	2 2X	expanse, of which guaranteed expenses at 150 and 150 a	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	1,353	exposure, of which guaranteed annual 1,099		Stage 2 exposure, of which guaranteed westers	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which your ranteed services 1,073		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 28,18%



2023 EU-wide Stress Test: Securitisations

		Actual		Baseline Scenario			Adverse Scenario	
	(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
	SEC-IRBA	0						
	SEC-SA	0						
Exposure values	SEC-ERBA	0						
	SEC-IAA	0						
	Total	0						
	SEC-IRBA	0	0	0	0	0	0	0
	SEC-SA	0	0	0	0	0	0	0
REA	SEC-ERBA	0	0	0	0	0	0	0
REA	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0
Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0



2023 EU-wide Stress Test: Risk exposure amounts

	Actual	Baseline scenario			Adverse scenario			
(min EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025	
Risk exposure amount for credit risk	27,605	28,040	28,221	28,366	27,942	28,119	28,314	
Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0	
Risk exposure amount other credit risk	27,605	28,040	28,221	28,366	27,942	28,119	28,314	
Risk exposure amount for market risk	85	85	85	85	85	85	85	
Risk exposure amount for operational risk	4,559	4,559	4,559	4,559	4,559	4,559	4,559	
Other risk exposure amounts	0	0	0	0	632	632	632	
Total risk exposure amount	32,250	32,685	32,866	33,011	33,219	33,395	33,591	
Total Risk exposure amount (transitional)	32,598	32,685	32,876	33,011	33,359	33,500	33,591	
Total Risk exposure amount (fully loaded)	32,359	32,685	32,866	33,011	33,219	33,395	33,591	



			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A	OWN FUNDS		7,432	8,005	9,017	10,023	6,303	6,364	6,364
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		7,429	8,002	9,014	10,020	6,300	6,361	6,361
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		378	378	378	378	378	378	378
,	A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
	A.1.2	Retained earnings		6,896	7,919	8,935	9,992	6,734	6,806	6,922
	A.1.3	Accumulated other comprehensive income		-264	-264	-264	-264	-854	-854	-854
,	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-257	-257	-257	-257	-847	-847	-847
,	A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-15	-15	-15	-15	-15	-15	-15
ı	A.1.3.3	Other OCI contributions		8	8	8	8	8	8	8
	A.1.4	Other Reserves		33	33	33	33	33	33	33
	A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0
	A.1.7	Adjustments to CET1 due to prudential filters		-12	-12	-12	-12	-12	-12	-12
,	A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-11	-11	-11	-11	-11	-11	-11
,	A.1.7.2	Cash flow hedge reserve		0	0	0	0	0	0	0
,	A.1.7.3	Other adjustments		0	0	0	0	0	0	0
	A.1.8	(-) Intangible assets (including Goodwill)		-45	-44	-43	-42	-44	-43	-42
,	A.1.8.1	of which: Goodwill (-)		-27	-27	-27	-27	-27	-27	-27
,	A.1.8.2	of which: Software assets (-)		0	0	0	0	0	0	0
	A.1.8.3	of which: Other intangible assets (-)		-18	-16	-16	-15	-16	-16	-15
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-6	0	0	0	-76	-33	0
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	0	0	0	0	0	0
	A.1.11	(-) Defined benefit pension fund assets		0	0	0	0	0	0	0
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual	Baseline Scenario		Adverse Scenario			
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0
	A.1.14.1	of which: from securitisation positions (-)		0	0	0	0	0	0	0
	A.1.15	(·) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
01111 511120	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures		-1	-4	-20	-60	-4	-20	-60
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-5	-5	-5	-5	-5	-5	-5
	A.1.20	CET1 capital elements or deductions - other		0	0	0	0	0	0	0
	A.1.21	Amount subject to IFRS 9 transitional arrangements		-854	-437	-483	-437	-735	-878	-437
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of $01/01/2018$ compared to related IAS 39 figures as at $31/12/17$ ("static part")	625	625	625	625	625	625	625	625
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		80	187	187	187	187	187	187
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		356	0	65	0	425	630	0
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		47	0	19	0	127	189	0
	A.1.22	Transitional adjustments		456	0	11	0	149	110	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		368	0	11	0	149	110	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		368	0	11	0	149	110	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		88	0	0	0	0	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		88	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		1	1	1	1	1	1	1
	A.2.1	Additional Tier 1 Capital instruments		1	1	1	1	1	1	1
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		7,430	8,003	9,015	10,021	6,301	6,362	6,362
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		2	2	2	2	2	2	2
	A.4.1	Tier 2 Capital instruments		2	2	2	2	2	2	2
	A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	0	0	0
	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0
	В	TOTAL RISK EXPOSURE AMOUNT		32,250	32,685	32,866	33,011	33,219	33,395	33,591
TOTAL RISK EXPOSURE AMOUNT	B.1	of which: Transitional adjustments included		-109	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		348	0	11	0	141	104	0
	C.1	Common Equity Tier 1 Capital ratio		22.79%	24.48%	27.42%	30.35%	18.88%	18.99%	18.94%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		22.79%	24.49%	27.42%	30.36%	18.89%	18.99%	18.94%
	C.3	Total Capital ratio		22.80%	24.49%	27.43%	30.36%	18.89%	19.00%	18.95%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		6,973	8,002	9,003	10,020	6,151	6,251	6,361
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		6,974	8,003	9,004	10,021	6,152	6,252	6,362
	D.3	TOTAL CAPITAL (fully loaded)		6,976	8,005	9,006	10,023	6,154	6,254	6,364



			IFRS 9 first implementation	Actual	Baseline Scenario					
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	E.1	Common Equity Tier 1 Capital ratio		21.55%	24.48%	27.39%	30.35%	18.52%	18.72%	18.94%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		21.55%	24.49%	27.40%	30.36%	18.52%	18.72%	18.94%
	E.3	Total Capital ratio		21.56%	24.49%	27.40%	30.36%	18.53%	18.73%	18.95%
	H.1	Total leverage ratio exposures (transitional)		96,116	96,116	96116	96116	96116	96116	96116
1 (0/)	H.2	Total leverage ratio exposures (fully loaded)		95,660	95,660	95660	95660	95660	95660	95660
Leverage ratios (%)	H.3	Leverage ratio (transitional)		7.73%	8.33%	9.38%	10.43%	6.56%	6.62%	6.62%
	H.4	Leverage ratio (fully loaded)		7.29%	8.37%	9.41%	10.48%	6.43%	6.54%	6.65%
	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Transitional combined	P.3	O-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	R.1	Pillar 2 capital requirement		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	R.1.1	of which: CET1		1.41%	1.41%	1.41%	1.41%	1.41%	1.41%	1.41%
	R.1.2	of which: AT1		0.47%	0.47%	0.47%	0.47%	0.47%	0.47%	0.47%
Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.50%	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
	R.2.1	of which: CET1		5.91%	5.91%	5.91%	5.91%	5.91%	5.91%	5.91%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		13.00%	13.00%	13.00%	13.00%	13.00%	13.00%	13.00%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		8.41%	8.41%	8.41%	8.41%	8.41%	8.41%	8.41%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		6,973						
Memorandum items	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17								
related to the application of IFRS-17 for banks with insurance subsidiaries or	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS- 17		32,250						
participations	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17								
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		21.55%	_	_	_	_		



2023 EU-wide Stress Test: P&L

	Actual	Baseline scenario			Adverse scenario			
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025	
Net interest income	1,845	2,655	2,820	2,820	1,724	1,827	1,817	
Interest income	2,157	3,432	3,525	3,478	3,744	3,875	3,614	
Interest expense	-312	-776	-705	-657	-2,016	-1,605	-1,298	
Dividend income	4	4	4	4	2	2	2	
Net fee and commission income	740	740	740	740	586	648	708	
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	7	-1	-1	-1	-3	-1	-1	
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-201			
Other operating income not listed above, net	102	198	198	198	194	198	198	
Total operating income, net	2,697	3,595	3,760	3,760	2,302	2,674	2,723	
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-272	-79	-298	-221	-644	-690	-657	
Other income and expenses not listed above, net	-1,770	-1,799	-1,757	-1,767	-1,889	-1,840	-1,849	
Profit or (-) loss before tax from continuing operations	654	1,717	1,706	1,772	-231	145	218	
Tax expenses or (-) income related to profit or loss from continuing operations	-92	-515	-512	-532	69	-44	-65	
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0							
Profit or (-) loss for the year	562	1,203	1,194	1,241	-162	102	153	
Amount of dividends paid and minority interests after MDA-related adjustments	8	179	178	184	0	30	37	
Attributable to owners of the parent net of estimated dividends	554	1,024	1,016	1,056	-161	72	116	
Memo row: Impact of one-off adjustments		35	35	35	35	35	35	
Total post-tax MDA-related adjustment		0	0	0	0	0	0	
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17								



Issuance of CET 1 Instruments 01 January to 31 March 2
Raising of capital instruments eligible as CET1 capital (+)

2023 EU-wide Stress Test: Major capital measures and realised losses

(mln EUR)	
2023	Impact on Common Equity Tier 1
	0
	1 511

Repayment of CET1 capital, buybacks (-)	-1.511
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0