

# **2023 EU-wide Stress Test**

<b>Bank Name</b>	Banco BPM S.p.A.
LEI Code	815600E4E6DCD2D25E30
<b>Country Code</b>	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	2,301	2,867	2,929	2,829	2,263	2,279	2,269
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	157	33	33	33	-20	25	25
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-485	-525	-281	-266	-1,471	-614	-583
Profit or (-) loss for the year	689	1,121	1,348	1,228	-269	370	362
Coverage ratio: non-performing exposure (%)	48.00%	46.21%	43.35%	41.55%	50.01%	46.82%	44.72%
Common Equity Tier 1 capital	8,618	8,934	10,087	10,773	5,237	5,591	5,918
Total Risk exposure amount (all transitional adjustments included)	60,200	61,052	61,317	61,851	61,520	64,048	65,827
Common Equity Tier 1 ratio, %	14.32%	14.63%	16.45%	17.42%	8.51%	8.73%	8.99%
Fully loaded Common Equity Tier 1 ratio, %	12.83%	14.63%	16.45%	17.42%	8.51%	8.73%	8.99%
Tier 1 capital	10,008	10,323	11,477	12,163	6,627	6,980	7,308
Total leverage ratio exposures	191,955	191,955	191,955	191,955	191,955	191,955	191,955
Leverage ratio, %	5.21%	5.38%	5.98%	6.34%	3.45%	3.64%	3.81%
Fully loaded leverage ratio, %	4.76%	5.40%	6.01%	6.37%	3.47%	3.65%	3.83%
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. %	12.83%						

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

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									Actual							
									31/12/2022*							
			Fynosu	ire values			Risk eyno	sure amounts	,,							
		Ar.	IRB		IRB	A	IRB		-IRB				Stock of	Stock of	Stock of	Coverage Ratio -
										Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				exposure	exposure	exposure	
	Central banks	0	0		0	(		0	0	0	0	0		1	0	
	Central governments Institutions	0	0	0	0			0	0 0	0	0	0		) (	0	
	Corporates Corporates - Of Which: Specialised Lending	43,446	2,155		0	15,770	49.	2 (	0	36,229	6,543	2,127	87	130	1,099	51.66%
	Corporates - Of Which: SME	18,030	1,529		0	6,466	30		0	14,835	2,875	1,524	54			54.62%
	Retail - Secured on real estate property	43,910 29,687	1,594 865	0	0	7,449	21:	4 0	0 0	38,032 25,840	5,822 3,815	1,592 863	17	7 71		42.34% 22.30%
Banco BPM S.p.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	3,539 26,148	324 541	0	0	952 3.396	2	7 0	0 0	2,588 23.252	945 2.870	323 539	5	9 4: 3 3	76 117	23.39% 21.64%
	Retail - Qualifying Revolving	1,082 13,141	723	0	0	184	17		0	917	166	723		4	2	34.26%
	Retail - Other Retail Retail - Other Retail - Of Which: SME	11,350	627	C	0	2,917 2,455	16	5	0	11,275 9,800	1,841 1,526	627	34	3	414	66.33% 66.04%
	Retail - Other Retail - Of Which: non-SME Equity	1,791	96		0	462	1		0	1,475	315 0	96	1		66	68.20%
	Securitisation Other non-credit obligation assets	0	0			-					0	0	,			
	IRB TOTAL	87,356	3,749	0	0	23,219	70	, ,	0	74,261	12,365	3,719	143	255	1,773	47.67%
									Actual 31/12/2022*							
				ire values				sure amounts								
		A-	IRB	F	IRB	A	IRB	F	-IRB	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	exposure
	(min EUR, %	0				,		,	1		^		,			
	Central governments Institutions	0	0		0				0	0	0	0				
	Corporates	43,446	2,154	0	0	15,770	49.	2 0	0	0 36,229	6,543	2,127	87	7 13	1,098	51.65%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	18.030	1.528	0	0	6.466	20	5 4	0 0	0 14.835	2.875	1.524	54	9:		54.61%
	Retail	43.825	1.592	Č	0	7.433	21	5 (	0	37,959	5.809	1,590	56	119	673	42.35%
ITALY	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	29,611 3,538	863 324	0	0	4,334 952	2	7	0 0	25,775 2,588	3,804 945	861 323	17	4:		22.29% 23.39%
TIALI	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	26,072 1,082		0	0	3,381	1	7 (	0 0	23,187 916	2,859 166	538		3	116	21.62% 34.26%
	Retail - Other Retail  Retail - Other Retail - Of Which: SME	13,133	723		0	2,915	17		0	11,268	1,840	723		4		66.32%
	Retail - Other Retail - Of Which: non-SME	11,350 1,783		0	0	2,455	16	0	0 0	9,800 1,468	1,526 314	627 96	34	3	414	66.04% 68.16%
	Equity Securitisation	0	0							0	0	0		0	0	
	Other non-credit obligation assets	0 87.271	3.747			23.203	70			0 74.188	12.352	3,716	143	251	1,772	47.67%
			Exposu	ire values			Risk expo	sure amounts	31/12/2022*							
		A- Non-defaulted	IRB Defaulted	Non-defaulted	IRB Defaulted		IRB Defaulted		-IRB Defaulted	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 (min EUR, %					Non-defaulted	IRB	F		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 Central governments						IRB	F		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 Central governments Institutions Corporates						IRB	F		Stage 1 exposure 0 0	Stage 2 exposure  0 0 0	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 Central governments Institutions						IRB	F		Stage 1 exposure 0 0 0 0 0	Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  0 0 0 0 0	-
	Contral lander Central governments Central governments Contral gov						IRB	F		Stage 1 exposure  0 0 0 0 0 4	Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  0 0 0 0 0 0	- - - 100.00% - 100.00%
FRANCE	Contral lander Central governments Central governments Contral gov						IRB	F		Stage 1 exposure  0 0 0 0 0 0 4 4 0	Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- - - 100.00% - 100.00% 43.75% 40.00%
FRANCE	Central basis Central governments Institutions Cirporates Corporates Corporat						IRB	F		Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	100.00% - 100.00% - 100.00% 43.75% 40.00%
FRANCE	Central basis Central governments Institutions Cirporates Corporates Corporat						IRB	F		Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- - - 100.00% - 100.00% 43.75% 40.00%
FRANCE	Central banks Central agovernments Institutions Corporates Corporates - Of Which: Specialized Landers Corporates - Of Which: Specialized Landers Corporates - Of Which: Specialized Landers  Retail - Secured on real estate property Retail - Secured on real destate property - Of Which: SME Retail - Special - Secured on real destate property - Of Which: SME Retail - Special - Secured on real destate property - Of Which: SME Retail - Special - Secured on real destate property - Of Which: SME Retail - College - Secured - Secur						IRB	F		Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 stage	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	- 100.00% - 100.00% - 40.00% - 40.00% - 100.00%
FRANCE	Contral lavoise Central spowerments Central spowerments Central spowerments Companies of Which: Specialized Lending Retail - Specialized on one entail property Retail - Specialized on one entail property Retail - Specialized on one entail property of Which: Specialized Lending Retail - Companies on entail property Retail - Companies on entail property Retail - Companies on entail Lending Retail - Companies Retail - Comp						IRB	F		Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	- 100.00% - 100.00% - 40.00% - 40.00% - 100.00%
FRANCE	Central basis Central governments Institutions Corporates Corporates Corporates Corporates Corporates Corporates Retal Retal - Secured on real exists property Retal - Colon Retal - Of White, real-Sec Security Retal Retal - Colon Retal - Of White, real-Sec						IRB	F		0 0 0 0 0 0 0 0 4 4 4 0 0 0 0 0 0 0 0 0	Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions of provisions of stock of provisions of stock	100.00% 100.00% 100.00% 100.00% 100.00%
FRANCE	Contral lavoise Central spowerments Central spowerments Central spowerments Companies of Which: Specialized Lending Retail - Specialized on one entail property Retail - Specialized on one entail property Retail - Specialized on one entail property of Which: Specialized Lending Retail - Companies on entail property Retail - Companies on entail property Retail - Companies on entail Lending Retail - Companies Retail - Comp						IRB	F		Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage I exposure C C C C C C C C C C C C C C C C C C C	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	100.00% 100.00% 100.00% 100.00% 100.00%
FRANCE	Central basis Central governments Institutions Corporates Corporates Corporates Corporates Corporates Corporates Retal Retal - Secured on real exists property Retal - Colon Retal - Of White, real-Sec Security Retal Retal - Colon Retal - Of White, real-Sec						IRB	F	Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 4 4 4 0 0 0 0 0 0 0 0 0	Stays 2	Stage 3	Stock of provisions for Stage 1 exposure C.	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	100.00% - 100.00% - 100.00% - 100.00% - 100.00%
FRANCE	Central basis Central governments Institutions Corporates Corporates Corporates Corporates Corporates Corporates Retal Retal - Secured on real exists property Retal - Colon Retal - Of White, real-Sec Security Retal Retal - Colon Retal - Of White, real-Sec	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 4 4 0	Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted	Defaulted	Non-defaulted  C  C  C  C  C  C  C  C  C  C  C  C  C	Defaulted  Defaulted	Non-defaulted  Non-defaulted  O  O  O  O  O  O  O  O  O  O  O  O  O	Defailed  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 4 4 4 0 0 0 0 0 0 0 0 0	Stays 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	provisions for Stage 1 exposure Communication for Stage 1 exposure Communication Commu	provisions for Stage 2 exposure	provisions for States of Control	100.00% 100.00% 43.75% 40.00% 100.00% 100.00%
FRANCE	Central basis Central governments Institutions Corporates Corporates Corporates Corporates Corporates Corporates Retal Retal - Secured on real exists property Retal - Colon Retal - Of White, real-Sec Security Retal Retal - Colon Retal - Of White, real-Sec	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 4 4 0	Defauted	Non-defaulted		Non-defaulted  C  C  C  C  C  C  C  C  C  C  C  C  C	Defaulted  Defaulted	Non-defaulted  Non-defaulted  O  O  O  O  O  O  O  O  O  O  O  O  O	Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 4 4 4 4 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure Communication for Stage 1 exposure Communication for	provisions for Stage 2 exposure	provisions for Stage 3 exposure	100.00% 100.00% 43.75% 40.00% 100.00% 100.00%
FRANCE	Comma lavoise Central governments Institutiones Composition of Which: Specialised Lending Retail - Secured on real cetalise property Retail - Secured on real cetalise property of Which: Specialised Lending Retail - Command Lendi	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 4 4 0	Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted	Defaulted	Non-defaulted  C  C  C  C  C  C  C  C  C  C  C  C  C	Defaulted  Defaulted	Non-defaulted  Non-defaulted  O  O  O  O  O  O  O  O  O  O  O  O  O	Defailed  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 4 4 4 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure Communication for Stage 1 exposure Communication Commu	provisions for Stage 2 exposure	provisions for States of Control	100.00% 100.00% 100.00% 100.00% 100.00%
-rance	Contral Service Contral Servic	Non-defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted	Non-defaulted  C C C C C C C C C C C C C C C C C C	Defaulted	Non-defaulted  C C C C C C C C C C C C C C C C C C C	Defaulted  Defaulted  Risk expo	Non-defaulted  O	Defaulted  Defaulted	0 0 0 0 0 0 0 4 4 4 4 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stope 1 exposure  C C C C C C C C C C C C C C C C C C	provisions for Stage 2 exposure  Stage 2 exposure  Stage 2 exposure  Stage 3 exposure  Stage 4 exposure  Stage 6 exposure  Stage 6 exposure  Stage 7 exposur	provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	100.00% 100.00% 43.75% 40.00% 100.00% 100.00%
FRANCE	Contral Service Contral Servic	Non-defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted	Non-defaulted  C C C C C C C C C C C C C C C C C C	Defaulted	Non-defaulted  C C C C C C C C C C C C C C C C C C C	Defaulted  Defaulted  Risk expo	Non-defaulted  O	Defaulted  Defaulted	0 0 0 0 0 0 0 4 4 4 4 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stope 1 exposure  C C C C C C C C C C C C C C C C C C	provisions for Stage 2 exposure  Stage 2 exposure  Stage 2 exposure  Stage 3 exposure  Stage 4 exposure  Stage 5 exposur	provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	100.00% 100.00% 43.75% 40.00% 100.00% 100.00%
FRANCE	Central lavois Central governments Tentributives Companies 10' Which: Specialized Lending. Retail - Specialized in real estable presently. Retail - Specialized in Retail - Companies (P. Which: Specialized Lendings). Retail - Companies (P.	Non-defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted	Non-defaulted  C C C C C C C C C C C C C C C C C C	Defaulted	Non-defaulted  C C C C C C C C C C C C C C C C C C C	Defaulted  Defaulted  Risk expo	Non-defaulted  O	Defaulted  Defaulted	0 0 0 0 0 0 0 4 4 4 4 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stope 1 exposure  C C C C C C C C C C C C C C C C C C	provisions for Stage 2 exposure  Stage 2 exposure  Stage 2 exposure  Stage 3 exposure  Stage 4 exposure  Stage 5 exposur	provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	100.00% 100.00% 43.75% 40.00% 100.00% 100.00%
FRANCE	Contral Service Certal Service Companies - Of White: Secondard Lending Corporates - Of White: Secondard Lending Retal - Secondard or real estate property - Of White: Sec Retal - Secondard or real estate property - Of White: Sec Retal - Color Retal - Of White: Secondard Lending Retal - Color Retal - Of White: Sec Retal - Color Retal - Of White: Secondard Lending Corporates - Of White: Secondard Lending	Non-defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted	Non-defaulted  C C C C C C C C C C C C C C C C C C	Defaulted	Non-defaulted  C C C C C C C C C C C C C C C C C C C	Defaulted  Defaulted  Risk expo	Non-defaulted  O	Defaulted  Defaulted	0 0 0 0 0 0 0 4 4 4 4 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stope 1 exposure  C C C C C C C C C C C C C C C C C C	provisions for Stage 2 exposure  Stage 2 exposure  Stage 2 exposure  Stage 3 exposure  Stage 4 exposure  Stage 5 exposur	provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	100.00% 100.00% 43.75% 40.00% 100.00% 100.00%
FRANCE	Central basis Central operaments Institutions Central operaments Retail - Secured on real central presents Retail - Secured on real presents Retail - Secured on retail - Secured on real presents Retail - Secured on real	Non-defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted	Non-defaulted  C C C C C C C C C C C C C C C C C C	Defaulted	Non-defaulted  C C C C C C C C C C C C C C C C C C C	Defaulted  Defaulted  Risk expo	Non-defaulted  O	Defaulted  Defaulted	0 0 0 0 0 0 0 4 4 4 4 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stope 1 exposure  C C C C C C C C C C C C C C C C C C	provisions for Stage 2 exposure  Stage 2 exposure  Stage 2 exposure  Stage 3 exposure  Stage 4 exposure  Stage 5 exposur	provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	100.00% 100.00% 43.75% 40.00% 100.00% 100.00%
	Contral blooks Contral sportments Contral sportments Companies - Of White-Specialised Lending Extral - Specialised Lending Resident - Specialised Lending Resident - Office Resident Lending	Non-defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted	Non-defaulted  C C C C C C C C C C C C C C C C C C	Defaulted	Non-defaulted  C C C C C C C C C C C C C C C C C C C	Defaulted  Defaulted  Risk expo	Non-defaulted  O	Defaulted  Defaulted	0 0 0 0 0 0 0 4 4 4 4 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stope 1 exposure  C C C C C C C C C C C C C C C C C C	provisions for Stage 2 exposure  Stage 2 exposure  Stage 2 exposure  Stage 3 exposure  Stage 4 exposure  Stage 5 exposur	provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	100.00% 100.00% 43.75% 40.00% 100.00% 100.00%
FRANCE	Contral banks Contral contract Contral contract Contral contract Components - Of Which: Seculard Lending Components - Of Which: Seculard Lending Components - Of Which: Secular Lending Components - Of Which: Secular Lending Retail - Secured on an electromy of the Which: Self Retail - Secured on an electromy of the Which: Self Retail - Secured on an electromy of the Which: Self Retail - Secured on an electromy of the Which: Self Retail - Secured on an electromy of the Which: Self Retail - Secured on the Retail - Of Which: Self Retail - Secured on the Retail - Of Which: Self Contral banks Contral banks Contral banks Contral downweeth Contral contract - Of Which: Secured Lending Components - Of Which: Secured Lendi	Non-defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted	Non-defaulted  C C C C C C C C C C C C C C C C C C	Defaulted	Non-defaulted  C C C C C C C C C C C C C C C C C C C	Defaulted  Defaulted  Risk expo	Non-defaulted  O	Defaulted  Defaulted	0 0 0 0 0 0 0 4 4 4 4 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stope 1 exposure  C C C C C C C C C C C C C C C C C C	provisions for Stage 2 exposure  Stage 2 exposure  Stage 2 exposure  Stage 3 exposure  Stage 4 exposure  Stage 5 exposur	provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	100.00% 100.00% 43.75% 40.00% 100.00% 100.00%
	Control lavoide Control lavoide Control lavoide Composition of Ministry Secondard Landings Retail Secondard on real ceated property Retail Secondard on real ceated property of Ministry Secondard Landings Retail of Control and Control Landings Retail of Control Landings Retail Control Landings Control Landings Control Landings Composition Control Retail Control Landings Retail Secondard Landings Retail Secondard Landings Retail Secondard Landings Retail Control	Non-defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted	Non-defaulted  C C C C C C C C C C C C C C C C C C	Defaulted	Non-defaulted  C C C C C C C C C C C C C C C C C C C	Defaulted  Defaulted  Risk expo	Non-defaulted  O	Defaulted  Defaulted	0 0 0 0 0 0 0 4 4 4 4 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stope 1 exposure  C C C C C C C C C C C C C C C C C C	provisions for Stage 2 exposure  Stage 2 exposure  Stage 2 exposure  Stage 3 exposure  Stage 4 exposure  Stage 5 exposur	provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	100.00% 100.00% 43.75% 40.00% 100.00% 100.00%
	Contral Social Contral Social Composition of White: Socialised Leading Research of Leading Leading Leading Leading Leading Research Country of Leading Leading Leading Leading Leading Research Country of Leading	Non-defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted	Non-defaulted  C C C C C C C C C C C C C C C C C C	Defaulted	Non-defaulted  C C C C C C C C C C C C C C C C C C C	Defaulted  Defaulted  Risk expo	Non-defaulted  O	Defaulted  Defaulted	0 0 0 0 0 0 0 4 4 4 4 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stope 1 exposure  C C C C C C C C C C C C C C C C C C	provisions for Stage 2 exposure  Stage 2 exposure  Stage 2 exposure  Stage 3 exposure  Stage 4 exposure  Stage 5 exposur	provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	100.00% 100.00% 43.75% 40.00% 100.00% 100.00%
	Contral Social Contral Social Contral Social Composition of M Which: Secondard Lending Retail Secondard on real estable property Retail Secondard on real estable property Retail Secondard on real estable property of M Which: Secondard Lending Retail Coffer Retail Of Mindo: Secondard Lending Retail Coffer Retail Of Mindo: Secondard Lending Coffer Retail Secondard Secondard Coffer Retail Of Mindo: Secondard Lending Coffer Retail Secondard Secondard Coffer Retail Coffer Retail Coffer Retail Coffer Retail Secondard Secondard Coffer Retail Coffer Retail Coffer Retail Secondard Secondard Coffer Retail Coffer Retail Coffer Retail Retail Secondard Coffer Retail Coffer Retail Retail Coffer Retail Coffer Retail Coffer Retail Retail Coffer Retail Coffer Retail Coffer Retail Retail Coffer Ret	Non-defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted	Non-defaulted  C C C C C C C C C C C C C C C C C C	Defaulted	Non-defaulted  C C C C C C C C C C C C C C C C C C C	Defaulted  Defaulted  Risk expo	Non-defaulted  O	Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 4 4 4 4 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stope 1 exposure  C C C C C C C C C C C C C C C C C C	provisions for Stage 2 exposure  Stage 2 exposure  Stage 2 exposure  Stage 3 exposure  Stage 4 exposure  Stage 5 exposur	provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	100.00% 100.00% 43.75% 40.00% 100.00% 100.00%
	Contral Service Central Service Central Service Central Service Composition = Of Whole: Secondard Lending Retail = Secondard on and catalog property = Of Whole: Self Retail = Secondard on and catalog property = Of Whole: Self Retail = Office Retail Retail = Off	Non-defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted	Non-defaulted  C C C C C C C C C C C C C C C C C C	Defaulted	Non-defaulted  C C C C C C C C C C C C C C C C C C C	Defaulted  Defaulted  Risk expo	Non-defaulted  O	Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 4 4 4 4 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stope 1 exposure  C C C C C C C C C C C C C C C C C C	provisions for Stage 2 exposure  Stage 2 exposure  Stage 2 exposure  Stage 3 exposure  Stage 4 exposure  Stage 5 exposur	provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	100.00% 100.00% 43.75% 40.00% 100.00% 100.00%

<sup>\*</sup> 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

					31/12/2023							Baseline Scenario							31/12/2025			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	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 2 exposure	Stage 3 exposure	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 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
	(min EUR, %)				exposure	exposure	exposure	exposure	0			exposure	exposure	exposure	Схрожие				exposure	exposure	exposure	Схрозиге
	Central governments Institutions		0 0	0 0	0	0	0 -		0	0	0	0	0	0		0	0	0	0	0	0	
	Corporates  Corporates - Of Which: Specialised Lending	36,39	0	0	86 0	102 0	1,249 0	47.15%	36,288 0	0	3,161 0	65	84	1,397 0	44.21%	36,195 0	5,131 0	3,573 0	65 0	63	1,517 0	42.46%
	Corporates - Of Which: SME  Retail  Retail - Secured on real estate property	14,903 39,153 26,742	1 4,207	2,087	43 65 26	72 124	917 863	51.01% 41.34% 24.66%	14,855 39,562 27,129	2,324 3,311 1,915		32 51	56 89		48.55% 38.87% 22.92%	14,812 39,708 27,297	2,164 2,778 1,497	2,258 2,960 1,724	32 51			47.02% 37.43% 21.95%
Banco BPM S.p.A.	Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: pon-SME	2,779	9 664 3 1,945		4 22	19 31	104 183	25.26% 24.33%	2,855 24,274	517 1,397	484	3	13 22	118 220	24.35% 22.23%	2,887 24,410	434 1,063	535 1,188	3 19	10 16	128 251	23.84% 21.10%
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	966 11.444	6 102 4 1,496	2 21	4 35	2 72	9 566	44.25% 62.93%	987 11,447	67	35 1,063	3 26	52	16 646	45.89% 60.76%	997 11,413	46 1,234	45 1,191	3 26	1 36	21 709	46.44%
	Retail - Other Retail - Of Which: non-SME	9,895 1,549	5 1,294 9 203	764	28 7	60 12	483 82	63.26% 61.04%	9,863 1,583		895 168	22	45	549 96	61.39% 57.37%	9,810 1,603	1,140 94	1,002 189	22 5	32 4	603 105	59.48% 60.22% 55.55%
	Eoultv Securitisation Other non-credit obligation assets		0 0	0	0	0	0		0	0	0	0		0	-	0	0	0	0	0	0	
	Other non-create consignation assets IRB TOTAL	75,547	7 10,061	4,737	151	227	2,112	44.59%	75,850	8,762	5,732	116	173	2,397	41.81%	75,903	7,908	6,533	116	126	2,625	40.18%
					31/12/2023							Baseline Scenario 31/12/2024							31/12/2025			
					Stock of	Stock of	Stock of						Stock of	Stock of					Stock of	Stock of	Stock of	
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	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	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min EUR, %)		0 0	0 0	exposure	exposure	exposure n		0	0		exposure	exposure	exposure		0	n	0	exposure	exposure	exposure	
	Central governments Institutions		0 0	0 0	0	0	0 -		0	0	0	0		0		0	0	0	0	0	0	
	Corporates Corporates - Of Which: Specialised Lending	36,39	0 0	0	86 0	102 0	1,249 0	47.14%	36,288 0	0	3,161 0	65	84	1,397 0	44.21%	36,195 0	5,131 0	3,573 0	65 0	63	1,517 0	42.46%
	Corporates - Of Which: SME  Retail  Retail - Secured on real estate property	14,903 39,076 26,674	6 4,199	2 1,799 2,083 1 1.164	43 65	72 124	917 862	51.00% 41.36% 24.66%	14,855 39,485 27,060	2,324 3,306 1.910	2,055 2,567 1,471	32 51	56 85	998 998	48.54% 38.89% 22.93%	14,812 39,630 27,227	2,164 2,774 1,494	2,258 2,955	32 51	42 63	1,061 1,107	47.02% 37.45%
ITALY	Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME  Retail - Secured on real estate property - Of Which: non-SME	2,779	9 664	413	4 22	19 31	104 183	25.26% 24.33%	2,855 24,205	517 1,393	484	3	13	337 118 219	24.35% 22.23%	2,887 24,340	434 1,060	535 1,184	3	10 16	128 250	21.96% 23.84% 21.11%
	Retail - Qualifying Revolving Retail - Other Retail	965 11,433	5 102	21	4 35	2 72	9 565	44.26% 62.93%	986 11,440	67	35	3	1 52	16 645	45.90% 60.77%	997 11,406	46 1,234	45 1.191	3 26	1 36	21 708	46.45%
	Retall - Other Retall - Of Which: SME Retall - Other Retall - Of Which: non-SME	9,895 1,542	5 1,294		28 7	60 12	483 82	63.26% 61.06%	9,863 1,576	1,194		22	45	549 96	61.39% 57.42%	9,810 1,596	1,140 94	1,002 188	22 5	32 4	603 105	59.49% 60.22% 55.60%
	Equity Securitisation		0 0	0	0	0	0		0	0	0	0		0		0	0	0	0	0	0	
	Other non-credit obligation assets IRB TOTAL	75,472	0 0 2 10,052	4,733	0 151	0 226	2,111	44.60%	75,773	0 8,757	5,728	116	173	2,396	41.82%	75,825	7,905	6,528	0 116	0 126	2,624	40.19%
												Baseline Scenario	•									
				I	31/12/2023							31/12/2024							31/12/2025			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for p	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2024		Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
	(rds D.R. %)	Stage 1 exposure	Stage 2 exposure	Stage 3 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 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 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments	Stage 1 exposure	Stage 2 exposure	Stage 3 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	31/12/2024		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments Institutions Corporates	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure - - - 100.00%	Stage 1 exposure  0 0 0	Stage 2 exposure	Stage 3 exposure	31/12/2024		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central Banks Central governments Institutions Components - Of Which: Socialized Lending Corporates - Of Which: SHE	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure		Stock of provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	- 100.00%	Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure  0 0 0 0 0 0 0	Stage 3 exposure	31/12/2024		Stock of provisions for Stage 3 exposure  0 0 0 0 0 0	exposure - - 100.00%	Stage 1 exposure  0 0 0 0 0 0 0 0 0 0	Stage 2 exposure  0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure  0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure
EDAMFE	Central banks Central governments Institutions Corporates Corporat	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	exposure - - - 100.00% - 100.00% 64.54% 62.60% 18.58%	Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2024		Stock of provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	100.00% 100.00% 57.63% 19.73%	Stage 1 exposure  0 0 0 0 0 4 4	Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure
FRANCE	Central banks Central governments Institutions Corporates Corporat	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	- 100.00% - 100.00% - 100.00% 64.54% 62.60% 18.58% 62.64% 47.50%	Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2024		Stock of provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	100.00% - 100.00% 57.63% 55.63% 55.70% 47.51%	Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- 100.00% - 100.00% - 100.00% - 52.08% - 50.10% - 50.19% - 47.51%
FRANCE	Certaria Isanies Control agreementes Institutionies Comprosities - Of White: Secretived Lending Comprosities - Of White: Secretived Lending Comprosities - Of White: Secretived Lending Extent Secretived on any extractive property - Of White: SHE Retail - Secured on any extractive property - Of White: SHE Retail - Secured on any extractive property - Of White: SHE Retail - Countryles Revolving	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- 100.00% - 100.00% - 100.00% - 64.54% - 62.60% - 18.39% - 52.64% - 47.50% - 97.30%	Stage 1 exposure 0 0 0 0 0 0 0 4 4 4 4 0 0	Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024		Stock of provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	100.00% 100.00% 57.63% 55.63% 19.73% 55.70% 47.51% 95.78%	Stage 1 exposure  0 0 0 0 0 4 4 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure  100.00% 100.00% 52.08% 50.10% 50.19% 47.51% 94.64%
FRANCE	Central Sealer Contral governments Testifutions Companies—Of White: Secretard Lending Companies—Of White: Secretard Lending Companies—Of White: Secretard Lending Companies—Of White: Sec. Retail - Secured on real earth present Retail - Secured on real earth present Retail - Secured on real earth present - Of White: Sec. Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail Retail - Companies - Of White: Sec. Retail - Companies - Of	Stage I exposure	Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	- 100.00% - 100.00% - 100.00% 64.54% 62.60% 18.58% 62.64% 47.50%	Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2024		Stock of provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	100.00% - 100.00% 57.63% 55.63% 55.70% 47.51%	Stage 1 exposure	Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3	Stock of	Stock of provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- 100.00% - 100.00% - 100.00% - 52.08% - 50.10% - 50.19% - 47.51%
FRANCE	Central banks Central operaments Institutions Corporates: Of White: Secretard Lendon Retail: Secured on real settle property Retail: Secured on real settle property Retail: Secured on real settle property Of White: SME Retail: Secured on real settle property Of White: SME Retail: Colored Lendon	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3		Stock of provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- 100.00% - 100.00% - 100.00% - 64.54% - 62.60% - 18.39% - 52.64% - 47.50% - 97.30%	Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024		Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	100.00% 100.00% 57.63% 55.63% 19.73% 55.70% 47.51% 95.78%	Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure  100.00% 100.00% 52.08% 50.10% 50.19% 47.51% 94.64%
FRANCE	Certain Issaica Control agreements Companies - Of White: Securities Leading Corporates - Of White: Securities Leading Corporates - Of White: Securities - Of Whi	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure   0		Starts of provisions of a start o	Stack of provisions for Stack of provisions for Stage 3 exposure	exposure	Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2024  Stock of provisions for provisions for Stage 1 exposure   C C C C C C C C C C C C C C C C C C		Stock of provisions for Stage 3 stage	- 100.00% - 100.00% 57.63% 19.73% 19.73% 95.78% 95.78% 95.78%	Stage 1 exposure 0 0 0 0 0 0 0 0 4 4 4 4 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of American Stock of	exposure
FRANCE	Certain Issaica Control agreements Companies - Of White: Securities Leading Corporates - Of White: Securities Leading Corporates - Of White: Securities - Of Whi	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure		Stock of provisions for 1 Stock of provisions for 1 Stock of 1 Sto	Stack of provisions for Stack of provisions for Stack of provisions for Stack	exposure	Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2024		Stock of provisions for Stope 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- 100.00% - 100.00% 57.63% 19.73% 19.73% 95.78% 95.78% 95.78%	Stage 1 exposure 0 0 0 0 0 0 0 4 4 4 0 0 0 4 4 4 4 0	Staye 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of a caposiure O O O O O O O O O O O O O O O O O O O	exposure
FRANCE	Certain Issaica Control agreements Companies - Of White: Securities Leading Corporates - Of White: Securities Leading Corporates - Of White: Securities - Of Whi	exposure  ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	exposure  0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of pr 150 cm 150	Composition	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		90 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	**************************************	000000000000000000000000000000000000000	31/12/2024  Stock of provisions for Stage 1 exposure expo	Stock of provisions for Stage 2 exposure control of the control of	C	exposure  100.00% 100.00% 57.63% 55.63% 19.73% 47.51% 95.76% 95.76% 69.12%	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1   exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	100.00% 100.00% 100.00% 53.08% 50.09% 47.51% 94.64%
FRANCE	Certain basels Combination of International Companies Co	Stage 1 exposure	Stage 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of pr 150 cm 150	Composition	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- 100.00% - 100.	Stage 1 exposure  0 0 0 0 0 0 0 0 4 4 4 4 0 0 0 4 4 4 4	Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024  Stock of provisions for Stage 1 exposure constraint of the constraint of	Stock of provisions for Stage 2 exposure caposure caposur	0	- 100.00% - 100.00% 57.63% 19.73% 19.73% 95.78% 95.78% 95.78%	Stage 1 exposure  0 0 0 0 0 0 0 4 4 4 0 0 0 4 4 4 5 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of   provisions for   Stock of   provisions for   Stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	exposure
FRANCE	Certain basels Combination of International Companies Co	exposure  ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	exposure  0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of pr 150 cm 150	Composition	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		90 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	**************************************	000000000000000000000000000000000000000	31/12/2024 Stock of provisions for Stage 1 caponers capon	Stock of provisions for Stage 2 exposure control of the control of	C	exposure  100.00% 100.00% 57.63% 55.63% 19.73% 47.51% 95.76% 95.76% 69.12%	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1   exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	100.00% 100.00% 100.00% 53.08% 50.09% 47.51% 94.64%
FRANCE	Central basels Control operaments Institution Comprosites Comprosi	exposure  ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	exposure  0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of pr 150 cm 150	Composition	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		90 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	**************************************	000000000000000000000000000000000000000	31/12/2024 Stock of provisions for Stage 1 caponers capon	Stock of provisions for Stage 2 exposure control of the control of	C	exposure  100.00% 100.00% 57.63% 55.63% 19.73% 47.51% 95.76% 95.76% 69.12%	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1   exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	100.00% 100.00% 100.00% 53.08% 50.09% 47.51% 94.64%
FRANCE	Comit al basis Conflict governments Comparison of White: Secretized Landing Corporates of White: Secretized Landing Read Corporates of White: Secretized Landing Read Corporates of Landing Landing Read Corporates of Landing Landing Read Corporates of Landing Landing Read Corporates Corporates Corporates Landing Landin	exposure  ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	exposure  0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of pr 150 cm 150	Composition	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		90 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	**************************************	000000000000000000000000000000000000000	31/12/2024 Stock of provisions for Stage 1 caponers capon	Stock of provisions for Stage 2 exposure control of the control of	C	100.00%   100.	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1   exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	100.005
	Central basels Control operaments Control operaments Control operaments Composition Related Secured on real cellular presents Related Secured on real cellular presents Related Secured on real cellular presents Composition Related Composition Related Composition Related Composition Related Composition Comp	exposure  ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	exposure  0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of pr 150 cm 150	Composition	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	90 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	**************************************	000000000000000000000000000000000000000	31/12/2024 Stock of provisions for Stage 1 caponers capon	Stock of provisions for Stage 2 exposure control of the control of	C	100.00% 100.00% 100.00% 150.00	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1   exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	100.00% 100.00
FRANCE SPAIN	Central Banks Combinations Comparison Compar	exposure  ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	exposure  0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of pr 150 cm 150	Composition	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		90 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	**************************************	000000000000000000000000000000000000000	31/12/2024 Stock of provisions for Stage 1 caponers capon	Stock of provisions for Stage 2 exposure control of the control of	C	100.00%   100.	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1   exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	100.005
	Control Service Control Service Control Service Compositions Research R	exposure  ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	exposure  0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of pr 150 cm 150	Composition	provision for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure   100.00%   100.0	90 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	**************************************	000000000000000000000000000000000000000	31/12/2024 Stock of provisions for Stage 1 caponers capon	Stock of provisions for Stage 2 exposure control of the control of	C	100,00%   100,	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1   exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	100,000   100,
	Central basels Control operaments Composition of White: Secondard Lending Corporates Composition of White: Secondard Lending Corporates of White: Secondard Lending Corporates of White: Secondard Lending Corporates of White: Secondard and control	exposure  ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	exposure  0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of pr 150 cm 150	Composition	provision for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure   100.00%   100.0	90 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	**************************************	000000000000000000000000000000000000000	31/12/2024 Stock of provisions for Stage 1 caponers capon	Stock of provisions for Stage 2 exposure control of the control of	C	100,00%   100,	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1   exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	100,000   100,
	Central basels Combination of Information Comparison Co	exposure  ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	exposure  0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of pr 150 cm 150	Composition	provision for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure   100.00%   100.0	90 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	**************************************	000000000000000000000000000000000000000	31/12/2024 Stock of provisions for Stage 1 caponers capon	Stock of provisions for Stage 2 exposure control of the control of	C	100,00%   100,	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1   exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	100,000   100,

<sup>\*</sup> 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

					31/12/2023							Adverse Scenario							31/12/2025			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	provisions for p Stage 2	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
Banco BPM S.p.A.	Central banks  Central sevente  Central governments  Comparison  C	35,49 14,55 38,75 26,57 2,72 23,94 96 11,22 9,68 1,53	0 (7 2,77. 2 4,500 0 2,73. 5 700 5 2,02. 0 100 2 1,666 6 1,459	7 2,186 2 1,216 3 428 9 780 5 23 9 940	0 0 0 199 0 105 125 50 7 43 7 68 56	0 0 0 237 0 143 244 103 38 65 4 137 116	0 - 0 - 1,480 0 - 1,074 997 364 152 212 12 622 534 88	51.91% 55.67% 45.62% 29.94% 35.52% 50.90% 50.90% 65.63% 66.11%	0 0 0 34,384 14,122 38,565 26,615 2,751 2,785 968 10,982 9,437 1,544	0 2,769 3,968 2,232 584 1,648 77 1,650	0 0 0 3,731 0 2,343 2,913 1,671 522 1,149 43 1,199 1,012	0 0 0 164 0 82 1199 533 7 466 6 6 60 50	6 C C C C C C C C C C C C C C C C C C C	0 0 0 0 1,816 0 1,253 1,	- 48.66% - 53.89% 43.03% 27.37% 34.38% 24.19% 53.75% 64.47% 65.39%	0 0 0 33,288 0 13,685 37,991 26,347 2,730 23,617 964 10,690 9,144 1,536	0 0 0 7,083 0 2,8310 3,811 1,202 528 1,500 62 1,721 1,597 1,24	0 0 0 4,529 0 2,719 3,6413 2,144 599 1,948 62 1,437 1,211 1,211	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0 0 0 0 0 1855 0 119 148 6 161 20 411 2 2 2 8 5 5 7 6	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
	Equity Securitisation Other non-credit obligation assets IRB TOTAL	74,25	0 11,056	5 5,037	0 324	0 0 481	0 - 0 - 2,477	49.18%	72,949	0 10,752	0 6,643	0 283	407	0 3,069	46.19%	71,279	10,894	8,172	247	0 0	3,622	0 - 0 - 2 44.32%
					31/12/2023					_		Adverse Scenario 31/12/2024	,						31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	provisions for p Stage 2	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 Central governments Institutions Corporates	35,49	0 0 0 0 0 6,54	0 ( 0 ( 0 ( 0 2,85)	0 0 0 199	0 0 0 237	0 - 0 - 0 - 1,490	51.91%	0 0 0 34,384	0	0 0 0 3,731	0 0 0 164	0 0 0 215	0 0 0 1,815	- - - 48.66%	0 0 0 33,288	0 0 0 7,083	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(14)	0 0 0 0 0 0 2 185	2,119	0 - 0 - 0 - 9 46.78%
ITALY	Corporate - Of Which Secalated Lending  Corporate - Of Which Secalated Lending  Retail - Secured on real selector processity  Retail - Secured on real selector processity  Retail - Secured on real selector processity - Of Which SME  Retail - Secured on real selector processity - Of Which SME  Retail - Secured on real selector processity - Of Which one-SME  Retail - Countries Retail	14,56 38,67 26,50 2,72 23,77 95	7 4,499 3 2,72- 5 70: 8 2,02: 9 10	3 425 2 78	0 105 125 50 7 43	0 143 244 103 38 65 4	0 - 1,073 996 363 152 211	56.67% 45.64% 29.94% 35.52% 26.89% 50.92%	0 14,122 38,490 26,547 2,751 23,797 968	2,226 584 1,643 77	2,343 2,907 1,667 522 1,145	0 82 119 53 7 46 6	125 192 80 28 52	1,263 1,252 456 179 277 23	53.88% 43.05% 27.37% 34.38% 24.18% 53.76%	0 13,685 37,915 26,278 2,730 23,548 964	2,830 3,806 2,023 528 1,495 62	2,719 3,637 2,139 999 1,540	7: 10: 4: 4:	0 0 119 119 148 7 61 41 41 5 20 1	1,422 1,501 551 200 346	11 41.28% 11 25.75% 12 33.68% 19 22.66%
	Retal - Other Retal  Retal - Other Retal - Off Which: SME  Retal - Other Retal - Of Which: SME  Equity  Securitization  Other non-credit obligation assets	11,21 9,68 1,52	6 1,459 9 210 0 0	9 807	68 56 12 0	137 116 21 0	621 534 88 0 -	65.63% 66.11% 62.87% 49.19%	10,975 9,437 1,538 0	1,503 155 0	0	60 50 10 0	105 96 13	772 662 111 0	64.49% 65.39% 59.60% - - 46.20%	10,674 9,144 1,530 0	1,721 1,597 123 0	1,436 1,211 225 0	5: 44 9 0	8 85 76 9 9 0 0	91: 78: 13:	0 -
	IRB TOTAL	/4,1/	7 11,048	5,033	324	481	2,476	49.19%	72,874	10,746	6,638	282	407	3,067	46.20%	71,203	10,889	8,165	247	332	3,620	0 44.33%
					31/12/2023							Adverse Scenario							31/12/2025			
	(nin ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	provisions for p Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Adverse Scenario 31/12/2024 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	31/12/2025 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 Institutions Companies of White: Specialised Lending	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for p Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure  0 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure  0 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3 exposure	0 - 0 - 0 - 0 - 0 100.00%
FRANCE	Contral Senior Central governments Institutions Corporate Corporates Corporates - Of Whith: Specialised Lending Corporates - Of Whith: Specialised Lending Corporates - Of Whith: Specialised Lending Retail - Secured on real exists property	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	provisions for p Stage 2	provisions for Stage 3	100.00% 100.00% 69.45% 67.79% 33.78%	Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	- - - - - - - - - - - - - - - - - - -	Stage 1 exposure  0 0 0 0 0 0 4 4 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3 exposure	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
FRANCE	Contral Service Central governments Institutions Corporates - Of Which: Specialized Lending Retail - Secured on real catalat property Retail - Specialized Corporation of Which: SPE Retail - Qualifying Revolving Retail - Other Retail	Stage 1 exposure	Stage 2 exposure 0	Stage 3 exposure	Stock of provisions for Stage 1	provisions for p Stage 2	provisions for Stage 3	100.00% 100.00% 69.45% 67.79%	0 0 0 0 0 0	0 0 0 0 0 0	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	100.00% 100.00% 51.12% 59.39%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3 exposure	0 - 0 - 0 - 0 - 100.00% 0 - 100.00% 0 56.10%
FRANCE	Contral Service Contral Service Contral Service Contral Service Companies Retail Re	Stage 1 exposure	Stage 2 exposure  0	Stage 3 exposure 6 for 6	Stock of provisions for Stage 1	provisions for p Stage 2	provisions for Stage 3	100.00% 100.00% 69.45% 67.79% 33.78% 67.85% 99.78%	0 0 0 0 0 0	0 0 0 0 0 0	Starpe 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	- 100.00% - 100.00% - 61.12% - 59.39% - 36.02% - 59.47% - 59.47% - 59.74% - 95.73%	Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stack of provided to the provi	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
FRANCE	Central Service Central Systems (Central Systems (Central Systems (Central Systems (Central Systems (Central Systems (Central State (Central	Stage 1 exposure	Stape 2 exposure	Singe 3 exposure exposure control of the control of	Stock of provisions for stages are consistent of the stages are consistent of the stages are consistent or consist	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		100.00% 100.00% 69.45% 57.79% 33.78% 97.53% 97.53% 78.57%	0 0 0 0 0 0	0 0 0 0 0 0	Stage 3 екроянге	31/11/2024 Stock of browning to the control of the	Stock of provisions for Stage 2 caposure caposur	provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	100.00% 100.00% 61.12% 59.39% 36.02% 59.47% 95.73% 	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure C C C C C C C C C C C C C C C C C C C	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
FRANCE	Central Service Central Systems (Central Systems (Central Systems (Central Systems (Central Systems (Central Systems (Central State (Central	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of pr Stock	provisions for stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stock of	100.00% 100.00% 69.45% 67.79% 33.78% 59.78% 97.53%	0 0 0 0 0 0	0 0 0 0 0 0	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/11/2024 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure	provisions for Stage 3	100.00% 100.00% 61.12% 59.39% 36.02% 59.47% 95.73% 95.73%	Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 explosure	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure (	0
FRANCE	Central Service Central Segoramentals Central Segoramentals Comprehens Compre	exposure	exposure  0	exposure  ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) (	Stock of pr Stock	provisions for stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O	100.00% 100.00	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 exposure control of the caposure of	Stock of provisions for Stage 2 exposure (c. )	provisions for Stage 3 exposure	100.00% 61.12% 53.37% 34.22% 35.77% 55.77% 77.12%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Caposure   Caposure	exposure	Stock of provisions for stages a caposare acceptance of the caposare accept	provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure (	0 100.00%   100.
FRANCE	Contral Service Control Service Control Service Comparison Compari	exposure	exposure  0	exposure  ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) (	Stock of pr Stock	provisions for stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O	100.00% 100.00% 69.45% 52.72% 33.78% 59.78% 97.53% 97.53%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 exposure control of the caposure of	Stock of provisions for Stage 2 exposure (c. )	provisions for Stage 3 exposure	100.00% 100.00% 61.12% 59.39% 36.02% 59.47% 95.73% 	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Caposure   Caposure	exposure	Stock of provisions for stages a caposare acceptance of the caposare accept	provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure (	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
	Central Senior Control Systems (Control	exposure	exposure  0	exposure  ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) (	Stock of pr Stock	provisions for stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O	100.00% 100.00% 66.45% 67.72% 67.72% 67.75% 67.55% 97.53% 97.53% 78.57% 27.53%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 exposure control of the caposure of	Stock of provisions for Stage 2 exposure (c. )	provisions for Stage 3 exposure	100,00% 61,12% 53,27% 53,27% 53,27% 53,77% 53,77% 53,77% 71,12% 72,12% 72,12% 72,12% 73,12% 74,12% 7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Caposure   Caposure	exposure	Stock of provisions for stages a caposare acceptance of the caposare accept	provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure (	0 100.00%   100.

<sup>\*</sup> 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 STA Banco BPM S.p.A.

							Actual					
							31/12/2022	•				
		Exposure	values	Risk exposu	re 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	13.395	0	26	0	12.072	0	0	0	0	0	0.00
	Central governments	54.942	0	3.924	0	41.275	2.610	521	24	7	195	37.50
	Regional governments or local authorities	300	1	60	1	273	14	2	0	0	1	61.14
	Public sector entities	906		446	0	865	40	2	1	0	0	2,969
	Multilateral Development Banks	128		0	0	101	26	5	0	0	3	65,339
	International Organisations	18		0	0	11	0		0	0	0	0.003
	Institutions	10.801		4.127	0	7.885	140	13	6	0	9	67,169
	Corporates	6.532	152	5,879	163	5.332	603	536	15	21	385	71,889
	of which: SME	3.016	141	2.673	152	2.545	278	504	12	9	364	72,289
	Retail	1,045	28	756	33	1,080	86	127	5	5	99	78.169
Banco BPM S.p.A.	of which: SME	358	16	241	17	330	44	64	2	1	49	75.909
	Secured by mortgages on immovable property	610	213		213	519	92	189	0	0	0	0.049
	of which: SME	396	180	165	180	318	79	176	0	0	0	0.039
	Items associated with particularly high risk	614	80	921	119	403	108	103	1		34	32.869
	Covered bonds	377		38	0	163	0	0	0	0	0	0.009
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0	0	0	0	0	0.009
	Collective investments undertakings (CIU)	2,817	2	2,798	2	686	189	11	1	2	10	84.429
	Equity	1,397		2,421	0	45	0	0	0	0	0	0.009
	Securitisation											
	Other exposures	4,275		3,519	0	0	0	0	0	0	0	0.009
	Standardised Total	98,158	475	25,174	531	70,709	3,909	1,509	53	44	737	48.80%

							Actual					
							31/12/202					
		Exposure	: values	Risk exposi	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)		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	13.395		26	0	12.072		0	0	0	0	0.00%
	Central governments	36.020		3.877		27.346		521	23		195	
	Regional governments or local authorities	295		59	1	273	14		0	0		61.14%
	Public sector entities	899		439		864	33	2	0			2,96%
	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	0.00%
	Institutions	6,804		3,117	0	5,672		13	4	0	9	67.16%
	Corporates	4.250	133	4.018	144	3.987	573	484	14	21	351	72.55%
	of which: SME	2.154	126	2.003	137	1.936	277	464	11	9	337	
******	Retail	1,010	28	730	33	1,044	86	126	5	5	98	
ITALY	of which: SME	324	16	216	17	295		64	2	1	49	75.90%
	Secured by mortgages on immovable property	608	213	258	213	517		189	0	0	0	0.04%
	of which: SME	395	179	164	179	317		176	0		0	0.03%
	Items associated with particularly high risk	614	90	921	119	403	108	103	1	7	34	32.86%
	Covered bonds	84		8		40			0			0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0		0			0		0	0.00%
	Collective investments undertakings (CIU)	2,355		2,559	2	686	189	- 11	1	2	10	84.42%
	Equity	1,344		2,368	0	45	0	0	0	0		0.00%
	Securitisation											
	Other exposures	4,272		3,515	0	0	0		0		0	0.00%
	Standardised Total	71,951	455	21,897	510	52,950	3,811	1,451	49	43	698	48.13%

							Actual					
							31/12/202	2*				
		Exposure	values	Risk exposi	ure amounts				Stock of	Stock of	Stock of	
	(min BJR, %)	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	0	0	0	0		0			0	0	0.00%
	Central governments	6,399		0	0	5,026	0		0	0	0	0.00%
	Regional governments or local authorities	5		1	0		0		0	0	0	0.00%
	Public sector entities	0		0	0		0		0	0	0	0.00%
	Multilateral Development Banks	0		0	0		0		0	0	0	0.00%
	International Organisations	0		0	0		0		0	0	0	0.00%
	Institutions	1,318		343	0	687			0	0	0	0.00%
	Corporates	252	1	191	1	96	- 4	5	0	0	4	80.35%
	of which: SME	53	1	40	1	45	0	5	0	0	4	80.35%
	Retail	0		0	0		0		0	0	0	100.00%
FRANCE	of which: SME	0		0	0		0		0	0	0	0.00%
	Secured by mortgages on immovable property	0		0	0		0			0		0.00%
	of which: SME	0		0	0		0		0	0	0	0.00%
	Items associated with particularly high risk	0		0	0		0		0	0	0	0.00%
	Covered bonds	38		- 4	0	25	0		0	0		0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0		0		0	0	0	0.00%
	Collective investments undertakings (CIU)	96	0	36	0					0		0.00%
	Equity	39		39	0					0	0	0.00%
	Securitisation											
	Other exposures	0	0	0	0					0		0.00%
	Standardised Total	8,146	1	614	1	5,839	5	5	1	0	4	81.09%

							Actual					
							31/12/202	2*				
		Exposure	values	Risk exposi	ure amounts							
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	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	0.00%
	Central governments	4,681		0	0	3,696	0		0	0	0	0.00%
	Regional governments or local authorities	0		0	0	0	0		0	0	0	0.00%
	Public sector entities	0		0	0	0	0		0	0	0	0.00%
	Multilateral Development Banks	0		0	0	0	0		0	0	0	0.00%
	International Organisations	0		0	0	0	0		0	0	0	0.00%
	Institutions	323		139	0	139	14		0	0	0	0.00%
	Corporates	65		65	0	29	0		0	0	0	0.00%
	of which: SME	23		22	0	23	0		0	0	0	0.00%
	Retail	0		0	0		0		0	0	0	0.00%
SPAIN	of which: SME	0		0	0		0		0	0	0	0.00%
	Secured by mortgages on immovable property	0		0	0		0		0	0	0	0.00%
	of which: SME	0		0	0		0		0	0	0	0.00%
	Items associated with particularly high risk	0		0	0		0			0	0	0.00%
	Covered bonds	62		6	0	23	0			0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0					0		0.00%
	Collective investments undertakings (CIU)	71		6	0		0				0	0.00%
	Equity	0		0	0							0.00%
	Securitisation											
	Other exposures	0		0	0		0				0	0.00%
	Standardised Total	5,202		216		3.886	14					0.00%

### 2023 EU-wide Stress Test: Credit risk STA Banco BPM S.p.A.

										_		Baseline Scenario	0					_				
					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 Central oovernments	12,010 41,326	0 58 6 2,415	4 665	1 0 34	0 52	0 266	0.00%	11,949 41,315	116 2,282	7 809	34	0 44	324	0.00%	11.888 41,235		73 11 19 953	34	35	0 381	0.00%
	Recional governments or local authorities Public sector entities Multilateral Development Banks	262 827	2 24	3	0	0	2	53.16% 17.15%	256 806	29 88	4	0	0	2	2 49.56% 2 16.84%	253 792	3	80 S		0	3	47.52% 16.68% 49.58%
	Multilateral Development Banks International Organisations	104 10	4 21 0 n	6	0	0	4	58.51% 31.60%	106 10	19 0	8	0	0	4	53,36% 31,25%	106	1	0 0		0	4	49.58%
	Institutions Connectes	7.620 5.427		41 609	.7	3	16	39,49%	7,434 5,401	521 391	82 679		4	28	33,47%	7,273 5,354		16 139 m 748		1	43	31.05% 3 31.21% 5 56.86%
	of which: SMF	5,427 2,546 1,086	436 6 236	609 545	10 5	4	39i 37i	65,54% 68,18% 74,66%	5.401 2.532 1,086	391 210	679 586	10 5	3	412 379	60,71% 64,65% 71,41%	5,354 2,510 1,083			10	2	425 385	56.86% 61.66%
Banco BPM S.p.A.	Retail of which: SME			135	7 0	1	101		326	64 42	144 70	1 0	1	102 50		324	4		1	0 0	104 51	61.66% 68.66% 69.07%
	Secured by mortgages on immovable property of which: SME	524 333	3 60	198 181	1 0	1 1	61 57	30.66%	523 338	70 50	206 185	1 0	1 1	62 58	2 30.10% 31.24%	521 339	4	14 190	1	1 1	64 59	29.64% 30.95% 39.73%
	Items associated with earticularly high risk Covered bonds	424 159	4 72 9 3	119	3	1 0	51	43.16%	429 157	51 5	134	3	1 0	55	5 41.23% 34.61%	427 156	3	148 6 1	3	0	59	39.73%
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	752	0 0	20	0 1	0	0 11	0.00% 58.40%	779	0 77	29	0	0	14	0.00%	791	5	0 0		0	16	33.47% 0.00% 40.74%
	Equity Securitisation	42	2 2	0	0	0	-	33.27%	41	4	- 1		0		32.57%	39		5 1			0	32.22%
	Other exposures Standardised Total	70,574	0 0 4 3,745	1,808	59	68	912	0.00%	70,294	0 3,716	0 2,117	60	0 58	1,006	0.00% 47.50%	69,928	3,76:	0 0	60	0 46	1,102	0.00%
					31/12/2023 Stock of	Stock of	Stock of	6				Baseline Scenario 31/12/2024 Stock of	o Stock of	Stock of					31/12/2025 Stock of	Stock of	Stock of	
	(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	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	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 governments Regional governments or local authorities	27,783 262	2 2,052 2 24	643	27	47	257	40.00% 53.16%	27,886 256		765 4	29	38	306 2	5 40.00% 2 49.56%	27,859 253	1,73	3 886 10 5	25	30	354	0.00% 40.00% 47.52%
	Public sector entities  Multilateral Development Banks	824 0	4 68	8	i	1	ĺ	17.01% 0.00%	801 0	86 0	13	1	1	2	2 16,70% 0 0.00%	786 0		18			3	
	Multilateral Development Banks International Organisations Institutions	0 5,428	0 0 0 326	0	0	0		0.00%	0 5,257	0 460		0	0	0	0.00% 0.00% 33.38%	0 5,108	55	0 0			0	0.00% 0.00% 3 30.74%
	Institutions Corporates of which: SME	5,428 4.105 1,953	326 5 388	551	7	2 6	15 363	65,92%	4.097	332	615	9	4	25 375	5 60,96%	4.064	30	13 677	9	3	386	3U.74% 57.06%
ITALY	Retail	1,051	1 71	502 134	5	4	344 100	68.48%	1,949 1,052	187 62	540 143	5 1	3 1	350 102	0 64.85% 2 71.39% 0 71.32%	1,936 1,050	16	6 151	5	1 1	357 103	30.7%6 57.06% 7 61.81% 8 68.67% 69.32% 3 29.63% 9 30.95% 1 39.73%
TIALY	of which: SME Secured by mortoages on immovable property	295 522	2 78	67 197	1	1	45 61	73.55%	293 521	40 70	70 206	0	1	50 62	2 30.10%	292 519	6	9 73 64 214	3	0	51 63	69.32%
	of which: SME Items associated with particularly high risk	331 424	1 60 4 72	180 119	0 3	1	57 51	31.55% 43.16%	336 429	50 51	185 134	3	1 1	58 55	31.24% 41.23%	337 427		14 189 18 148	3	1 0	59 59	30.95%
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CEU)	40	0 1	0	0 0	0	- 0	37.13% 0.00%	39 0	1 0	0	0	0	0	34.62%	39		0 0	- 6	0	0	0.00%
	Collective investments undertakings (CIU) Equity	752 47	2 115	20 n	1 1	1	11	58.40% 33.27%	779 41	77 4	29	1	1	14	46.46% 32.57%	791 39	5	57 39 5 1	- 3	0	16	40.74% 32.22%
	Securitisation Other propogres	42	,						1	,						35						
	Standardised Total	53,242	0 0 2 3,254	1,716	50	0 61	862	0.00% 50.22%	53,108	3,113	1,990	52	0 50	942	0.00% 47.36%	52,822	3,11	0 0 5 2,274	52	39	1,026	0.00% 45.12%
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 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	Baseline Scenario 31/12/2024 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	31/12/2025 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
	Control banks (side ESR, %)	0	0 0	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00%	0	Stage 2 exposure 0	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00%	0		0 0	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00%
	Contral banks	Stage 1 exposure 0 0 4,933	0 0	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 40.00% 0.00%	Stage 1 exposure 0 4,924	Stage 2 exposure 0 98	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 2	0.00% 2 40.00% 0 0.00%			0 0	Stock of	Stock of provisions for Stage 2 exposure 0 1 1 0	Stock of provisions for Stage 3 exposure	0.00%
		0	0 0	Stage 3 exposure  0 2 0 0 0		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 40.00% 0.00% 0.00% 0.00%	0	Stage 2 exposure 0 98 0 0	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 2 40.00% 0.00% 0.00% 0.00%	0		0 0	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 8 40.00% 0.00% 0.00%
	Central banks Central converments Resistant converments or local authorities Public sector unities Multimated Devolutional Banks Multimated Devolutional Banks Limitations Limitations	0	0 0	Stage 3 exposure  0 2 0 0 0 1		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  0 1 0 0 6	0 0.00% 40.00% 0.00% 0 0.00% 0 0.00% 0 0.00% 38.68%	0	Stage 2 exposure  0 98 0 0 0 27	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  0 0 0 0 1	0.00% 2 40.00% 0.00% 0.00% 0.00% 0.00% 1 0.00%	0		0 0	Stock of	Stock of provisions for Stage 2 exposure  1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 Stage 3 exposure	0.00% 8 40.00% 0.00% 0.00%
	Control beaus Control conversements Residual conversements Residual conversements Public cuter conversements Multilatural Development Basis International Constraintions International Constra	0	0 0	Stage 3 exposure  0 0 2 0 0 0 1 5		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 1 0 0 0 0 0 4 4	0.00% 40.00% 0.00% 0.00% 0.00% 0.00% 38.68% 75.70%	0	Stage 2 exposure  0 98 0 0 0 0 0 0 0 27 5 5 2 2 1	Stage 3 exposure 0 5 0 0 0 0 2 2 5	Stock of	Stock of provisions for Stage 2 exposure  0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 4 4 4 4 4 4	0 0.00% 2 40.00% 5 0.00% 0 0.00% 3 0.00% 5 0.00% 4 40.73%	0 4,919 0 0 0 0 653		0 0	Stock of	Stock of provisions for Stage 2 exposure 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure  0 0 0 1	0.00% 8 40.00% 0.00% 0.00%
FRANCE	Central basis Control accommends State of the Control of the Control State State of the Control State State State of the Control State Sta	0	0 0	Stage 3 exposure  0 0 2 0 0 0 1 5 5 0		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0.00% 40.00% 0.00% 0 0.00% 0 0.00% 0 0.00% 38.68%	0	Stage 2 exposure 0 99 0 0 0 0 0 27 5 2 2 2 9	Stage 3 exposure  0 0 0 0 0 0 2 2 5 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  0 0 0 0 1 4 4 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 2 40.00% 0.00% 0.00% 0.00% 0.00% 1 0.00%	0 4,919 0 0 0 0 653		0 0	Stock of	Stock of provisions for Stage 2 exposure  0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 8 40.00% 0.00% 0.00%
FRANCE	Comment devices Comment of the Comme	0	0 0	Stage 3 exposure  0 2 0 0 0 0 1 5 5 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  0 0 0 0 0 4 4 5 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0.00% 40.00% 0.00% 0.00% 0.00% 0.00% 38.65% 75.70% 78.53% 99.98% 0.00%	0	Stage 2 exposure 0 98 0 0 0 0 0 27 5 2 2 2 0 0 0	Stage 3 exposure  0 5 0 0 0 0 2 5 5 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  0 0 0 0 1 4 4 0 0 0 0 0 0 0 0 0 0 0 0	0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 1 0.00% 1 71.40% 1 71.40% 1 76.44% 0 99.96% 0 0.00%	0 4,919 0 0 0 0 653		0 0	Stock of	Stock of provisions for Stage 2 exposure  0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0.00% 2 40.00% 1 0.00% 1 0.00% 1 0.00% 1 0.00% 2 41.79% 6 7.48% 1 74.24% 1 99.94% 1 0.00% 1 0.00% 1 0.00%
FRANCE	Central basis Central accessoration or total solution float Relation accessoration or total solution float Relation accessoration of the contractions Indicated the contraction of the contraction of contraction of contractions Indicated the contraction of the contraction of contr	0	0 0	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 40.00% 0.00% 0.00% 0.00% 0.00% 0.00% 38.69% 75.70% 78.53% 99.99% 0.00% 0.00% 0.00% 0.00%	0	Stage 2 exposure  0 98 0 0 0 27 27 2 0 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 expessive 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 40.73% 1 71.40% 1 75.44% 0 99.96% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00%	0 4,919 0 0 0 0 653		0 0	Stock of	Stock of provisions for Stage 2 exposure  1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0.00% 2 40.00% 1 0.00% 1 0.00% 1 0.00% 1 0.00% 2 41.79% 6 7.48% 1 74.24% 1 99.94% 1 0.00% 1 0.00% 1 0.00%
FRANCE	Comment devices Comment of the Comme	0	0 0	Stage 3		Stock of provisions for Stage 2 exposure  O	Stock of provisions for Stage 3	0.09% 40.09% 0.09% 0.09% 0.09% 0.09% 38.68% 75.79% 78.53% 0.09% 0.09%	0	Stage 2 exposure  0 98 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of previsions for stage of the stage o	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0.00% 2 40.00% 0 0.00% 0 0.00% 0 0.00% 1 40.73% 1 71.40% 1 75.44% 0 99.50% 0 0.00% 0 0.00% 1 0.00%	0 4,919 0 0 0 0 653		0 0	Stock of	Stock of   provisions for   Stage 2   exposure   0   0   0   0   0   0   0   0   0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0.00% 1 40.00% 1 0.00% 1 0.00% 2 0.00% 3 0.00% 41.79% 57.42% 3 0.00% 1 0.00% 1 0.00% 3 0.00% 3 0.00% 5 0.00% 1 0.00% 1 0.00% 1 0.00%
FRANCE	Complete device Complete Compl	0	0 0	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 2 exposure 0	Stock of provisions for stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.09% 40.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 75.29% 99.98% 0.09% 0.09% 0.09% 0.09%	0	Stage 2 exposure  9 98 99 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stays 3 exposure  0 0 5 0 0 0 0 2 2 5 5 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3   exposure   0   0   0   0   0   0   0   0   0	0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 1 40.23% 471.40% 1 75.44% 0 0.00% 0	0 4,919 0 0 0 0 653		0 0	Stock of	Stock of   provisions for   Stage 2   exposure	Stock of provisions for control of the control of t	0 0.0% 3 40.0% 1 0.0% 1 0.0% 1 0.0% 1 0.0% 1 0.0% 41.7% 1 74.2% 1 74.2% 1 0.0% 1 0.
FRANCE	Comparisons Consist Securements Consist Securements Se	0 4,933 0 0 0 0 572 97 44 0 0 0 0 0 0 0 0 72 27 27 27 44 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 2 0 0 0 0 1 1 5 5 5 0 0 0 0 0 0 0 0 0 0 0		Stock of provision for Stage 2 exposure   1	Stock of provisions for Stage 3 exposure 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.09% 40.09% 40.00% 40.	0 4,924 0 0 0 0 0 660 966 43 0 0 0 0 0 0 0 0 0 97 67 0 0 97 0 0 97 0 97	0 98 0 0 0 0 27, 5 5 2 2 0 0 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0 1 0	0 0 0 0 0 0 2 2 5 5 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of   provisions for Stage 2   exposure	Stock of   provisions for Stage 3   exposure	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 40.73% 4 75.44% 75.44% 0.00	0 4,919 0 0 0 0 653	3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of   provisions for   Stock of	Stock of provisions for stages a caposium of the stages a caposium of the stages and the stages are stages and the stages and the stages and the stages and the stages are stages are stages and the stages are stages and the stages are stages are stages and the stages are stages and the stages are stages and the stages are stages are stages are stages and the stag	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.00% 1.00% 1.00% 0.
FRANCE	Central basis Control accommends on Dod substrate Radio et accommends on Dod substrate Radio et accommends Radio et accommend R	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 2 0 0 0 0 1 1 5 5 5 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of provisions for Stock 1 appears to the Stock of the S	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 deprices to 1 deprices to	0.09% 40.09% 0.09% 0.09% 0.09% 0.09% 38.69% 75.79% 78.53% 0.09% 0.09% 0.09%	0	0 98 0 0 0 0 27, 5 5 2 2 0 0 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0 1 0	0 0 0 0 0 0 2 2 5 5 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1. 44; Post	Stock of provisions for Stage 2 expanses 1 in 1 i	Stock of provisions for Stage 3   exposure	0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 1 71.40% 1 75.44% 0 0.00% 0	0 4,919 0 0 0 0 533 955 42 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for Stage 1 exposure C C C C C C C C C C C C C C C C C C C	Stock of provisions for stops 2 department of the stops 2 department o	Social of provisions for Stages 3 capes 3 cape	1 0.0% 40.0% 0.00% 0.00% 1 0.0% 1 0.0% 41.79% 67.48% 1 0.0% 1 0.0% 1 0.0% 3 0.0% 1
FRANCE	Central basis Control accommends on Dod substrate Radio et accommends on Dod substrate Radio et accommends Radio et accommend R	0 4,933 0 0 0 0 572 97 44 0 0 0 0 0 0 0 0 72 27 27 27 44 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 2 0 0 0 0 1 1 5 5 5 0 0 0 0 0 0 0 0 0 0 0	Stock of prospect of the control of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 Approved 1 April 1 Apri	0.09% 0.09% 0.09% 0.09% 0.09% 38.69% 75.79% 99.69% 0.09%	0 4,924 0 0 0 0 0 660 966 43 0 0 0 0 0 0 0 0 0 97 67 0 0 97 0 0 97 0 97	0 98 0 0 0 0 27, 5 5 2 2 0 0 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0 1 0	0 0 0 0 0 0 2 2 5 5 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for stock of stock of provisions for stock of sto	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	0 4,919 0 0 0 0 533 955 42 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of   Provisions for   Stock of   Provisions for   Stage 1   4   4   4   4   4   4   4   4   4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 deposes 5 deposes 5 deposes 5 deposes 5 deposes 5 deposes 6 dep	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%
FRANCE	Control basis Control developments Control developments Control developments Control C	9 4,9320 4,9320	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions f	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision for Stope 3 expenses.	6,00% 6,00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 98 98 99 99 99 99 99 99 99 99 99 99 99	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 442-0044	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 2 2 0 0 0 0 0 0 1 1 4 4 4 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	0 4,919 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stages   4 exposure   4 exposure   4 exposure   5 exposur	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provides for Stage 3 exposure 1	0.00% 0.00%
FRANCE	Complete basis Control descriptions Control descriptions The descriptions	9 4,9320 4,9320	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of prospect of the control of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 Approved 1 April 1 Apri	6.00% 6.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 98 98 99 99 99 99 99 99 99 99 99 99 99	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for stock of stock of provisions for stock of sto	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6.00% 6.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of   Provisions for   Stock of   Provisions for   Stage 1   4   4   4   4   4   4   4   4   4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 deposes 6 dep	0.00% 0.00%
FRANCE	Complete bases Control of securities Control	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of prospect of the control of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 Approved 1 April 1 Apri	6.00% 6.00%	0 4,924 4 4,924 4 4,924 4 4 4,924 4 4 4,924 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	0 98 98 99 99 99 99 99 99 99 99 99 99 99	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for stock of stock of provisions for stock of sto	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6.00% 6.00%	0 4,919 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of   Provisions for   Stock of   Provisions for   Stage 1   4   4   4   4   4   4   4   4   4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 deposes 6 dep	0.000% 0.
FRANCE	Complete basis Control descriptions Control descriptions The descriptions	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of prospect of the control of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 Approved 1 April 1 Apri	6.00% 6.00%	0 4,924 4 4,924 4 4,924 4 4 4,924 4 4 4,924 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	0 98 98 99 99 99 99 99 99 99 99 99 99 99	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for stock of stock of provisions for stock of sto	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6.00% 6.00%	0 4,919 4,91	\$100 100 100 100 100 100 100 100 100 100	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of   Provisions for   Stock of   Provisions for   Stage 1   4   4   4   4   4   4   4   4   4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 deposes 6 dep	0.00% 0.00%
FRANCE	Coming designation of the Committee of t	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of prospect of the control of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 Approved 1 April 1 Apri	6.00% 6.00%	0 4,924 4 4,924 4 4,924 4 4 4,924 4 4 4,924 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	0 98 98 99 99 99 99 99 99 99 99 99 99 99	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for stock of stock of provisions for stock of sto	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6.00% 6.00%	0 4,919 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$100 100 100 100 100 100 100 100 100 100	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of   Provisions for   Stock of   Provisions for   Stage 1   4   4   4   4   4   4   4   4   4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 deposes 6 dep	\$ 0.00%   0.00
	Command Market Command Market Command Market	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of prospect of the control of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 Approved 1 April 1 Apri	6.00% 6.00%	0 4,924 4 4,924 4 4,924 4 4 4,924 4 4 4,924 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	0 98 98 99 99 99 99 99 99 99 99 99 99 99	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for stock of stock of provisions for stock of sto	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6.00% 6.00%	0 4,919 4,91	\$100 100 100 100 100 100 100 100 100 100	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of   Provisions for   Stock of   Provisions for   Stage 1   4   4   4   4   4   4   4   4   4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 deposes 6 dep	6.00% 6.00%
FRANCE	Complete bases Control of securities Control	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of prospect of the control of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 Approved 1 April 1 Apri	6.00% 6.00%	0 4,924 4 4,924 4 4,924 4 4 4,924 4 4 4,924 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	0 98 98 99 99 99 99 99 99 99 99 99 99 99	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for stock of stock of provisions for stock of sto	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6.00% 6.00%	0 4,919 4,91	\$100 100 100 100 100 100 100 100 100 100	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of   Provisions for   Stock of   Provisions for   Stage 1   4   4   4   4   4   4   4   4   4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 deposes 6 dep	\$ 6,000. \$ 6,000. \$ 6,000. \$ 6,000. \$ 6,000. \$ 6,000. \$ 7,2,40. \$ 7,2,40. \$ 7,2,40. \$ 6,000.
	Consideration and Consideratio	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of prospect of the control of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 Approved 1 April 1 Apri	6.00%. 6.	0 4,924 4 4,924 4 4,924 4 4 4,924 4 4 4,924 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	0 98 98 99 99 99 99 99 99 99 99 99 99 99	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for stock of stock of provisions for stock of sto	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6.00% 6.00%	0 4,919 4,91	\$100 100 100 100 100 100 100 100 100 100	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of   Provisions for   Stock of   Provisions for   Stage 1   4   4   4   4   4   4   4   4   4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 deposes 6 dep	6.00%. 6.
	Coming of basis Control of some control of the property of the control of the con	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of prospect of the control of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 Approved 1 April 1 Apri	6.00%. 6.	0 4,924 4 4,924 4 4,924 4 4 4,924 4 4 4,924 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	0 98 98 99 99 99 99 99 99 99 99 99 99 99	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for stock of stock of provisions for stock of sto	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6.00%. 6.	0 4,919 4,91	\$100 100 100 100 100 100 100 100 100 100	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of   Provisions for   Stock of   Provisions for   Stage 1   4   4   4   4   4   4   4   4   4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 deposes 6 dep	6.00%. 6.
	Control description of the Control description o	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of prospect of the control of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 Approved 1 April 1 Apri	6.00%. 6.	0 4,924 4 4,924 4 4,924 4 4 4,924 4 4 4,924 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	0 98 98 99 99 99 99 99 99 99 99 99 99 99	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for stock of stock of provisions for stock of sto	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6.00%. 6.	0 4,919 4,91	\$100 100 100 100 100 100 100 100 100 100	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of   Provisions for   Stock of   Provisions for   Stage 1   4   4   4   4   4   4   4   4   4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 deposes 6 dep	6.00%. 6.
	Comparison and the Comparison of the Comparison	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of prospect of the control of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 Approved 1 April 1 Apri	6.00%. 6.00%. 6.00%. 6.00%. 6.00%. 6.00%. 6.00%. 6.00%. 6.00%. 7.27%. 7.45%. 7.45%. 6.00%. 6.	0 4,924 4 4,924 4 4,924 4 4 4,924 4 4 4,924 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	0 98 98 99 99 99 99 99 99 99 99 99 99 99	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for stock of stock of provisions for stock of sto	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6.00%. 6.00%. 6.00%. 6.00%. 6.00%. 6.00%. 6.00%. 6.00%. 6.00%. 6.00%. 7.44%. 7.44%. 6.00%. 6.	0 4,919 4,91	\$100 100 100 100 100 100 100 100 100 100	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of   Provisions for   Stock of   Provisions for   Stage 1   4   4   4   4   4   4   4   4   4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 deposes 6 dep	6.00% 6.00%
	Comparison to the Comparison of the Comparison o	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of prospect of the control of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 Approved 1 April 1 Apri	6.00%. 6.00%. 6.00%. 6.00%. 6.00%. 6.00%. 6.00%. 6.00%. 6.00%. 7.75%. 7.45%. 7.45%. 6.00%. 6.	0 4,924 4 4,924 4 4,924 4 4 4,924 4 4 4,924 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	0 98 98 99 99 99 99 99 99 99 99 99 99 99	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for stock of stock of provisions for stock of sto	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6.00%. 6.	0 4,919 4,91	\$100 100 100 100 100 100 100 100 100 100	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of   Provisions for   Stock of   Provisions for   Stage 1   4   4   4   4   4   4   4   4   4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 deposes 6 dep	6.00%. 6.

#### 2023 EU-wide Stress Test: Credit risk STA Banco BPM 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	12,010	58	4	0	0	0	0.00%	11.949	116		0	0		0.00%	11.888	173				0	0.0
	Central governments	40,980	2,712	714	43	74	286	40.00%	40,580	2,920	905	43	65	363	40.00%	40,268	3,041	1,098	41	53	439	40.00
	Regional governments or local authorities	258	27	3	0	1	2	51.68%	248	36	5	0	1	2	48.08%	242	41	7		1	3	
	Public sector entities	817	81	10	-	- 1	2	21.77%	783	107	17	1	1	4	22,29%	756	126	25	1	- 1	6	22.60
	Multilateral Development Banks	101	24	7	0	1	4	59.03%	99	24	9	0	1	5	53,69%	96	24	- 11			6	49.89
	International Organisations	10	0	0	0	0	0	31,98%	10	1	0	0	0	0	32,52%	10	1	0		0	0	32.77
	Institutions	7,567	422	48	13	11	19	39,99%	7.293	635	110	16	16	38	34,52%	7,006	826	206	14	13	67	32.54
	Corporates	5,354	486	631	16	15	409	64,79%	5.260	481	731	18	12	433	59.21%	5.134	503	834	16	10	458	54.92
	of which: SME	2,515	259	553	9	8	376	67.90%	2,470	252	606	9	7	387	63.92%	2,415	253	660		5	400	60.5
	Retail	1,078	79	137	2	2	102	74.30%	1,065	78	150	2	2	105	70.01%	1,048	80	165	2	1	108	60.54 65.80
Banco BPM S.p.A.	of which: SME	322	48	68	- 1	- 1	50	73,20%	314	52	73	1	1	51	70.39%	305	55	78		1	53	67.63
	Secured by mortgages on immovable property	514	85	200	- 1	2	90	44,83%	505	83	212	2	2	92	43.60%	494	82	224		2	95	42.49
	of which: SME	326	65	182	- 1	2	85	46,69%	325	60	189	1	2	87	46.01%	320	58	196	1	1	89	45.33
	Items associated with particularly high risk	416	74	124	5	3	66	53.61%	415	55	145	5	2	73	50,55%	407	43	163	4	1	79	48.38
	Covered honds	158	4	0	0	0	0	45.53%	154	7	1	. 0	0	0	42,89%	152	9	2			1	41.73
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0			0	0.00
	Collective investments undertakings (CIU)	737	126	22	2	3	13	56.81%	755	94	37	2	2	17	46,08%	758	76	52	2	1	21	41.39
	Equity	42	2	0	0	0	0	38.93%	40	4	1	. 0	0	0	38,26%	37	6	1			1	38.08
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0			0	0.00
	Standardised Total	70.044	4.182	1.901	85	114	993	52.21%	69.157	4.639	2.330	90	104	1.132	48,59%	68,298	5.030	2.798	83	84	1.284	45.87

												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	12.010	58	4	0	0	0	0.00%	11.949	116	7	0	0	0	0.00%	11.888	173	11	0	0	0	0.00%
	Central governments	27,519	2,274	684	35	67	274	40.00%	27,531	2,100	846	36	SS	339	40.00%	27,464	2,005	1,008	34	42	403	40.00%
	Regional governments or local authorities	258	27	3	0	1	2	51.68%	248	36	5	0	1	2	48.08%	242	41	7		1	3	46.18%
	Public sector entities	813	77	9	1	1	2	21,38%	779	105	16	1	1	4	21,93%	751	124	25	1	1	5	22.32%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0		0		0	0.00%	0	0	0		0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0		0	0	0.00%
	Institutions	5,385	363	43	- 11	10	17	40.42%	5,136		96	14	15	33	34.37%	4,872	736	182	12	12	59	32.23%
	Corporates	4.046	427	571	14	13	371	65,05%	3.986		659	15	10	392	59,44%	3.895	401	748	14	8	413	55.20%
	of which: SME	1,928	239	509	7	7	347	68.05%	1,901	219	557	8	6	357	64.03%	1,863	208	605	7	5	367	60.67%
	Retail	1,043	78	136	2	2	101	74.25%	1,032	76	148	3	2	104	70.01%	1,016	78	163	2	1	108	65.85%
ITALY	of which: SME	289	47	68	1	1	50	73.31%	282	50	72	1	1	51	70.62%	274	52	77		1	53	67.98%
	Secured by mortpages on immovable property	513	85	199		2	89	44.83%	503	83	211	1 2	2	92	43.60%	492	82	223	1	2	95	42.48%
	of which: SME	324	65	182		2	85	46.70%	323	60	185	1	2	87	46.02%	318	58	195	1	1	88	45.34%
	Items associated with particularly high risk	416	74	124	5	3	66	53.61%	415	55	145	5	2	73	50.55%	407	43	163	- 4	1	79	48.38%
	Covered bonds	39	1	0			0	45,46%	38	2		0			42,90%	38	2			0	0	41.82%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0		0	0	0.00%
	Collective investments undertakings (CIU)	737	126	22	2	3	13	56.81%	755	94	37	2	2	17	46.08%	758	76	52	2	1	21	41.35%
	Equity	42	2	0	0	0	0	38.93%	40	- 4					38.26%	37	6	1		0	1	38.08%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0		0	0	0.00%
	Standardised Total	52,823	3,592	1,796	71	103	936	52.09%	52,413	3,626	2,172	77	90	1,056	48.60%	51,861	3,768	2,583	72	70	1,186	45.93%

												Adverse Scenari										
					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		0.00%		0		0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Central governments	4,920	103	3	1	1		40.00%	4,799	221		6 (	2	2	40.00%	4,728	290	8	0	2	3	40.00%
	Regional governments or local authorities	0	0					0.00%		0		0 0	0		0.00%	0	0	0	0	0		0.00%
	Public sector entities	0	0	0	0			0.00%		0		0 0	0	0	0.00%	0	0	0	0	0		0.00%
	Multilateral Development Banks	0	0	0	0			0.00%		0		0 0	0	0	0.00%	0	0	0	0	0		0.00%
	International Organisations	0	0	0	0			0.00%		0		0 0	0	0	0.00%	0	0	0	0	0		0.00%
	Institutions	669	19	1	0	1		49.67%	655	31		3 (	1	1	49.68%	645	39	5	0	1	2	49.55% 62.88% 71.84% 99.91%
	Corporates	96	5	5	0			74.42%	94	7		6 (	0	4	68.27%	92	8	7	0	0	- 4	62.88%
	of which: SME	43	1	5	0			78.10%	42	2		5 (	0	4	75.11%	41	3	6	0	0	- 4	71.84%
	Retail	0	0	0	0			99.98%		0		0 0	0	0	99.95%	0	0	0	0	0	0	
FRANCE	of which: SME	0	0	0	0			0.00%		0		0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0			0.00%		0		0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0			0.00%		0		0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0			0.00%		0		0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	27	1	0	0			45.66%	27			0 0	0	0	43.03%	26	1	0	0	0	0	41.89%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0			0.00%		0		0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0			0.00%		0		0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0			0.00%		0		0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0			0.00%		0		0 0	0	0	0.00%	0	0	- 0	0	0	- 0	0.00% 50,54%
	Standardised Total	5,712	128	9	1	2	-	61.77%	5,575	260	15	5 1	3	8	54.21%	5,491	338	21	1	3	10	50.54%

												Adverse 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 Rat Stage 3 exposure
	Central banks	0	0					0.00%	0	0		0	0	0	0.00%	0	0	0	0			0.0
	Central governments	3,605	79	11			5	40.00%	3,536	137	23	3	2	2 9	40.00%	3,491	171	34	3	2	16	4 40.1
	Regional governments or local authorities	0	0					0.00%	0	0		0	0	0	0.00%	0	0	0	0			0.
	Public sector entities	0						0.00%	0			0		0	0.00%	0	0		0			0.
	Multilateral Development Banks	0	0					0.00%	0	0		0	0	0	0.00%	0	0	0	0			0.1
	International Organisations	0	0					0.00%	0	0		0	0	0	0.00%	0	0	0	0			0.1
	Institutions	141	12	1				35.34%	141	- 11		. 0	0	1	36.05%	141	10	2	0			1 36.
	Corporates	28	1					30.04%	27	2		0	0	0	31.01%	26	2	1	0			0 31.
	of which: SME	22	1					30.38%	21	1		0	0	0	31.29%	21	2	1	0			0 31.
	Retail	0	0					35.76%	0	0		0	0	0	35.84%	0	0	0	0			0 35.
SPAIN	of which: SME	0	0					31.98%	0	0		0	0	0	32.62%	0	0	0	0			0 32
	Secured by mortgages on immovable property	0	0					0.00%	0	0		0	0	0	0.00%	0	0	0	0			0.1
	of which: SME	0	0					0.00%	0	0		0	0	0	0.00%	0	0	0	0			0.1
	Items associated with particularly high risk	0	0					0.00%	0	0		0	0	0	0.00%	0	0	0	0			0.0
	Covered bonds	22	1					45.54%	21	1		0	0	0	42.58%	21	2	0	0			0 41.3
	Claims on institutions and corporates with a ST credit assessment	0	0					0.00%	0	0		0	0	0	0.00%	0	0	0	0			0.0
	Collective investments undertakings (CIU)		0					0.00%	0	0		0	0	0	0.00%	0	0	- 0	0			0.00
	Equity	0	0					0.00%	0	0		0	0	0	0.00%	0	0	0	0			0.00
	Securitisation																					
	Other exposures	0	0					0.00%	0	0		0	0	0	0.00%	0	0	0	0			0.0
	Standardised Total	3.796	92	12	-	2	-	39.61%	3.725	151	25			10	39.66%	3,679	185	27	3		15	39.65

<sup>\*</sup> State 1, 2, and 3 excosures as well as related provisions already reflect the restated distribution across IFRS 9 states as of 1 January 2023 as per Methodolog

### 2023 EU-wide Stress Test: Credit risk COVID-19 IRB Banco BPM S.p.A.

								Public guara	ntees - Actual						
								31/1	1/2022						
		Exposur	e values	Risk exposi	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, %)	A-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	9,290	0	646	0	7,492	7,249	1,683	1,627	151	148	3	4	38	25%
	Composites - Of Whirly Sparialised Lending	0		0	0	0	0		0	0	0	0	0		
	Corporates - Of Which: SME	5,991		370	0	5.113	4,939	821	794	79	76			24	30.69%
	Retail	6,948	0	215	0	5,733	5,566	1.082	1,044	168	163	2	3	41	24,32%
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0		18.75%
Banco BPM S.p.A.	Retail - Secured on real estate property - Of Which: SME			0	0	0						0	0		18,75%
Dalico Briti 3.p.A.	Retail - Secured on real estate property - Of Which: non-		0	0	0	0	0	0	0	0		0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	6.948		215	0	5.733	5.566	1.082	1.044	168	163	2	3	41	
	Retail - Other Retail - Of Which: SME	6.938	0	215	0	5,724	5,556	1.081	1,043	168	163	2	3	41	24,34%
	Retail - Other Retail - Of Which: non-SME	10	0	0	0	9	9	1	1	0	0	0	0	0	200.0
	Courty														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	16.279		867	0	13.226	12.814	2.765	2.671	319	310	6	7	79	24.63%

								Public guara	ntees - 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
	(min ELIR, %)		F-IRB	A-DEB	F-IRB	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	9,290		646	0	7,492	7.249	1.683	1.627	151	148	3	4	38	25%
	Corposites - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	6,948		215	0	5.733	5,566	1.082	1,044	168	163	2	3	41	24%
	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			0	0		
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	čoulty														
	Securitisation														
	Other non-credit obligation assets														

								Public guara	ntees - 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 -
	(min EUR, %)	A-IRB	F-IRB	A-DEB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0			0	0	0	0	0		
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0			0	0	0	0	0		
	Retail - Secured on real estate property														
FRANCE	Retail - Secured on real estate property - Of Which: SME														
TIONICE	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0			0	0	0	0	0		
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Coulty														
	Securitisation														
	Other non-credit obligation assets														
	IRS TOTAL	0	0	0	0	0	0	0	0	0	0	0	0		4-

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposur	e 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, %)	A-IRS	F-IRB	A-198	F-IRB	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		
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
SPAIN	Retail - Secured on real estate property - Of Which: SME														Į l
SPAIN	Retail - Secured on real estate property - Of Which: non-				0	0	0	0	0	0		0	0		-
	Retail - Qualifying Revolving														
	Retail - Other Retail														Į l
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity										_				
	Constitution														
	Other non-credit obligation assets														
	IRS TOTAL					0									-

### 2023 EU-wide Stress Test: Credit risk COVID-19 IRB Banco BPM S.p.A.

and the second														Dai	nco BPM S.p.A														
															Public guarantees - Ba	. No. of consider													
						31/12/202									nuose guarantees - ba										1/12/2025				
			Stage 1		Stage 2							Stage 1		Stage 2							Stage		Stage 2		5tage 3				
		Stage 1	exposure, of which	Stage 2		itage 3	exposure, of provi	tock of Stock islons for provisio tage 1 Stag posure expos	of Stock of s for provisions fo 2 Stage 3 re exposure	Coverage Ratio Stage 3 exposure	Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3	posure, of pro	Stock of revisions for Stage 1 exposure	Stock of provisions for pro Stage 2 exposure e	tock of dalons for	rage Ratio -	Stage 1 exposus			of Stage 3		of stock of provisions Stage 1 exposur	f Stock of for provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min BJR, %)	exposure	guaranteed	exposure	which guaranteed	oposure gr	which 9	tage 1 Stag	2 Stage 3	Stage 3 exposure	exposure	which guaranteed	Stage 2 exposure	which guaranteed	exposure	which aranteed	Stage 1	Stage 2	tage 3	Stage 3 exposure	exposure guaran	of Stage	re guarantee	exposure	guarantes	sed Stage 1	Stage 2	Stage 3	Stage 3 exposure
	(min EUR, %)	0	amount		amount		amount	posture expos	re exponere			amount		amount		amount	exposure	exposure e	фологе		amos	t .	amount		amount	t exponer	е приме	exposure	
	Central governments																												
	Institutions	7.95	3 7694	1156	1 117	217	212		26	81 379	s 8.151	7.885	898	868	222	220		18	162	1746	8.235	7 965	762	737	330	320		130	0 3656
	Committee - Of White-Socialized Landon Committee - Of White-Staff																												
	Datel	6.02	9 5,849	743	718	212	205	7	20	63 399	6,147	5.963	585	566	251	243	7	14	98	39%	6.191	6.005	506	490	287	278	7	10 112	2 39%
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: ren-																												
Banco BPM S.p.A	Retail - Secured on real estate property - Of Which: ron-																												
	Retail - Oualfyino Revolvins Retail - Other Retail Butail - Other Patail - Of Which: SME	_	1	<b>-</b>		-										_	-								_	_			
	Rutal - Other Rutal - Of Which: SME Rutal - Other Rutal - Of Which: non-SME																												
	Retail - Other Retail - Of Which; non-SME Equity		1																							_			
	Securitisation																												
	IRB TOTAL	13.98	2 13.543	1.899	1.835	429	417	16	46 1	54 38.34%	6 14.299	13.848	1.483	1.434	529	513	16	32	160	30.33%	14.425	3.970	1.268 1.	.227 (	516	598	16	22 156	6 25.37%
														- 1	Public guarantees - Ba	eline Scenario													
						31/12/202	123								31/12/20	•								3:	1/12/2025				
			Stage 1		Stage 2		Stage 3 o	ark of Sark	of Stock of			Stage 1		Stage 2		Stage 3	Speck of	Shork of	tork of		Stage		Stage 2		Stage 3	Stock o	d Stock of	Stock of	1
		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	e guaranteed	tage 3	exposure, of provious which Suaranteed ex	tock of Stock islons for provisio tage 1 Stag posure expos	s for provisions fo	Coverage Ratio Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	posure, of pro which pro- paranteed	Stock of revisions for Stage 1 exposure	Stock of provisions for pro Stage 2 exposure e	tock of disions for itage 3 es sposure	rage Ratio - Stage 3	Stage 1 exposure guaran	of Stage	Stage 2 exposure, re which guarantee	of Stage 3 exposure	Stage 3 exposure, which guarantee	of provisions	of Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min BuR. %)	exposure	guaranteed	exposure (	guaranteed	posure gr	guaranteed ex	posure expos	re exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	aranteed	exposure	exposure e	oposure es	exposure	exposure guaran	ned exposu	guarantee	exposure	guarantes	exposur	e exposure	exposure	exposure
	Central banks		amount		amount		Amount					ameunt		amount		amount					amos	a .	amount		amount	•			
	Central governments		1	-					_													_	_	_	_	_	_		
	Corporates	7.95	3 7,694	1.156	1.117	217	212	9	26	81 379	6 8,151	7.885	898	868	277	270	9	18	162	37%	8.235	7.965	762	737	330	320	9	13 120	0 36%
	Corporates - Of Which: Socialised Lending Corporates - Of Which: SMF		1	-					_													_	_	_	_	_	_		
	Retail	6.02	5.849	743	718	212	205	7	20	83 399	6,147	5.963	585	566	251	243	7	14	98	39%	6.191	6.005	506	490	287	278	7	10 112	2 39%
ITALY	Retail - Secured on real estate property  Setail - Secured on real estate remedy - Of White- Oth		+						_													-				_	_		
ITALT	Rutal - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-		0 0		0	0	0		0	0 -	0	0		ò		0	0	0	0 -		0	0	0	0	0	0	6	0 0	٥.
	Retail - Other Retail - Of Which: SME		+																						_	_			
	Rotal - Other Retal - Of Which: SME Rotal - Other Retal - Of Which: non-SME																												
	Rutel - Other Retal - Of Which; non-SME Equity		1																							_			
	Securitisation Other non-credit obligation assets																												
	IRB TOTAL	13.98	2 13.543	1,899	1.835	429	417	16	46 1	54 301	14.299	13.848	1.483	1.434	529	513	16	32	160	30%	14.425	3.970	1.268 1.	.227	116	598	16	22 156	6 25%
	•						427				27,255			.,,,,,	223														
			•				727			a,					Public guarantees - Sa							•							
						31/12/202	223								Public guarantees - Ba 31/12/20	eline Scenario					3,33,				1/12/2025				
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		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 ixposure, of which	31/12/202	123 Stage 3	tock of Stock bisions for provision							Public guarantees - Ba 31/12/20	eline Scenario 4 Stage 3	Stock of revisions for	Stock of provisions for pro-	tock of Cover	rrage Ratio -	San	i, of Stage	Stage 2 exposure, which	x	Stane 3	Stock o	f Stock of for provisions fr	Stock of provisions for	Coverage Ratio - Stage 3
	(min 43.85, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed emount	Stage 2 exposure	Stage 2 ixposure, of which puaranteed amount	31/12/202	123 Stage 3	tock of Stock islens for provision tage 1 Stage posure expos				Stage 1 exposure, of which guaranted amount			Public guarantees - Ba 31/12/20	eline Scenario 4 Stage 3	Stock of covisions for Stage 1 exposure	Stock of : provisions for pro Stage 2 exposure e	tock of Cover distance of the Cover distance	rage Ratio -	Stage	i, of Stage: sed exposu	Stage 2 exposure, which guarante amount	x	Stage 3	Stock of provisions and Stage 1	d Stock of provisions fr Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 ixposure, of which puaranteed amount	31/12/202	123 Stage 3	tock of Stock of Islands for provision Stage 1 Stage 1 Stage 1 Stage 1 Stage 1 Stage							Public guarantees - Ba 31/12/20	eline Scenario 4 Stage 3	Stock of ovisions for Stage 1 exposure	Stock of : provisions for pro- Stage 2 exposure e	tock of Cover sistons for 1 tage 3 en	rrage Ratio -	San	i , of Stage sed exposu	Stage 2 exposure, which guarantee emount	x	Stane 3	Stock of provisions and Stage 3 t exposur	d Stock of provisions fit Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central covernments Institutions	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/202	123 Stage 3	tock of Stock of provisions for Stage 1 Stage exposure expos							Public guarantees - Ba 31/12/20	eline Scenario 4 Stage 3	Stock of ovisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure e	tock of risions for tage 3 cpasure	rrage Ratio -	San	t, of Stage sed exposu	Stage 2 exposure, which re guarantee amount	x	Stane 3	Stock of provisions and Stage t	d Stock of provisions fs Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central covernments Institutions Corporates	Stage 1 exposure	Stage 1 exposure, of which guaranteed exposure 0 0 0	Stage 2 exposure (	Stage 2 ixposure, of which guaranteed amount	31/12/202	123 Stage 3	tock of Stock of provisions for provision tage 1 Stag expos							Public guarantees - Ba 31/12/20	eline Scenario 4 Stage 3	Stock of covisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure e	tock of Covers tage 3 groups are	rrage Ratio -	San	t, of Stage:	Stage 2 exposure, which guarantee amount	x	Stane 3	Stock of provisions stage 1 t exposur	d Stock of provisions fi Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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EDANCE	Control comments Institutions Control comments Retail Control comments Retail Control comments	3	Stage 1 exposure, of which guaranteed amount  0 0 0	Stage 2 exposure (	Stage 2 exposure, of which corrected amount	31/12/202	123 Stage 3	tock of Stocks for provision tage 1 Stag 1 Stag 1 Stag 1 Stag 1 O O							Public guarantees - Ba 31/12/20	eline Scenario 4 Stage 3	Stock of rovisions for Stage 1 exposure	Stock of provisions for provisions for provisions for provisions for provisions for provision for provisions for pro	tock of Cover fishers for 1 tage 3 er cover e er cover	rrage Ratio -	San	c Stage exposu	Stage 2 exposure, which re gurantee gurantee	x	Stane 3	3 Stock of provisions of the stock of the st	f Stock of for provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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FRANCE	Control banks Control	3	Steps 1 exposure, of which guaranteed amount	Steps 2 exposure (	Stage 2 spooses, of which which post-shield emercial emer	31/12/202	123 Stage 3	tock of Stock of provision for provision for posture exposure of the posture of t							Public guarantees - Ba 31/12/20	eline Scenario 4 Stage 3	Stock of revisions for Stage 1 exposure 0	Stock of provisions for provisions f	tock of coverage o	rrage Ratio -	San	of Stage	Stage 2 exposure, re guarantee amount 0	x	Stane 3	Stock of provisions step of the provisions of th	d Stock of provisions fs 1 Stock of 2 Stock	Stock of provisions for Skep 3 exposure	Coverage Ratio- Stage 3 exposure
FRANCE	Control leaves market Control (any market) Control	3	Stage 1 exposure, of which guaranteed amount of the control of the	Steps 2 exposure	Stage 2 exposure, of which guaranteed annual exposure of annual exposu	31/12/202	123 Stage 3	tock of stocks of stocks of stocks of stocks of stocks of provided at the posterior of the stock							Public guarantees - Ba 31/12/20	eline Scenario 4 Stage 3	Stock of covisions for Stage 1 exposure 0	Stock of provisions for Stope 2 exposure c	tock of Coverage o	rrage Ratio -	San	Stage:	Stage 2 exposure, which re guarantee amount of the control of the	x	Stane 3	Stock of provisions of the stock of provisions of the stock of the sto	d Stock of provisions full Stock of Sto	Steck of provisions for provisions of steep of s	Coverage Ratio - Stage 3 exposure
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FRANCE	Control banks Control	3	Steps 1 exposure, of which guaranteed amount	Steps 2 exposure	Step 2 Step 2 Step 2 Step 2 Step 2 Step 3 Step 4 Step 4 Step 5 Step 5 Step 5 Step 6 Step 6 Step 6 Step 6 Step 6 Step 6 Step 7 St	31/12/202	123 Stage 3	Stock of Sto						Stage 2 exposers, of switch guiranteed amount	Public guarantees - Ba 31/12/20	effine Scenario 4 Spegn 3 Spegn 3 Spegn 4 Speg	Stock of consists for Stage of the consists for Stage of the consists for Stage of the consists of the cons	Stock of provisions for provisions f	tock of Coverage o	rrage Ratio -	San	t stage of S	Steps 2 capesure, which as some control of the capesure of the	x	Stane 3	Stock of provisions and the stock of the sto	f Stock of for provisions to Stopp 2 or Stop	Street of provisions for Steps 3 exposure	Coverage Restor Skipp 3 Maphetria
FRANCE	Control banks Control	3	exposure, of which of guarantee	0	3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2023 31/12/2023 31/12/2023 31/12/2023	Sign 3 per separation of per s	backet of Developed or Develope				Ottope 3 exposure, of which gueranteed amount		Stage 2 exposure, of purick- purick- purick- amount	hiblic guarantees: Ba Salega S expenses: G G G G G G G G G G G G G G G G G G G	eline Scenario  4  dispara 3  dispara 3  aranteed aranteed aranteed aranteed 0  0  0  0	Stock of excisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for Stopp 2 exposure of the stopp o	tock of Covered States 1 states 1 states 1 states 2 state	rrage Ratio -	Steps 1 Steps	Stage of Sta	exposure, which will be a constant of the cons	of Stage 3 or proture of control	supports of the control of the contr	of provisions and the state of	of Stock of for provisions for Stape 2 spinours of the spinour	Stack of provisions for Stage 3 exposure	Coverage Ration Stage 3 exposure
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	Commission	Stage 1 exposure	exposure, of which which which which which which which we will be a second of the which will be a second with the which which which which which which will be a second with the which whic	3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	amount  O  O  O  O  O  O  A  O  O  O  O  O  O	31/12/202  11/12/202  11/12/202  11/12/203	Step 3 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	0	of Stock of find or provisions for Stock of the provisions for Stopp S to Suppose the provision of the Stopp S to Suppose the	Coverage Ratio Staps 3 exposure 0	Steps 1 stycours	Dept 1 exposers of which goar arbeing goar arbeing of the control	Stage 2 exposure	Stays 2 exposure, of which gue nature of 0	habit quarantees & Sales & Sal	atine Scenario  4  fisses 3  fisses 3  granteed which of present of the present o	ovisions for Stage 1 exposure of the control of the	0 0 0	0 -	rrage Radio - Stage 3 argonira i	Steps 1 Steps 1 Steps 2 Steps 1 Steps 2 Steps	Stage of Sta	exposure, which will be a constant of the cons	of Stage 3 or proture of control	Stope 3 available of the stope	of providers of providers of the state of th	0	0 0 0	0
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### 2023 EU-wide Stress Test: Credit risk COVID-19 IRB Banco BPM S.p.A.

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						31/12/2023									obiic guarantees - xov										2/2025				
			Stage 1		tage 2	51/12/2025 Stage 3						Stage 1		Stage 2							Stage 1		Stage 2	31/1					
		Stage 1	exposure, of which	Stage 2 exp	osure, of Stage :		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, of which	Stage 2	exposure, of which	Stage 3 ex	osure, of pro	Rock of visions for p Stage 1 xposure	Stock of Store store store Stage 2 Stage 2 exposure exposure store	k of coverage R	stio - Stage 1	exposure, of which	Stage 2	exposure, of which	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	rage Ratio - Stage 3 xposure
	(min BJR, %)	exposure	guaranteed	exposure	which exposus	e guaranteed	Stage 1	Stage 2	Stage 3	Stage 3 exposure	exposure	which guaranteed	Stage 2 exposure	which guaranteed	exposure	which tranteed	Stage 1	Stage 2 Sta	e 3 exposur	exposure	which guaranteed	Stage 2 exposure	which guaranteed	exposure	which guaranteed	Stage 1	Stage 2	Stage 3	stage 3 xposure
	(min EUR, %)	»)	amount		mount	amount	exposure	ехрологе	exposure			amount		amount		mount	храные	exposure expe	2.0		amount		amount		amount	exposure	exposure	exposure	
	Central governments																												
	Institutions	7.82	1 7566	1.264	1 222	242 2	295 15	41	96	40%	7,952	7,692	1.047	1.012	328	319	15	90	190	40% 7.5	185 7.724	933	902	409	397	14	21	161	30%
	Committee of White Socialised London Committee of White SMF																												
	Retail	5.94	5.769	812	785	226 2	219 10	31	94	42%	6.026	5.846	676	654	281	272	10	23	117	42% 6.0	142 5.861	608	588	334	323		17	140	42%
	Retail - Secured on real estate property																												
Banco BPM S.p.A	Retail - Secured on real estate property - Of Whith: SME Ratal - Secured on real estate property - Of Whith: SME Ratal - Secured on real estate property - Of Whith: non-																												
	Retail - Ovalifyins Revolvins Retail - Other Retail Rote - Other Retail Rote - Other Retail - Of Which: SME	_	1			_											_				+								
	Rotal - Other Rotal - Of Which: SME Rotal - Other Rotal - Of Which: non-SME																												
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	Securitisation Other and could obligation accept		1			_			-								-		_	_									
	IRB TOTAL	13.76	7 13.335	2.076	2.006	468 4	154 25	72	190	40.62%	13.977	13.537	1.723	1.666	610	592	25	53	188 30.	75% 14.0	27 13.585	1.540	1.490	743	720	23	38	184	24.77%
															ublic guarantees - Adv	rse Scenario													
						31/12/2023									31/12/202									31/1	2/2025				
			Stage 1		tage 2	Stage 3	. Stock of	Stock of	Stock of			Stage 1		Stage 2		tage 3	Rock of	Stock of Stor	kof		Stage 1		Stage 2 exposure, of which guaranteed		Stage 3 exposure, of which guaranteed	Stock of	Stock of	Stock of	
		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exp	osure, of Stage : which exposus	exposure, of which guaranteed	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	osure, of pro- which tranteed	visions for p	rovisions for provisi	coverage R	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for	provisions for	provisions for	rage Ratio - Stage 3 xposure
	(min BUR. %)	o axpositive	guaranteed	gus	ranteed	guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	exposure	esponant.	guaranteed	exposure	guaranteed	exposure go	ranteed e	Rock of visions for p Stage 1 xposure	Stock of Store sto	k of Coverage R stage 3 exposur		guaranteed	ехрозого	guaranteed	43,0334	guaranteed	exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	xposure
	Central banks		amount		Indix	amount						annount		allowin		IIIO2IIC					amount		miloziic		amount				
	Central governments Institutions		+																		_								
	Corporates	7.82	7.566	1.264	1.222	242 2	235 15	41	96	40%	7,952	7,692	1.047	1.012	328	319	15	30	130	40% 7.5	185 7,724	933	902	409	397	14	21	161	39%
	Corporates - Of Which: Socialised Lendino Corporates - Of Which: SMF		+									1								-							1		
	Retail - Secured on real estate property	5.94	5 5,769	812	785	226 2	219 10	31	94	42%	6.026	5,846	676	654	281	272	10	23	117	42% 6.0	142 5.861	608	588	334	323	9	17	140	42%
ITALY	Retall - Secured on real estate property  Retall - Secured on real estate property - Of Which: SME  Retall - Secured on real estate property - Of Which: non-																												
IIALI	Rutal - 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 -	
	Retail - Oualifying Revolving Retail - Other Retail Satel - Other Retail - Of Which: SME																												
	Rutal - Other Rutal - Of Which: SME Rutal - Other Rutal - Of Which: non-SME		1			_											_		_										
	Equity																												
	Securitisation Other non-credit philostion assets	_	1			_											_				+								
	IRB TOTAL	13,763	7 13,335	2.076	2,006	468 4	154 25	72	190	41%	13.977	13.537	1.723	1.666	610	592	25	53	188	31% 14.0	27 13.585	1.540	1,490	743	720	23	38	184	26%
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				•							14000																		2270
											12,007				ublic guarantees - Adv														
						31/12/2023									ublic guarantees - Adv 31/12/202									31/1	2/2025				274
			Stage 1	5			Stock of	Stock of		Coverage Ratio -					ublic guarantees - Adv 31/12/202	tage 3	Rock of	Stock of Stor	k of Coverage R	itio -	Stage 1		Stage 2		Stane 3	Stock of	Stock of _	Stock of Cover	rece Ratio -
		Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure			Stock of provisions for Stage 1	Stock of provisions for Stage 2		Coverage Ratio -					ublic guarantees - Adv 31/12/202	tage 3	Rock of visions for p Stage 1	Stock of Store Stage 2 Stage 2	k of Coverage R	tilo - Stage 1	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which		Stane 3	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	rage Ratio - Stage 3
	(min EUR, Yu)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure gas	tage 2 sours, of Stage : which exposur mount	Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure				Stage 1 exposure, of which guaranteed amount			ublic guarantees - Adv 31/12/202	tage 3	Rock of visions for p Stage 1 xposure	Stock of Store for Stage 2 Stage 2 exposure expo	k of Coverage R ins for Stage 3 exposure	stio - Stage 1 exposure	exposure, of	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	rage Ratio - Stage 3 xposure
	Central banks	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 spours gus			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		Coverage Ratio -					ublic guarantees - Adv 31/12/202	tage 3	Rock of visions for p Stage 1 xposure	Stock of Storeovisions for provision Stage 2 exposure expo	k of Coverage R ins for Stage S is 3 exposur	stio - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stane 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	rage Ratio - Stage 3 xposure
	Central banks Central covernments Institutions	Stage 1 exposure	Stage 1 exposure, of which guaranteed emount	Stage 2 exposure gus			d Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		Coverage Ratio -					ublic guarantees - Adv 31/12/202	tage 3	Rock of visions for p Stage 1 xpossine	Stock of stock of provisions for Stope 2 Stage 2 Stage exposure expo	k of Coverage R ins for Stage S is 3 exposur	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stane 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stope 3 exposure	rage Ratio - Stage 3 xposure
	Central banks Central covernments Institutions Corporates	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure guarante			Stock of provisions for Stage I exposure	Stock of provisions for Stage 2 exposure		Coverage Ratio -					ublic guarantees - Adv 31/12/202	tage 3	Rock of visions for p Stage 1 xposure	Stock of Stock of Provisions for Stape 2 Stape 2 exposure expo	k of Coverage R as 3 exposur	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stane 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	rage Ratio - Stage 3 xposure
	Central banks Central covernments Institutions Contral covernments Contral Covernments Contral Covernments Contral Covernments	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure guz			Seck of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		Coverage Ratio -					ublic guarantees - Adv 31/12/202	tage 3	Rock of visions for p Stage 1 xposure	Stock of Stock of Provisions for Stage 2 Stage 2 Stage 2 Stage 2 O	k of Coverage R Stage 3 exposur	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stane 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	rage Ratio - Stage 3 xposure
	Central seans Central overments Institution Central Comments Refer	5	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure guarante			Speck of provisions for Stepe 1 exposure	Stock of provisions for Stage 2 exposure		Coverage Ratio -					ublic guarantees - Adv 31/12/202	tage 3	Rock of visions for physics of ph	Stock of rovisions for Stage 2 Ste exposure 0	k of Coverage R Stage 9 3 exposur	Stage 1 exposure	Stage I exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stane 3	Stock of provisions for Stage a exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	rage Ratio - Stage 3 xposure
FRANCE	Central seans Central overments Institution Central Comments Refer	5	Steps 1 exposure, of which guaranteed amount	Stage 2 exposure guarante			Stock of provisions for supper law expessive	Stock of provisions for Stage 2 exposure		Coverage Ratio -					ublic guarantees - Adv 31/12/202	tage 3	Rock of visions for p Shape 1 x possers 0	Stock of Stocks of provisions for Stage 2 Stage 2 Stage 2 exposure 0	k of Coverage R Sage Sage Coverage R Coverage R Sage Sage Cover	Stage 1 exposure	Stage 1 exposure, of guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stane 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 5 exposure 0 - 0 - 0	rage Ratio - Stage 3 xposure
FRANCE	Control invariant Control (comments) Controls Co	5	Stage 1 exposure of which which your rate at amount 1 0 0 0 0 0 0	Stage 2 exposure gor			Sect of provisions for a provisions for a provisions for a provision for a pro	Stock of provisions for Stage 2 exposure		Coverage Ratio -					ublic guarantees - Adv 31/12/202	tage 3	Rock of visions for posture po	Stock of Sto	k of Coverage R Stage 3 exposur	Stage 1 exposure	Stage 1 exposure, of which guaranteed second	Stage 2 exposure	Stage 2 exposure, of which gurranteed amount		Stane 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of Cover provisions for Step 5 Sep 3 Sep 1	rage Ratio- Stage 3 sposure
FRANCE	Control always Control (incomments Control (incomments) Control (incomments) Control (incomments) Control (incomments) Read Control (incomments) Read Read Control (incomments) Read Read Control (incomments) Read Control (incom	5	Stage 1 exposure, of which guaranteed emount	Stagu 2   exposure			Stock of provisions for Steps 1 Steps 1 Company of Comp	Stock of provisions for Stoge 2 expansive		Coverage Ratio -					ublic guarantees - Adv 31/12/202	tage 3	Rock of fivisions for Rage 1 pp.	Stock of Stock of Provisions for Provisions for Provision for Posta Stage 2 Exposure Exposure Control of Contr	k of Coverage R Coverage R S Stage S exposur	Stage 1 exposure	Stage I exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stane 3	Stock of provisions for Stage I stage I exposure	Stock of providence or stock of providence or stock of stock or stock of stock of providence or stock	Stock of provisions for Steps 3 Steps 4 Steps	rage Ratio - Stage 3 xposure
FRANCE	Control invariant Control (comments) Controls Co	5	Stage 1 exposure, of which guaranteed semount	Slage 2			Stock of provisions for Stage   1	Stock of provisions for Dage 2 exposure		Coverage Ratio -					ublic guarantees - Adv 31/12/202	tage 3	Rock of pivisions for phage 1 pp p p p p p p p p p p p p p p p p p	Stock of Stock of Provision for Provision for Stage 2	k of Coverage R Coverage R September 1	Stage 1 exposure	Stage 1 exposure, of exposure, of exposure, of exposure, of exposure, or other exposure,	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stane 3	Stock of provisions for stock of provisions for stock of	Stock of provisions for Stage 2 exposure	Stack of Covernor	rage Ratio- Stage 3 Appears
FRANCE	Control bases  Control	5	Stage 1 exposure, of which dispersions of which dispersions of the parameter of the paramet	Stage 2 SSp			Speck of provisions for provisions f	Stock of provisions for Stock of provisions for Stock of Provisions for Stock of Sto		Coverage Ratio -					ublic guarantees - Adv 31/12/202	tage 3	Rock of visions for page 1 pag	Stock of Sto	k of Coverage R Coverage R September 1 Covera	Stope 1 exposure	Stage 1 exposure, of which of	Stage 2 exposure	Stage 2 exposure, of which are only on the stage of the s		Stane 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of Covers	rape Ratio- Steps 3 aposure
FRANCE	Control bases  Control	5	Stops 1 exposure, of exposure, of exposure, of guaranteed smoont 0 0 0 0	Singu 2 exposure guarante guar			Stock of provisions for Stope 1 Stope	Stock of provisions for Dags 2 exposure		Coverage Ratio -					ublic guarantees - Adv 31/12/202	tage 3	Rock of evisions for Rages 1 pp of the Rages 1 p	Stock of Stock of Stock of Power Stage 2 Stage	k of Coverage R on a G Stage S or exposure	Stage 1 exposure	Stage 1 except a grant of a grant	Stage 2 exposure	Stage 2 exposure, of which which which a mount of the property		Stane 3	Stock of provisions for Stock of provisions for Stock of Arguera Stock of S	Stock of provisions for Stops 2 exposure a	Stack of Convergence	rage Ratio - Stage S aposure
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FRANCE	Control bases  Control	5	Steps 1 exposure, of which guaranteed amount  0 0 0 0 0 0 0	Steps 2 exposure grant of the control of the contro			d Stock of provisions for Stock of provisions for Stock of provisions for Stock of S	Stock of provisions for Stock of provisions for Stock of 42 pt. 18 pt. 1		Coverage Ratio -				2kage 2 expours, of which which guaranteed amount 0	Tublic guarantees - Adv 31/112/702 Stage 3 exposure 0 0 0	tage 3 source, of source, of source, of source, of source, of source, of source, or source of the so	Rock of visions for Rape 1 Page 1 Pag	Stock of Stock of Pools of Poo	k of Coverage R of Coverage R of Sage 3 of Sag	sto. Step 1	especial esp	Stage 2 exposure	Steps 2 exposure, of which guest mixed amount of the control of th		Stane 3	Statish of proteins for proteins for proteins for stage i stageours	Stock of provisions for exposure	Stock of Covernor	rage Ratio
FRANCE	Control bases  Control	5	Stegs 1 exposure, of which of which of a memorial memorial of a memorial of the control of the c	Stage 2   Stag	stope 2 Stage	Soage 3 of second of secon	Dock of provisions for provisions for control of the control of th	Disck of provision for Stage 2 exposure		Coverage Ratio -				2kage 2 expours, of which which guaranteed amount 0	Signal September - Advict guarantees - Advict	tegn 3 source, of processing to the processing t	Rock of visions for Rage 1 a knowledge of the Rage 1 a knowledge of the Rage 1 a control of the Rage 1	Stock of Stock of Provisions for Stock of Provisions for Stock of	of Coverage Residence	sto. Saga I	Steps 1 septiments of which of the which of th	Stage 2 exposure of the control of t	Steps 2 exposure, of exposure, of operament on annual	Stage 3 exposure	Step 3 expenses expenses expenses parameter amount  0 0 0	Stock of provision for the provision for the stock of the	Stack of provisions for Stage 2 exposure	Stock of Cover provisions for Stock of Provisions for Stock of Sto	rage Ratio- Stage 3 aposure
FRANCE	Control bases  Control	5	exposure, of which of guarantee	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	sage 2 stage 2 stage 2 stage 3	Stope 3 segments, of which services of ser	0 0	0	Suck of provision for 2mg 3 app 3 approximation for control of the	Coverage Ratio - Stape 3 exposure	Stage 1 exposure	Steps I separate, of which services of which services of annual servic	Stage 2 exposure	Days 2 exposure, of which guernsteed amount of the control of the	valid guzzentese Advisor Step 3 Step 3 exposure g coposure g 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	tops 3 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	visions for Bage 1 of Control of	0 0 0	0	exponie	exposure, of a construction of the cons	0	exposure, of whicked whicked amount of the property of the pro	\$1apa 3 exposure 0 0	stops 2 exposers, of which grant mount of the control of the contr	0 0	0	0 -	Stage 3 Appears
FRANCE	Control bases  Control		exposure, of which the distribution of the dis	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	sage 2 stage 2 stage 2 stage 3	Stope 3 segments, of which services of ser	0 0	0	Suck of provision for 2mg 3 app 3 approximation for control of the	Coverage Ratio - Stape 3 exposure	Stage 1 exposure	Steps I separate, of which services of which services of annual servic	Stage 2 exposure	Days 2 exposure, of which guernsteed amount of the control of the	Step 2 expansion Add Control of C	tops 3 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	visions for Bage 1 of Control of	0 0 0	0	exponie	exposure, of a construction of the cons	0	exposure, of whicked whicked amount of the property of the pro	\$1apa 3 exposure 0 0	stops 2 exposers, of which grant mount of the control of the contr	0 0	0	0 -	Stage 3 Appears
FRANCE	Control service  Construction	Stape 1 sepanne	exposur, of which which which which which which which we will be a second of the which which which which which which which which will be a second of the which which which which will be a second of the which which which will be a second of the which which which which will be a second of the which which will be a second of the which which which which will be a second of the which whi	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Large 2  Stage 19  Stage 2  Stage 2  Stage 2	Step 3 Sep 4	0 0	0	Suck of provision for 2mg 3 app 3 approximation for control of the	Coverage Ratio - Stape 3 exposure	Stage 1 exposure	Stepp 1. exposure, of which guaranteed amtoint of amtoint of amtoint of a control o	Stage 2 exposure	Days 2 exposure, of which guernsteed amount of the control of the	Table gurrantee Address State	tops 3 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	visions for Bage 1 of Control of	0 0 0	0	exponie	exposure, of guaranteed amount of the control of th	0	exposure, of whicked whicked amount of the property of the pro	\$1apa 3 exposure 0 0	stops 2 exposers, of which grant mount of the control of the contr	0 0	0	0 -	Stage 3 Appears
FRANCE	Control bases  Control	Stape 1 sepanne	exposure, of which the distribution of the dis	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	seper 2 Steper 2 O O O O O O O O O O O O O O O O O O O	Sep 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	Suck of provision for 2mg 3 app 3 approximation for control of the	Coverage Ratio -	Stage 1 exposure	Steps I separate, of which services of which services of annual servic	Stage 2 exposure	Bayes 2 exposure, of which gueranteed amount	Table gurrantee Address State	tops 3 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	visions for Bage 1 of Control of	0 0 0	k of Coverage h and for Spar 1 and for Spar 2 and spar 3 and spar 2 and spar 2 and spar 3 and spar 2 and spar 3 and spar	exponie	exposure, of expos	0	Stage 2 exposure, of your anched amount  O O O O O O O O O O O O O O O O O O O	\$1apa 3 exposure 0 0	steps 3 exposure, of which guaranteed amount	0 0	0	0 -	rage Ratio- Stage 3 appears Page Ratio- Rati
FRANCE	Control service  Construction	Stape 1 sepanne	exposur, of which which which which which which which we will be a second of the which which which which which which which which will be a second of the which which which which will be a second of the which which which will be a second of the which which which which will be a second of the which which will be a second of the which which which which will be a second of the which whi	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Large 2  Stage 19  Stage 2  Stage 2  Stage 2	Step 3 Sep 4	0 0	0	Suck of provision for 2mg 3 app 3 approximation for control of the	Coverage Ratio - Stape 3 exposure	Stage 1 exposure	Steps I separate, of which services of which services of annual servic	Stage 2 exposure	Days 2 exposure, of which guernsteed amount of the control of the	Table gurrantee Address State	tops 3 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	visions for Bage 1 of Control of	0 0 0	0	exponie	exposure, of guaranteed amount of the control of th	0	exposure, of whicked whicked amount of the property of the pro	\$1apa 3 exposure 0 0	stops 2 exposers, of which grant mount of the control of the contr	0 0	0	0 -	Stage 3 Appears
FRANCE	Control biological Control Con	Stape 1 sepanne	exposur, of which which which which which which which we will be a second of the which which which which which which which which will be a second of the which which which which will be a second of the which which which will be a second of the which which which which will be a second of the which which will be a second of the which which which which will be a second of the which whi	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Large 2  Stage 19  Stage 2  Stage 2  Stage 2	Step 3 Sep 4	0 0	0	Suck of provision for 2mg 3 app 3 approximation for control of the	Coverage Ratio - Stape 3 exposure exposure	Stage 1 exposure	Steps I separate, of which services of which services of annual servic	Stage 2 exposure	Days 2 exposure, of which guernsteed amount of the control of the	Table gurrantee Address State	tops 3 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	visions for Bage 1 of Control of	0 0 0	0	exponie	exposure, of control of the control	0	exposure, of whicked whicked amount of the property of the pro	\$1apa 3 exposure 0 0	stops 2 exposers, of which grant mount of the control of the contr	0 0	0	0 -	Stage 3 Appears
FRANCE	Control states  Construction	Stape 1 sepanne	exposur, of which which which which which which which we will be a second of the which which which which which which which which will be a second of the which which which which will be a second of the which which which will be a second of the which which which which will be a second of the which which will be a second of the which which which which will be a second of the which whi	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Large 2  Stage 19  Stage 2  Stage 2  Stage 2	Step 3 Sep 4	0 0	0	Suck of provision for 2mg 3 app 3 approximation for control of the	Coverage Ratio - Stape 3 exposure exposure	Stage 1 exposure	Steps I separate, of which services of which services of annual servic	Stage 2 exposure	Days 2 exposure, of which guernsteed amount of the control of the	Table gurrantee Address State	tops 3 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	visions for Bage 1 of Control of	0 0 0	0	exponie	exposure, of control of the control	0	exposure, of whicked whicked amount of the property of the pro	\$1apa 3 exposure 0 0	stops 2 exposers, of which grant mount of the control of the contr	0 0	0	0 -	Stage 3 Appears
FRANCE	Control basis  Control of the Contro	Stape 1 sepanne	exposur, of which which which which which which which we will be a second of the which which which which which which which which will be a second of the which which which which will be a second of the which which which will be a second of the which which which which will be a second of the which which will be a second of the which which which which will be a second of the which whi	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Large 2  Stage 19  Stage 2  Stage 2  Stage 2	Step 3 Sep 4	0 0	0	Suck of provision for 2mg 3 app 3 approximation for control of the	Coverage Ratio - Stape 3 exposure exposure	Stage 1 exposure	Steps I separate, of which services of which services of annual servic	Stage 2 exposure	Days 2 exposure, of which guernsteed amount of the control of the	Table gurrantee Address State	tops 3 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	visions for Bage 1 of Control of	0 0 0	0	exponie	exposure, of control of the control	0	exposure, of whicked whicked amount of the property of the pro	\$1apa 3 exposure 0 0	stops 2 exposers, of which grant mount of the control of the contr	0 0	0	0 -	Ottope 3 Apposure
	Control below:  Construction:  Const	Stage 1 exposure	exposur, of which which which which which which which we will be a second of the which which which which which which which which will be a second of the which which which which will be a second of the which which which will be a second of the which which which which will be a second of the which which will be a second of the which which which which will be a second of the which whi	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Large 2  Stage 19  Stage 2  Stage 2  Stage 2	Step 3 Sep 4	0 0	0	Suck of provision for 2mg 3 app 3 approximation for control of the	Coverage Ratio - Stape 3 exposure exposure	Stage 1 exposure	Steps I separate, of which services of which services of annual servic	Stage 2 exposure	Days 2 exposure, of which guernsteed amount of the control of the	Table gurrantee Address State	tops 3 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	visions for Bage 1 of Control of	0 0 0	0	exponie	exposure, of control of the control	0	exposure, of which ad which ad which ad write ad anticent	\$1apa 3 exposure 0 0	stops 2 exposers, of which grant mount of the control of the contr	0 0	0	0 -	Stage 3 Appears
FRANCE SPAIN	Comment of the Commen	Stage 1 exposure	exposur, of which which which which which which which we will be a second of the which which which which which which which which will be a second of the which which which which will be a second of the which which which will be a second of the which which which which will be a second of the which which will be a second of the which which which which will be a second of the which whi	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Large 2  Stage 19  Stage 2  Stage 2  Stage 2	Step 3 Sep 4	0 0	0	Suck of provision for 2mg 3 app 3 approximation for control of the	Coverage Ratio - Stape 3 exposure exposure	Stage 1 exposure	Steps I separate, of which services of which services of annual servic	Stage 2 exposure	Days 2 exposure, of which guernsteed amount of the control of the	Table gurrantee Address State	tops 3 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	visions for Bage 1 of Control of	0 0 0	0	exponie	exposure, of guaranteed amount of the control of th	0	exposure, of which ad which ad which ad write ad anticent	\$1apa 3 exposure 0 0	stops 2 exposers, of which grant mount of the control of the contr	0 0	0	0 -	Stage 3 Appears
	Control stack (   Control stack (   Control stack (   Control stack (   Control stack (   Control stack (    Control stack (    Control stack (     Control stack (      Control stack (        Control stack (	Stage 1 exposure	exposur, of which which which which which which which we will be a second of the which which which which which which which which will be a second of the which which which which will be a second of the which which which will be a second of the which which which which will be a second of the which which will be a second of the which which which which will be a second of the which whi	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Large 2  Stage 19  Stage 2  Stage 2  Stage 2	Step 3 Sep 4	0 0	0	Suck of provision for 2mg 3 app 3 approximation for control of the	Coverage Ratio - Stape 3 exposure	Stage 1 exposure	Steps I separate, of which services of which services of annual servic	Stage 2 exposure	Days 2 exposure, of which guernsteed amount of the control of the	Table gurrantee Address State	tops 3 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	visions for Bage 1 of Control of	0 0 0	0	exponie	exposure, of guaranteed amount of the control of th	0	exposure, of which ad which ad which ad write ad anticent	\$1apa 3 exposure 0 0	stops 2 exposers, of which grant mount of the control of the contr	0 0	0	0 -	Stage 3 Appears
	Control below (Control below (Contro	Stage 1 exposure	exposur, of which which which which which which which we will be a second of the which which which which which which which which will be a second of the which which which which will be a second of the which which which will be a second of the which which which which will be a second of the which which will be a second of the which which which which will be a second of the which whi	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Large 2  Stage 19  Stage 2  Stage 2  Stage 2	Step 3 Sep 4	0 0	0	Suck of provision for 2mg 3 app 3 approximation for control of the	Coverage Ratio - Stape 3 exposure	Stage 1 exposure	Steps I separate, of which services of which services of annual servic	Stage 2 exposure	Days 2 exposure, of which guernsteed amount of the control of the	Table gurrantee Address State	tops 3 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	visions for Bage 1 of Control of	0 0 0	0	exponie	exposure, of guaranteed amount of the control of th	0	exposure, of which ad which ad which ad write ad anticent	\$1apa 3 exposure 0 0	stops 2 exposers, of which grant mount of the control of the contr	0 0	0	0 -	Stage 3 Appears
	Control stack (   Control stack (   Control stack (   Control stack (   Control stack (   Control stack (    Control stack (    Control stack (     Control stack (      Control stack (        Control stack (	Stage 1 exposure	exposur, of which	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Large 2  Stage 19  Stage 2  Stage 2  Stage 2	Step 3 Sep 4	0 0	0	Suck of provision for 2mg 3 app 3 approximation for control of the	Coverage Ratio - Stape 3 exposure	Stage 1 exposure	Steps I separate, of which services of which services of annual servic	Stage 2 exposure	Days 2 exposure, of which guernsteed amount of the control of the	Table gurrantee Address State	tops 3 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	visions for Bage 1 of Control of	0 0 0	0	exponie	exposure, of guaranteed amount of the control of th	0	exposure, of which ad which ad which ad write ad anticent	\$1apa 3 exposure 0 0	stops 2 exposers, of which grant mount of the control of the contr	0 0	0	0 -	Stage 3 Appears
	Control Maries  Control Contro	Stage 1 exposure	exposur, of which	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Large 2  Stage 19  Stage 2  Stage 2  Stage 2	Step 3 Sep 4	0 0	0	Suck of provision for 2mg 3 app 3 approximation for control of the	Coverage Ratio - Stape 3 exposure	Stage 1 exposure	Steps I separate, of which services of which services of annual servic	Stage 2 exposure	Days 2 exposure, of which guernsteed amount of the control of the	Table gurrantee Address State	tops 3 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	visions for Bage 1 of Control of	0 0 0	0	exponie	exposure, of guaranteed amount of the control of th	0	exposure, of which ad which ad which ad write ad anticent	\$1apa 3 exposure 0 0	stops 2 exposers, of which grant mount of the control of the contr	0 0	0	0 -	Stage 3 Appears
	Control below (Control below (Contro	Stage 1 exposure	exposur, of which	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Large 2  Stage 19  Stage 2  Stage 2  Stage 2	Step 3 Sep 4	0 0	0	Suck of provision for 2mg 3 app 3 approximation for control of the	Coverage Ratio - Stape 3 exposure	Stage 1 exposure	Steps I separate, of which services of which services of annual servic	Stage 2 exposure	Days 2 exposure, of which guernsteed amount of the control of the	Table gurrantee Address State	tops 3 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	visions for Bage 1 of Control of	0 0 0	0	exponie	exposure, of guaranteed amount of the control of th	0	exposure, of which ad which ad which ad write ad anticent	\$1apa 3 exposure 0 0	stops 2 exposers, of which grant mount of the control of the contr	0 0	0	0 -	Stage 3 Appears

EBA SUPERIOR

### 2023 EU-wide Stress Test: Credit risk COVID-19 STA Banco BPM S.p.A.

							Bublic succes	ntees - Actual					
							31/1:						
					Stage 1				Stage 3 exposure, of which	Stock of	Stock of	Stock of	C
		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	which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	(min EUR, %) Central banks									exposure	exposure	exposure	expense
	Central governments  Replaced povernments or local authorities												
	Reduction deventment of social authorities Public sector enthies Multilateral Development Banks International Groundsations												
	International Granisations Institutions												
	Corporates	77 29	- 11	74 25	73 26	2	2	- 1	- 1	0			22% 22%
	of which the Retail	29 5	3	26 3	26 3	0	2	- 1	- 1	0	0	1	42%
Banco BPM S.p.A.	of which: SME Secured by mortnesses on immersible armosty	5	0	3	3	0	0	10	1	0	0	1	45%
	Serviced by mortowes an immorphis amounts of which non-SMS.  Items associated with particularly blob risk					0			۰				
	Covered bonds  Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU) Equity												
	Securitization Other exposures												
	Standardised Total	83				3						- 1	34%
								ntees - Actual					
					Stage 1			/2022					
		Esposure values	Risk exposure amounts	Stage 1 exposure	exposure, of	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	Stock of provisions for	Coverage Ratio -
	(min EUR, %)	Exposure values	amounts	exposure	exposure, of which guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central hardes Central governments												
	Renional aggregate or local authorities												
	Dublic sector antition Multilateral Development Sanks International Crosmisations												
	Institutional Grounisations Institutions Corporatus												22%
	of which 'Gill'	29	3	25	73 25	2	2		- 1	0			22% 22% 45%
ITALY	Retail of which: SME	3	0	3	3	0	0		-	0	0	1	45% 45%
	Secured by mortososs on immovable property of which non-SVE Items associated with particularly blob risk	0	0			0	0	0		0			
	Stems associated with particularly high risk Covered bonds												
	Covered bonds Claims on institutions and corporates with a ST credit assessment Calaction invasionants undertaking (CBI)												
	Equity Securities in a												
	Other emouves Standardised Total	83	11	79	77	3	2	,	2			,	34%
							Darbilla assessa	ntern   Laboral					
								ntees - Actual					
					Stage 1		31/1	1/2022	Stage 3	Stock of	Stock of	Stock of	S B.ii.
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	31/12 Stage 2 exposure, of which		Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
	Control bands	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage I exposure, of which guaranteed	Stage 2 exposure	31/1	1/2022 Stage 3	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 ovvernments	Esposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/12 Stage 2 exposure, of which	1/2022 Stage 3	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 operansels Estate operansels Estate operansels Estate Public sector entities Hilbitral Devicement Sarks	Deposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/12 Stage 2 exposure, of which	1/2022 Stage 3	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 involve Central flowerments  Bankond consumments in bord authorities  Public centre entities  Public for the central flower  Public for the central flower  Bankond  B	Deposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/12 Stage 2 exposure, of which	1/2022 Stage 3	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 avaira Central avairaments Resinant Annancement or foral authorities Public sector settles Multilatural Develorment Sanks Multilatural Develorment Sanks Develorment Sanks Central Cen	Exposure values	Risk exposure amousts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/12 Stage 2 exposure, of which	1/2022 Stage 3	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
FRANCE	Central Institute Central Inst	Exposure values  0 0 0 0	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/12 Stage 2 exposure, of which	1/2022 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stock of stock of provisions for Stock of supposure exposure	Coverage Ratio - Stage 3 exposure
FRANCE	Contain State Contain Contain State Contain Co	Exposure values  0 0 0 0 0	Risk exposure amounts  0 0 0 0	Stage 1 exposure	Stage I exposers, of which guaranteed	Stage 2 exposure	31/12 Stage 2 exposure, of which	1/2022 Stage 3	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
FRANCE	Cental basis  Charles announcement control of decident  Relicionate announcement control  Relicionate announcement control  Commonitoria control  Commonit	Exposure values  0  0  0  0  0	Risk exposure amounts  0 0 0 0	Stage 1 exposure	Stage I exposers, of which guaranteed	Stage 2 exposure	31/12 Stage 2 exposure, of which	1/2022 Stage 3	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 1 exposure	Coverage Ratio - Stage 3 exposure
FRANCE	Control basis  Children commented  Falch search and the falch and the falch  Falch search  Falch sea	Exposure values  0 0 0 0 0 0	Risk exposure amounts  0 0 0 0 0	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/12 Stage 2 exposure, of which	1/2022 Stage 3	Stage 3 exposure, of which guaranteed guaranteed 0 0 0	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure
FRANCE	Come share and the state of the	Ceposure values  0 0 0 0 0 0 0	Risk exposure amounts  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure	Stage 1 exposure, of which guarantee a control of the control of t	Stage 2 exposure	31/12 Stage 2 exposure, of which	1/2022 Stage 3	Stage 3 esposure, of which guarantee a gua	Stock of provisions for Stage 1 aspossore	Porck of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FRANCE	Chees Indicate Cheese C	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	31/1: Stage 2 exposure, of which are quaranteed quaranteed 0 0 0 0 0	5 tage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	9 9 9	Stock of provisions for Stope 3 explosure	Coverage Paths Steps 3 expense
FRANCE	Come share and the state of the	Exposure values  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	31/12 Stage 2 exposurs, of subto- sub		9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	9 9 9	Pacific of proteins for September 1 for September 1 for September 2 for Septem	Coverage Ratio Stage 3 exposure exposure
FRANCE	Chees Indicate Cheese C	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	31/11 Steps 2 Steps 2 Steps 2 Steps 2 Steps 2 Steps 3 Steps 4	Stage 3 exposure of the stage o	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	9 9 9	Stock of protection of the pro	Coverage Ratio
FRANCE	Chees Indicate Cheese C	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	guiranted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/11 Sept.		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	apours	
FRANCE	Come table of the Common of th	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	guiranted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/11 Sept.	Stage 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	alphane	
FRANCE	Come table Come to the Come to	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	guiranted seconds	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/11 Steps 2 Steps 2 Steps 2 Steps 2 Steps 2 Steps 3 Steps 4		guaranted and a second and a second a s	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	apours	Coverage Ratio  Application  Coverage Ratio  Coverage Ratio  Coverage Ratio  See 3
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#### 2023 EU-wide Stress Test: Credit risk COVID-19 STA

															Banco BPM	5.p.A.														
															Public guaran	ees - Baseline Scen	ario													
			Stace 1		Stage 2	31/12	1/2023 State 3						Stage 1	Stao	2	/12/2024 Stage 3						State 1		Stage 2	31/1	2/2025 Stace 3				
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure guaran	of Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	Central banks														•			,									,			
	Regional governments or local authorities  Disblic sector politics																													
	Multitatral Development Banks International Openiustions																													
	Institutions Corporates	7		,	, ,	,					70 60%	77	71	4	4	2	2 0			36.78%	71	20			,	,		0		38.05%
	of which Odf					,					44.77%					1	1 0			44 52%	-									44.62%
Banco BPM S.p.A.	of which: 245 Served by motornes on immovable connects				0 0	0			0			0	0	0	0	0	0 0				0					0	0	0	0	
	of which non-SVE Items associated with particularly blob risk																													
	Covered bonds Claims on institutions and corporates with a ST credit assessment																													
	Collective investments undertakings (CIU) Equity																													
	Securitisation Other excourses																													
	Standardised Total		1 %		7 3	3	3			- 1	40.29%	- 75	75	6	4	3	3 0		- 1	35.42%	75	74	- 5	- 4		3				31.71%
						31/12	1/2023								Public guarant	ees - Baseline Scen :/12/2024	ario								31/1	2/2025				
			Stage 1		Stage 2		Stage 3	Stock of provisions for Stage 1 exposure	Stock of	Stock of	Communication		Stage 1	Stag	2	Stage 3	Stock of provisions for Stage 1 exposure	Stock of	Stock of			Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure guaran	Stage 3 exposure	which guaranteed	provisions for Stage 1	provisions for Stage 2	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	Stage 3 exposure	which guaranteed	Stock of provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
	(min EUR, %) Control hands		*mount		amount)		amount	exposure	exposure	exposure			emount	7,170	•	***********	exposure	exposure	exposure			**************************************		amound		- frances	exposure	exposure	exposure	
	Central governments Regional governments or local authorities																													
	Sublic sector entities Multilateral Development Banks																													
	International Organisations Institutions																													
	Corporates of which: SMC	7.	71	- 1	3 3	- 1		٥	0		39.60%	72	71	4	4	2	2 0	0	- 1	38,74%	71	70	4	4	2	2		0	1	38.05%
ITALY	Retail of which: 545		3		0 0	1			0		44.77%	- 4	3		0	1	1 0	0	-	44.69%	4	3	۰		1	- 1		0	-	44,60%
	Secured by mortozoes on immovable property of which non-SVC	Ī				0												0			0							0		
	Items associated with particularly high risk Covered bonds																													
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIII)																													
	Securitisation																													
	Standardized Total	7	76		7 3	3	3	0	0	- 1	40.29%	75	75	6	4	3	3 0	0	1	35.42%	75	74		4	4	3		0	1	31.71%
															Public guarant	ees - Saseline Scen	ario													
			Stoce 1		Stron 2	31/12	1/2023 States 3						State 1	Stao	Public guarant 3 2	ees - Baseline Scen /12/2024 Stace 3	ario					State 1		Stage 2	31/1	2/2025 Stage 3				
		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	31/12 Stage 3	5/2023 Stage 3 exposure, of which	Stock of provisions for Stops 1	Stock of provisions for Stage 2	Stock of provisions for State 3	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2 stage 2 whi	Public guarant	12/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	31/1: Stage 3 exposure	2/2025 Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stoce 2	Stock of provisions for States 3	Coverage Ratio - Stage 3
	Greated bands (min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 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 guessr	Public guarant  2 1, of Stage 3 exposure	ses - Baseline Scen 1/12/2024 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	31/1: Stage 3 exposure	2/2025 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
	Central banks (min EUR, %) Contral banks Contral construction	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	5tage 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 with guarant	Public quarant  2 t, of Stage 3 exposure	ses - Baseline Scen 1/12/2024 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	2/2025 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
	Control States (eds EUR, N) Co	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	5/2023 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 guarar	Public quarant 3 2 1, of Stage 3 1 exposure	ess - Baseline Scen :/12/2024 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	31/1 Stage 3 exposure	2/2025 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
	Control banks (refs EA, %) Control towards Control or comments Control or comments Control or comments Control or comments Control Con	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	52023 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 with apposure guarar	Public quarant 3 2 2, of Stage 3 exposure	ess - Saseline Scen /12/2024 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	31/1: Stage 3 exposure	2/2025 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
	Control Section  Control Section  Control Control  Control Control  Control Control  Control	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranted	31/12 Stage 3 exposure	Stage 3 Stage	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Speck of provisions for Stage 3 exposure	Coverage Rablo - Stage 3 expossre	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure with galaxies	Public quarent 3 2 2 3, of Stage 3 4 each exposure	ees - Baseline Scen /12/2024 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	31/1: Stage 3 exposure	2/2025 Stage 3 exposure, of which garantons	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
FRANCE	Control banks  Control banks  Control control  Control control  Control control  Con	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2023 Sage 3 exposure, of which government	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 gustanteed	Stage 2 exposure guarante guar	Public quarant 3 2 2, of Stage 3 exposure	ees - Baseline Scen /12/2024 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 Satio - Singe 3 exposure	Stage 1 exposure	Stage 1 exposure, of which gurranteed	Stage 2 exposure	Stage 2 exposure, of which gustonized	Stage 3 exposure	2/2025 Stage 3 suposers, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stape 3 exposure	towerage Ratio - Stage 3 exposure
FRANCE	Control families  Control for the control for	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2023 Sage 3 exposers, of which governhed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 expressive	Coverage Radio - Stage 3 exposure	Stage 1 exposure	Stage 1 expount, of which which guaranteed	Stage 2 exposure government of the control of the c	Public quarant 3 2 2, of Stage 3 exposure 4 0 0	ces - Baseline Scen //12/2024 Stap 3 exposers, 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	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stape 3 exposure	overage Ratio - Stage 3 exposure
FRANCE	Control Section (Control Control Contr	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed C C	Stock of provisions for Stage I Stage	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposures	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 expount, of which which guaranteed	Stope 2 september 2 september 2 september 2 september 2 september 2 september 3 september	Public guerant 3 2 2, h, of Stage 3 exposure 4 4 5 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	(12/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for provisions for stock of provisions for stock of stock of stock of the st	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 government	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	stage 3 stage	Stock of provisions for Stage I exposure exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stops 3 exposure	overage Ratio - Stage 3 Exposure
FRANCE	Control having  Control to the Control  Control to the Control  Control to the Control  Contr	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 esposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	25 Sage 3 exposure, of which guaranteed	Stock of provisions for Stage I. Stage	Stock of provisions for Stage 2 supposure composure comp	Speck of provisions for Stage 3 supplements of supp	Coverage Ballo - Stage 3 exposure	Stage 1 exposure	Stage 1 exposed of exp	Stage 2 stage stag	Public guerant 3 2 3 5 5 6 6 6 6 6 6 6 7 7 7 7 7 7 7 7 7 7 7	(12/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for provisions for stock of provisions for stage of sta	Stock of provisions for Stage 2 stage of Sta	Stock of provisions for Stage of expessive	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	2/2025 Stage 3 exposure, of which guarantees	Stock of provisions for Stage I exposure exposure	Stock of provisions for Stage 2 stage of the	Stock of provisions for Stops 3 says as a says	Coverage Ratio - Stage 3 exposure
FRANCE	Control Service  Control Control  Control Control  Control Control  Control	Stage 1 exposure	Stage 1 exposure, of exposure, of exposure, of exposure, of exposure, of exposure, or exposure, or exposure of exp	Steps 2 experies	Stage 2 exposure, of exposure, of granustical granus	Stage 3 exposure	2023 Stage 3 expense, of expense, of 2027 Stage 3 0 0	Stock of provisions for Stage 1 exposure	Stock of provision of the provision of t	Pack of provision in 2 age of	Coverage Ratio - Stage 3 exposure	Stage I exposure	Stage 1 segment of seg	Step 2 separate guarante guarante guarante guarante guarante guarante guarante guarante guarante de guarante gu	Public quarant 3 2 2 5 Stage 3 supposers 0 0 0	na - Esseline Scene (12/2024 Stage 3 or popular or popular operation operati	Stock of provisions for exposure and exposure of expos	Stock of provisions for Stage 2 exposure	Stock of provisions for Stock of provisions for Stock of	Coverage Ratio - 2tage 3 exposure	Stage 1 exposure	Stage I expours of warms of guaranteed guara	Strys 2 expressive	Stage 2 exposurs, of which which guaranteed	Stage 3 exposure	2/2025 Stage 3 exposure, of white parameter of the parame	Stock of provisions for Stage I exposure	Stocked provisions for Stage 2 exposure	Stock of provisions for Stape 3 exposure	Coverage Ratio - Stape 3 exposure
FRANCE	Control hashs  Contro	Stage 1 exposure	Stage 1 expount of subch	Stappe 2 exposure	Stage 2 exposure, of which will be a second of the which will be a second of the which will be a second of the which which which which will be a second of the which which will be a second of the which which will be a second of the which which which which will be a second of the which which will be a second of the which which will be a second of the which will be a second of t	31/12 22ags 3 exposure	Steps 3 especial of a separate	Stock of provisions for Stops 1 supposes a suppose sup	Stock of provisions of Stock of Provision of Stock of Sto	Stock of provision for Days 2 approximate	Coverage Ratio - Stape 3 exposure	Stage I exposure	Stopp 3. Sto	Step 2 separate guarante guara	Public guarantees	exe - Basilin Sono /12/2024 Steps 3 exposers, of guarantees 0 0 0	Stock of provided for provided for provided for stock of provided for stock of the provided for the provided	Stock of provisions for Stages 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provision of provision of a superior of the superior	Coverage Ratio - Stage 3 -	Stage 1 exposure	Stage 1 exposure, of exposure, of guaranteed guaranteed guaranteed	Stage 2 exposure	Stage 2 exposure, of exposure, of guaranteed	31/E Stage 3 exposure	Stage 3 exposure, of exposure, of particular and exposure, of particular and exposure, of particular and exposure, of particular and exposure and ex	Stock of previous for Stock of previous for Stock I exposure	Stock of provision for 10 pp 2 cm 20 pp 2 cm	Stack of provision for years of the provision of the prov	Course Rate. Stage 2 exposure
FRANCE	Control banks  Control accommons  Control accommons  Control accommons  Control accommons  Control accommons  Control accommons  Control	Stage 1 exposure	Stepp 1: ste	Stappe 2 exposure	Steps 2 steps with the step with the	31/12  Stope 3  stopisms  opisms  0	Mary 2 September 2	Stock of provisions for Stock of Stock	Stock of provisions of Stock of Provision of Stock of Sto	Stock of provision for Days 2 september 2	Coverage Ratio . Staps 3 exposure	0	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0		Stage 1 exposure	Dage 1 exposure, of exposure, of guaranteed guaranteed guaranteed guaranteed g	Stage 2 exposure	Stage 2 septions of septions of which quantized	31/1 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposers, of exposers, of guaranteed	Stock of provisions for Stock of provisions for Stock of expenses of expenses of the stock of th	Stock of provision for Stock of Provision for Stock of St	Stock of five in program of the prog	Course Faith. Stage 2 exposure
FRANCE	Control banks  Control banks  Extended control and advantage  of plants of positions and advantage  of positions are advantage  of positions and advantage  of positions are advantage  of positions and advantage  of positions are advanta		0 0 0	\$	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9	0 0	9		0	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0		0 0	9 9	9	9 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0	0 0	G .	
FRANCE	Control hashs  Control hash  Contro		0 0 0	\$	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9	0 0	9		0	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0		0 0	9 9	9	9 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0	0 0	G .	
FRANCE	Control facility  Control for	Stage 1 exposure	0 0 0	\$	Steps 2 exposure of which is a series of the	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9	0 0	9		0	9	Step 2 St	O O O O O O O O O O O O O O O O O O O	Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0		0 0	9 9	9	Steps 2 espaces, of which of granulated gran	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of povisions for provisions for dependent of the provision for dependent of the provision for the provisions for Stock of povisions for Stock of Applications	0 0	G .	Coverage Ratio - Staps 2 exposers  supposers  coverage Ratio - Staps 2 exposers  coverage Ratio - Staps 2 exposers
FRANCE	Control hands  Contro		0 0 0	\$	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9	0 0	9		0	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0		0 0	9 9	9	9 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0	G .	
FRANCE	Control banks  Control accommodate  Control accommo		0 0 0	\$	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9	0 0	9		0	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0		0 0	9 9	9	9 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0	G .	
FRANCE	Control hashe  Contro		0 0 0	\$	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9	0 0	9		0	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0		0 0	9 9	9	9 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0	G .	
	Control banks  Control  Contro		0 0 0	\$	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9	0 0	9		0	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0		0 0	9 9	9	9 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0	G .	
FRANCE FRANCE SPAIN	Control hands  Contro		0 0 0	\$	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9	0 0	9		0	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0		0 0	9 9	9	9 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0	0 0	G .	
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	Control hashe  Contro		0 0 0	\$	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9	0 0	9		0	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0		0 0	9 9	9	9 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0	0 0	G .	

### 2023 EU-wide Stress Test: Credit risk COVID-19 STA

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						31/12	/2023									31/12	/2024									31/1	2/2025				
		Stene 1	Stage 1 exposure, of which guaranteed	State 2	Stage 2 exposure, of which guaranteed	Oans 1	Stage 3 exposure, of	Stock of provisions for Stage 1 exposure	Stock of	Stock of	Coverage Ratio -	Shane 1	Stage 1 exposure, of which guaranteed	Stene 2	Stage 2 exposure, of which guaranteed	State 1	Stage 3 exposure, of	Stock of provisions for Stage 1 exposure	Stock of	Stock of	Coverage Ratio -	Sans 1	Stage 1 exposure, of which guaranteed	Stans 7	Stage 2 exposure, of which guaranteed	Oans 1	Stage 3 exposure, of	Stock of provisions for Stage 1 exposure	Stock of	Stock of	Coverage Ratio -
	(min EUR, %)	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	exposure	which guaranteed	Stage 1	Stage 2	Stage 3	Stage 3 exposure	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	exposure	which guaranteed	Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	exposure	which guaranteed	Stage 2 exposure	which guaranteed	exposure	which guaranteed	Stage 1	Stage 2	Stage 3	Stage 3 exposure
	Central banks						enemant.																								
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	Cortonates	7.	71	-	4	- 1	1	0	0	- 1	40,45%	71	70	5	- 4	2	2	0	0		39,50%	70	69	,	5	2				-	38.85%
Banco BPM S.p.A.	Ratell of which 1985		3			- 1	1	0	0	- 1	44.76%	3	- 3	0	0	- 1		0	0		44,67%	3	- 3							-	44,57%
Danco Di 11 J.p.r.c	Secured by motheres on immovable economic	-	0		0		0	0	0	0		0	0	0	0	0	0	0	0	0		0					-		0	0 -	
	Items associated with particularly Noh risk																														
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						31/12	(2022									Public guarantees	- Adverse Scenark	•								*11/1	1/202F				
	1		Stage 1		Stage 2	31/12	Stage 3	Desired .	Daniel of	David of			Stage 1		Stage 2	31/12	Stage 3	David of	David of	Daniel of			Stage 1		Stage 2	31/1	2/2025 Stage 3	Floridad .	Floridad .	Florid and	
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which	provisions for	provisions for	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, of which	Stock of provisions for Stage 1 exposure	provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which	Stage 2	Stage 2 exposure, of which guaranteed	Stage 3	exposure, of which	Stock of provisions for Stage 1 exposure	provisions for	provisions for	Coverage Ratio - Stage 3 exposure
	(min EUR, %)	exposure	guaranteed	exposure	guaranteed	епронич	guaranteed	exposure	exposure Scade 5	exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	exposure stage 1	exposure	exposure scage 3	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	exposure	exposure acade 1	exposure prage 3	ехроните
	Central banks Central governments																														
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	of which: 1945		-					Ĭ			40.40%		~			Ĵ					39.30%	70				- 1		,			30.07%
ITALY	Rutuil of which: SME		,			- 1	-		0		99,70%		3			- 1					94,07%	,	,	_		-					953/76
	Secured by mortoaces on immovable procerty of which non-OVE			9		°		-	0	•			°	•	•	0	•			•				_						- 0	
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	Standardized Total	7.	75	,	4	3	1	0	0	1	41,20%	73	74	7	5	Aublic ouscaptess	. Advance Scenario		0	-	35.03%	73	73		5	4			0	1	30.38%
	Standardised Total	2	8	7	4	31/12	/2023	0	0	1	41.20%	73	74	7	5	Public guarantees	- Adverse Scenark /2024	•	0	Ĩ	35.03%	73	73		5	31/1	2/2025		0	1	30.38%
	Standardised Total	Z	Stage 1	7	4 Stage 2	31/12	2023 Stage 3	Stock of	0 Stock of	Stock of	41.20%	73	74 Stage 1	7	Stage 2	4 Public guarantees 31/12	- Adverse Scenark /2024 Stage 3	o Stock of	Stock of	Stock of	35.07%	73	73 Stage 1		Stage 2	31/1	2/2025 Stage 3	© Stock of	Stock of	Stock of	30.35%
	Standardised Total	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	31/12/ Stage 3 exposure	2023 Stage 3 exposure, of white	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	41.20% Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Public guarantees - 31/12 Stage 3 exposure	- Adverse Scenark /2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	35.07%  Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	31/1: Stage 3 exposure	2/2025 Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	30.35% Coverage Ratio - Stage 3
	Standard files of Total  Control formina  Control formina	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3 exposure	/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	41.20%  Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	4 Public guarantees 31/12 Stage 3 exposure	- Adverse Scenaria /2024 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	35.03%  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	2/2025 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	30.38%  Coverage Ratio - Stage 3 exposure
	Banderifised Total  Control banks  Control of severances  Control of severances	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3 exposure	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	43.20%  Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	4 Public guarantees 31/12 Stage 3 exposure	- Adverse Scenarie /2024 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	35.03%  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	2/2025 Stage 3 exposure, of which guarantees	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	30.38%  Coverage Ratio - Stage 3 exposure
	Remarkables 1016  (on D.R. Tu)  Control Claims  Control Control Control  Control Control  Control Control  Control Control  Control Control  Contro	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3 exposure	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	43.20%	5tage 1 exposure	5tage 1 exposure, of which gurranteed	7 Stage 2 exposure	Stage 2 exposure, of which guaranteed	Quarantees 31/12 Stage 3 exposure	- Adverse Scenark /2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Steck of provisions for Stage 3 exposure	25.07% 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	2/2025 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	20.38% Coverage Ratio - Stage 3 exposure
	Remarkation of state (with SUR, 10)  Consideration (with SUR, 10)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	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	41.20%	73 Stage 1 exposure	Stage 1 expours, of which guaranteed	Stage 2 exposure	Stage 2 expessure, of which guaranteed	Cubic guarantees: 31/12 Stage 3 exposure	Adverse Scenario /2024 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	25.07%  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	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stack of provisions for Stage 3 exposure	30.39% Coverage Ratio - Stage 3 exposure
	Security from the control of the con	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3 exposure	2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Rock of provisions for Stage 2 exposure	Direct of provisions for Stage 3 exposure	42.20%	5tage 1 exposure	Stage 1 exposure, of which gurranteed	5tage 2 exposure	Stage 2 exposure, of which guaranteed	Aubit guarantees 31/12 Stage 3 exposure 0	- Adverse Scenario /2024 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	25.07%  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	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stack of provisions for Stage 2 exposure	Stock of provisions for Stape 3 exposure	20.39% Coverage Ratio - Stage 3 exposure
FRANCE	Constrained that  (on EU, 1)  Constrained braine  Constrained braine  Constrained braine  Constrained braine  Constrained brained  Constrained brained  Constrained  Constrain	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 supposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3 exposure	2023 Stage 3 sexposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Direck of provisions for Stage 3 exposure	42.20%	5tage 1 exposure	Stage 1 exposure, of which gurranteed	Stage 2 exposure	Stage 2 exposure, of which government	Aublic guarantees 31/12 Stage 3 exposure	- Adverse Scenario /2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Seck of provisions for Singe 3 exposure	25.07%  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	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage I exposure	Stack of provisions for Stage 2 exposure	Stock of provisions for Stape 3 exposure	20.39% Coverage Ratio - Stage 3 exposure
FRANCE	General funds  Genera	Stage 1 exposure	Stopp 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of wolstend guaranteed	Stage 3 exposure	2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Dock of provisions for Dage 3 exposure	43.20%	5tage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	- Adverse Scenario /2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 expensure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	25.07%  Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Tage 1 expours, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which quaranteed	Stage 3 exposure	2/2025 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	20.39%
FRANCE	Section of total  Activities of the Colon	Stage 1 exposure	Stope 1 exposure, of exposure, of gueranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3 exposure	2023 Sage 3 exposers, of exposers, of guaranteed guaranteed 0	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	43.20%	5tope 1 exposite	Stage 1 exposure, of exposure, of guaranteed guaranteed	Stage 2 exposure	Stage 2 exposure, of exposure, of guaranteed guaranteed	Stage 3 exposure  0 0 0	3 Adverse Scenario //2024 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 expenses	25.07%  Coverage Ratio - Stage 3 exposure	Stage 1 exposure	73 Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2025 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	20.39%  Coverage Ratio Stage 3  exposure
FRANCE	General Basiles  General Ge	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 expanses, of which government	31/12/ Stage 3 exposure	2023 Sings 3 exposure, of white guaranteed guaranteed	Stock of provisions for Stope II exposure	Stock of provious for Stage 2 exposure	Stock of provisions for Stock of provisions for Stock of provisions for Stock of Sto	43.20%	5tage 1 exposure	Stage I exposure, of which which guaranteed	Stage 2 exposure	Stope 2 expirate of management	Stage 3 Exposure  O O O O	. Adversa Scenarh /2024 Stage 3 exposure, of which guaranteed	Stock of provisions for suppressions for suppressions for suppressions for suppressions of suppressions of the suppression of the suppressi	Dack of providing to the providing to th	Speck of provisions for Sappeaure suppeaure	35.076  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	2/2015 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stack of provisions for Stage of Exposure	Steck of provisions for Step 3 exposure	30.39%.  Covers ge Reila - Stage 3 exposure
FRANCE	Secretary and Control	7. Stage 1 exposure	Steepe 1 suppose of su	Steps 2 expeture	Stage 2 exposure of which which garanteed	Stage 3 exposure	2 Sings 3 exposure, of white guaranteed guar	Stock of provisions for Stope I exposure	Stock of provisions for Stages 2 stages	Stack of provisions for Stage 2 exposure exposure	43.5%	73 Stage 1 exposure	Stage 1 supported of supported of supported of supported supported supported of sup	Stape 2 exposure	Stage 2 expanses, of white, of guaranteed	Shape 3 exposure	2 Adversa Scenario  Adversa Scenario  Staga 3  exposers, of  which  para refeed	Stock of providing for stops for separate expensive expensive	200ck of providing to the providing to t	Pacet of provision for Step 1	25.076  Coverage Ratio - Stage 3 - exposure	73. Stage 1 exposure	Stage I exposure of water for the control of the co	Stage 2 exposure	Stage 2 esposure, of esposure, of guaranteed	31/1 Stage 3 exposure	2/2015 Stage 3 exposure, of which garanteed	Stock of positions for exposure of exposur	Stock of provision for Stage 2 exposure	Stock of provisions for exposurs	20.39%
FRANCE	Grand hands  Grand State  Grand	Stage 1 exposure	Stage 1 of exponent of the stage of the stag	Steps 2 exposure	Stage 2 expended of mobile	31/12 2age 3 exposure	2/2023 Stape 3 of expense of expe	Stock of provisions for Stock of provisions for Stage 1 suptominal stage 1 supposers	Stock of provisions for Stock of provisions for Stope 2 exposure exposure	Stock of Stock of Provision for Cape 2 Stage 2	41.20%	5tage 1 exposure	Stage 1 supposed of supposed o	Stage 2 exposure	Stage 2 of expenses of expense	Abbit guerantess 31/12 Steps 3 exposure 0 0 0	2 Adverse Scenario	Stock of provisions of a superiors	Stock of provision for days of a support of the sup	Stock of provisions for Stops 2 aspecture	35.076 Coverage Pation Stage 3 exposure	Zage 1 exposure	Zage 1 separated which separated sep	Stage 2 exposure	Stage 2 appoint of spouring guarantee	31/E  Stage 3  exposure	2/2015 Step 3 sepostra, di working garantides	Stock of provisions for Stock of provisions for Stock of August Stock of St	Stock of provision for Stock of provision for Stock of provision for Stock of Stock	Stock of provinces for C Stock of exposure C C C C C C C C C C C C C C C C C C C	20.38%
FRANCE	American Intelligence of the Control	77 Stage 1 expoure	Steps I, or special steps	Stage 2 exposure	4 Steps 2 separate of which which guaranteed	31/22 Stage 3 styckers	2 (2003) Steps 3 exposits, of exposits, of control of c	Stock of provides for provides for provides for steps is exposure.	Stock of provisions for Stock of provisions for Stage 2 exposure	Steak of printed for printed for a steam of the steam of	G. 20%.  Criverge Refe.  Stape 3  exposure	5tage 1 exposure	Chapte I capacity of the capac	Stage 2 exposure	Stage 2 especies, of especies, of especies, of especies, of especies, of control of cont	Cubic guerantess 31/12 Stage 3 exposure 0 0 0	2 Adverse Scenario	Stock of provisions of a supervision of	Stock of provisions or classes of a superson of the control of the	Stock of provisions for Zage 3 explanate	35.076  Coverage Ratio - Supporter S	73 22age 1 exposure 0 0 0	72 Stage 1 exposure of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which of the control of the co	31/L  Stage 3 exposure  0 0 0	2/2015 Shap 3 exposes, of exposes, of exposes, of exposes, of	Stack of provisions for stage 1 exposure	Stock of provision for Stock of provision for Stock of provision for Stock of Stock	Stack of providing for Stage 3 cappaints	20.35%
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FRANCE	Beautiful State    Cont City, Top	(	0 0	9	0 0	0 0 0	0 0 0	0 9 9	0 0	9		0 0 0	9	0 0 0	0 0	Stage 3 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Step 3 exposers, et al. (c) a construction of the construction of	0 0 0	0	3 3		0 0	9	g g	9	0	2/2025	0 0 0	0 0	0 0	
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FRANCE	Security has been provided by the control has been provided by the	(	0 0	9	0 0	0 0 0	0 0 0	0 9 9	0 0	9		0 0 0	9	0 0 0	0 0	Stage 3 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Step 3 exposers, et al. (c) a construction of the construction of	0 0 0	0	3 3		0 0	9	g g	9	0	2/2025	0 0 0	0 0	0 0	
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	According to the control forms (control forms)  Control forms  Control  Cont	(	0 0	9	0 0	0 0 0	0 0 0	0 9 9	0 0	9		0 0 0	9	0 0 0	0 0	Stage 3 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Step 3 exposers, et al. (c) a construction of the construction of	0 0 0	0	3 3		0 0	9	g g	9	0	2/2025	0 0 0	0 0	0 0	
FRANCE SPAIN	Account formit  Control formit	(	0 0	9	0 0	0 0 0	0 0 0	0 9 9	0 0	9		0 0 0	9	0 0 0	0 0	Stage 3 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Step 3 exposers, et al. (c) parameted parameted parameted   0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0	3 3		0 0	9	g g	9	0	2/2025	0 0 0	0 0	0 0	
	American Institute of Control	(	0 0	9	0 0	0 0 0	0 0 0	0 9 9	0 0	9		0 0 0	9	0 0 0	0 0	Stage 3 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Step 3 exposers, et al. (c) parameted parameted parameted   0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0	3 3		0 0	9	g g	9	0	2/2025	0 0 0	0 0	0 0	
	Control funds  Contro	(	0 0	9	0 0	0 0 0	0 0 0	0 9 9	0 0	9		0 0 0	9	0 0 0	0 0	Stage 3 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Step 3 exposers, et al. (c) parameted parameted parameted   0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0	3 3		0 0	9	g g	9	0	2/2025	0 0 0	0 0	0 0	
	According to the Control of Contr	(	0 0	9	0 0	0 0 0	0 0 0	0 9 9	0 0	9		0 0 0	9	0 0 0	0 0	Stage 3 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Step 3 exposers, et al. (c) parameted parameted parameted   0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0	3 3		0 0	9	g g	9	0	2/2025	0 0 0	0 0	0 0	
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## **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	3,918						
	SEC-SA	1,112						
Exposure values	SEC-ERBA	0						
	SEC-IAA	0						
	Total	5,030						
	SEC-IRBA	588	771	874	986	899	1,179	1,546
	SEC-SA	400	432	498	577	474	603	773
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	988	1,204	1,372	1,563	1,373	1,782	2,318
Impairments	Total banking book others than assessed at fair value		0	0	0	0	3	16



# **2023 EU-wide Stress Test: Risk exposure amounts**

	Actual	Baseline scenario			1		
(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	50,472	51,246	51,345	51,808	52,032	54,346	55,935
Risk exposure amount for securitisations and re-securitisations	988	1,204	1,372	1,563	1,373	1,782	2,318
Risk exposure amount other credit risk	49,484	50,042	49,973	50,245	50,658	52,563	53,617
Risk exposure amount for market risk	1,670	1,670	1,670	1,670	2,076	2,236	2,365
Risk exposure amount for operational risk	7,353	7,353	7,353	7,353	7,353	7,353	7,353
Other risk exposure amounts	552	783	949	1,021	59	113	175
Total risk exposure amount	60,047	61,052	61,317	61,851	61,520	64,048	65,827
Total Risk exposure amount (transitional)	60,200	61,052	61,317	61,851	61,520	64,048	65,827
Total Risk exposure amount (fully loaded)	59,996	61,052	61,317	61,851	61,520	64,048	65,827



		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		11,789	12,078	13,201	13,887	8,501	8,867	9,194
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		8,618	8,934	10,087	10,773	5,237	5,591	5,918
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		7,082	7,082	7,082	7,082	7,082	7,082	7,082
A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
A.1.2	Retained earnings		337	1,010	1,818	2,556	139	386	604
A.1.3	Accumulated other comprehensive income		-624	-624	-624	-624	-1,797	-1,797	-1,797
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-954	-954	-954	-954	-2,126	-2,126	-2,126
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-61	-61	-61	-61	-62	-62	-62
A.1.3.3	Other OCI contributions		391	391	391	391	391	391	391
A.1.4	Other Reserves		4,210	4,139	4,069	3,998	4,139	4,069	3,998
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		6	6	6	6	-28	-28	-28
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-46	-46	-46	-46	-80	-80	-80
A.1.7.2	Cash flow hedge reserve		23	23	23	23	23	23	23
A.1.7.3	Other adjustments		30	30	30	30	30	30	30
A.1.8	(-) Intangible assets (including Goodwill)		-980	-914	-910	-887	-914	-910	-887
A.1.8.1	of which: Goodwill (-)		-101	-101	-101	-101	-101	-101	-101
A.1.8.2	of which: Software assets (-)		-224	-157	-153	-130	-157	-153	-130
A.1.8.3	of which: Other intangible assets (-)		-656	-656	-656	-656	-656	-656	-656
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-821	-396	0	0	-977	-846	-706
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	-44	-200	-275	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		-42	-42	-42	-42	-42	-42	-42
	A.1.14.1	of which: from securitisation positions (-)		-42	-42	-42	-42	-42	-42	-42
	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		-145	-40	0	0	-821	-796	-765
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		-645	-540	-441	-380	-818	-793	-762
	A.1.18	(-) Amount exceeding the 17.65% threshold		-678	-703	-669	-627	-727	-733	-745
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures		0	0	-2	-33	0	-2	-33
	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		0	0	0	0	0	0	0
	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		-966	-1,332	-1,332	-1,332	-1,332	-1,332	-1,332
	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")	1,332	1,332	1,332	1,332	1,332	1,332	1,332	1,332
	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")		366	0	0	0	0	0	0
	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")		0	0	0	0	0	0	0
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	0
	A.1.22	Transitional adjustments		919	0	0	0	0	0	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		544	0	0	0	0	0	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		241	0	0	0	0	0	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		302	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		375	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		375	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)		1,390	1,390	1,390	1,390	1,390	1,390	1,390
	A.2.1	Additional Tier 1 Capital instruments		1,390	1,390	1,390	1,390	1,390	1,390	1,390
	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)		10,008	10,323	11,477	12,163	6,627	6,980	7,308
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		1,781	1,754	1,724	1,724	1,875	1,886	1,886
	A.4.1	Tier 2 Capital instruments		1,895	1,895	1,895	1,895	1,895	1,895	1,895
	A.4.2	Other Tier 2 Capital components and deductions		-113	-140	-170	-170	-20	-8	-8
	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		60,047	61,052	61,317	61,851	61,520	64,048	65,827
TOTAL RISK EXPOSURE AMOUNT	B.1	of which: Transitional adjustments included		52	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		153	0	0	0	0	0	0
	C.1	Common Equity Tier 1 Capital ratio		14.32%	14.63%	16.45%	17.42%	8.51%	8.73%	8.99%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		16.62%	16.91%	18.72%	19.66%	10.77%	10.90%	11.10%
	C.3	Total Capital ratio		19.58%	19.78%	21.53%	22.45%	13.82%	13.84%	13.97%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		7,700	8,934	10,087	10,773	5,237	5,591	5,918
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		9,089	10,323	11,477	12,163	6,627	6,980	7,308
	D.3	TOTAL CAPITAL (fully loaded)		10,871	12,078	13,201	13,887	8,501	8,867	9,194



			IFRS 9 first implementation	Actual	Baseline Scenario				Adverse Scenario	
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	E.1	Common Equity Tier 1 Capital ratio		12.83%	14.63%	16.45%	17.42%	8.51%	8.73%	8.99%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		15.15%	16.91%	18.72%	19.66%	10.77%	10.90%	11.10%
	E.3	Total Capital ratio		18.12%	19.78%	21.53%	22.45%	13.82%	13.84%	13.97%
	H.1	Total leverage ratio exposures (transitional)		191,955	191,955	191955	191955	191955	191955	191955
	H.2	Total leverage ratio exposures (fully loaded)		191,036	191,036	191036	191036	191036	191036	191036
Leverage ratios (%)	H.3	Leverage ratio (transitional)		5.21%	5.38%	5.98%	6.34%	3.45%	3.64%	3.81%
	H.4	Leverage ratio (fully loaded)		4.76%	5.40%	6.01%	6.37%	3.47%	3.65%	3.83%
	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
Transitional combined	P.3	O-SII buffer		0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
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		2.76%	2.76%	2.76%	2.76%	2.76%	2.76%	2.76%
	R.1	Pillar 2 capital requirement		2.25%	2.57%	2.57%	2.57%	2.57%	2.57%	2.57%
	R.1.1	of which: CET1		1.27%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%
	R.1.2	of which: AT1		0.42%	0.48%	0.48%	0.48%	0.48%	0.48%	0.48%
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)		10.25%	10.57%	10.57%	10.57%	10.57%	10.57%	10.57%
	R.2.1	of which: CET1		5.77%	5.95%	5.95%	5.95%	5.95%	5.95%	5.95%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		13.01%	13.33%	13.33%	13.33%	13.33%	13.33%	13.33%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		8.53%	8.71%	8.71%	8.71%	8.71%	8.71%	8.71%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	<b>S.1</b>	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		7,700						
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		60,047						
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		12.83%						



## 2023 EU-wide Stress Test: P&L

	Actual	l 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	2,301	2,867	2,929	2,829	2,263	2,279	2,269
Interest income	2,897	6,298	6,339	6,010	8,023	8,370	7,801
Interest expense	-596	-3,431	-3,410	-3,182	-5,760	-5,588	-5,086
Dividend income	60	55	54	53	38	35	36
Net fee and commission income	1,882	1,876	1,873	1,869	1,521	1,606	1,691
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	157	33	33	33	-20	25	25
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					-298		
Other operating income not listed above, net	15	221	221	221	582	221	221
Total operating income, net	4,415	5,053	5,109	5,005	4,087	4,166	4,242
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-485	-525	-281	-266	-1,471	-614	-583
Other income and expenses not listed above, net	-2,934	-2,982	-2,960	-2,984	-3,041	-3,052	-3,157
Profit or (-) loss before tax from continuing operations	996	1,546	1,868	1,755	-425	501	502
Tax expenses or (-) income related to profit or loss from continuing operations	-308	-425	-520	-526	156	-131	-140
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
Profit or (-) loss for the year	689	1,121	1,348	1,228	-269	370	362
Amount of dividends paid and minority interests after MDA-related adjustments	349	448	539	491	-71	122	145
Attributable to owners of the parent net of estimated dividends	340	672	809	737	-199	248	217
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
Total post-tax MDA-related adjustment		0	0	0	137	45	0
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17							



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

	(mln EUR)
Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
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