

2023 EU-wide Stress Test

Bank Name	BANCA MONTE DEI PASCHI DI SIENA S.p.A.
LEI Code	J4CP7MHCXR8DAQMKIL78
Country Code	IT



2023 EU-wide Stress Test: Summary

BANCA MONTE DEI PASCHI DI SIENA S.p.A.

	Actual		Baseline Scenario			Adverse Scenario	
(mln EUR, %)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	1,535	1,737	1,953	2,044	1,280	1,520	1,512
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-45	-2	-2	-2	-38	-2	-2
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-430	-329	-133	-95	-825	-465	-388
Profit or (-) loss for the year	-205	367	836	947	-920	-156	-54
Coverage ratio: non-performing exposure (%)	49.41%	48.96%	45.98%	44.02%	51.97%	47.10%	43.24%
Common Equity Tier 1 capital	7,601	7,501	8,121	8,701	5,293	4,966	4,751
Total Risk exposure amount (all transitional adjustments included)	45,686	46,474	46,549	46,757	46,286	46,539	46,895
Common Equity Tier 1 ratio, %	16.64%	16.14%	17.45%	18.61%	11.44%	10.67%	10.13%
Fully loaded Common Equity Tier 1 ratio, %	15.64%	16.05%	17.41%	18.61%	11.21%	10.53%	10.13%
Tier 1 capital	7,601	7,501	8,121	8,701	5,293	4,966	4,751
Total leverage ratio exposures	131,823	131,823	131,823	131,823	131,823	131,823	131,823
Leverage ratio, %	5.77%	5.69%	6.16%	6.60%	4.02%	3.77%	3.60%
Fully loaded leverage ratio, %	5.43%	5.67%	6.16%	6.62%	3.94%	3.73%	3.62%
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. %	15.65%						

Note: Banca Monte dei Paschi di Siena requested one-off adjustments of expenses that - according to the stress test methodology - are floored at end-2022 level over the scenario horizon. A one-off adjustment of expenses linked to the restructuring was accepted. However, future cost savings stemming from the layoffs concluded in late 2022 are not eligible as one-off adjustments under the stress test methodology and thus are not considered in the projections.

Future additional cost savings could be in the order of EUR 857 million over the 3-year horizon.

IFRS 9 transitional arrangements?	Yes (static and dynamic)



2023 EU-wide Stress Test: Credit risk IRB

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-	RB	F-	IRB	A-I	RB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR. 9	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	18,934	1,395	0	0	11,775	777	0	0	15,262	3,747	1,342	41	183	820	61.05%
	Corporates - Of Which: Specialised Lending	1,167	76	0	0	884	0	0	0	764		73	3	6	40	55.04%
	Corporates - Of Which: SME	8,841	1,067		0	4,732	698	0	0	6,615	2,404	1,005	17	129	570	56.719
	Retail	34,203	1,583	0	0	6,198	662	0	0	30,787	4,099 2,980	1,486	42	150	730	49.129
DANICA MONTE DEL DACCUI DI	Retail - Secured on real estate property	29,498	901	0	0	4,399	334	0	0	26,496		877	27	98	296	33.799
BANCA MONTE DEI PASCHI DI	Retail - Secured on real estate property - Of Which: SME	3,467	332		0	1,223	150	0	0	2,429		314	5	45	147	46.739
SIENA S.p.A.	Retail - Secured on real estate property - Of Which: non-SME	26,031	569	0	0	3,176	184	0	0	24,057	1,946	563	22	53	150	26.599
SILIN SIPINI	Retail - Qualifying Revolving	82	0	0	0	15	1	0	0	75	6	0	0	0	0	48.659
	Retail - Other Retail	4,623	681	0	0	1,785	327	0	0	4,226	1,113	609	15	53	434	71.199
	Retail - Other Retail - Of Which: SME	3,666		0	0	1,477	248	0	0	3,249		508	12	45	365	71.759
	Retail - Other Retail - Of Which: non-SME	957	109	0	0	308	79	0	0	977	223	101	2		69	68.36%
	Equity	0	0			0	0			0	0	0	0	0	0	į-
	Securitisation															
	Other non-credit obligation assets	0	0			0				0	0	0	0	0	0	ŀ
	IRB TOTAL	53,137	2,978	0	0	17,973	1,439	0	0	46,050	7,846	2,829	83	333	1,550	54.78%

									Actual							
									31/12/2022*							
			Exposu	e values			Risk expos	ure amounts								
		A-	IRB	F-	-IRB	A-	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min ELR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	18,918	1,384	0	0	11,759	777	0	0	15,246	3,747	1,331	41	183	813	61.08%
	Corporates - Of Which: Specialised Lending	1.150	65	0	0	868	0	0	0	748	165	61	3	6	33	54.57%
	Corporates - Of Which: SME	8.841	1.067	0	0	4.732	698	0	0	6.615	2.404	1.005	17	129	570	56.71% 49.15%
	Retail	34,135	1,579	0	0	6,186	660	0	0	30,727	4,092	1,482	42	150	729	
	Retail - Secured on real estate property	29,434		0	0	4,388		0	0	26,429	2,974		27	97	295	
ITALY	Retail - Secured on real estate property - Of Which: SME	3,467		0	0	1,223	150	0	0	2,429	1,034	314	5	45	147	
TIALI	Retail - Secured on real estate property - Of Which: non-SME	25,968	566	0	0	3,165	183	0	0	24,000	1,940	560	22	52	149	
	Retail - Qualifying Revolving	82	0	0	0	15	1	0	0	75	6	0	0	0	0	48.66%
	Retail - Other Retail	4,619	681	0	0	1,783	326	0	0	4,222	1,112	609	14	53	433	71.18%
	Retail - Other Retail - Of Which: SME	3,666	572	0	0	1,477	248	0	0	3,249	889	508	12	45	365	71.75%
	Retail - Other Retail - Of Which: non-SME	953	109	0	0	306	78	0	0	973	223	100	2	8	68	68.34%
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	
	IRB TOTAL	53,053	2,963	0	0	17,945	1.437	0	0	45,972	7.839	2.814	83	333	1,542	54.80%

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



2023 EU-wide Stress Test: Credit risk IRB

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	Central governments	0	0	0	0	0	0		0	0	0	0		0		0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
	Corporates	14,869	3,832	1,650	51	156	905	54.84%	14,551	3,874	1,927	49	140	984	51.09%	14,321	3,864	2,166	49	108	1,054	48.67
	Corporates - Of Which: Specialised Lending	726	188	87	2	8	44	49.80%	699	201	101	2	8	47	46.21%	680	208	114	2	6	50	43.76
	Corporates - Of Which: SME	6,633	2,201	1,191	22	96	616	51.71%	6,604	2,076	1,345	22	77	655	48.73%	6,568	1,985	1,471	22	49	688	46.79
	Retail	30,683	3,928	1,763	30	101	785	44.56%	30,553	3,816	2,004	29	79	833	41.57%	30,457	3,707	2,208	29	53	873	39.55
DANICA MONTE DEL DACCUI DI	Retail - Secured on real estate property	26,389	2,888	1,065	14	66	321	30.18%	26,284	2,827	1,232	14	52	343	27.87%	26,211	2,758	1,374	14	36	362	26.33
BANCA MONTE DEI PASCHI DI	Retail - Secured on real estate property - Of Which: SME	2,448	941	387	5	34	158	40.94%	2,446	883	447	5	28	168	37.58%	2,438		496	5	19	176	35.40
SIENA S.p.A.	Retail - Secured on real estate property - Of Which; non-SME	23,941	1,947	679	10	32	163	24.04%	23,838	1,944	785	9	24	175	22.34%	23,773	1,916	878	9	17	186	21.20
SILIA S.P.A.	Retail - Qualifying Revolving	75	6		0	0	0	36.11%	75	6	1	0	0	0	33.74%	74	6	2	0	0	1	32.60
	Retail - Other Retail	4,219	1,033	696	16	35	464	66.56%	4,194	983	771	15	27	489	63.50%	4,172	943	832	15	18	511	61.39
	Retail - Other Retail - Of Which: SME	3,195	869	583	14	31	392	67.13%	3,147	852	648	14	25	415	64.02%	3,112	831	704	14	17	435	61.86
	Retail - Other Retail - Of Which: non-SME	1,024	164	113	1	- 4	72	63.62%	1,047	132	122	1	2	74	60.72%	1,060	112	129	1	1	76	58.85
	Equity	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	. 0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0		0		0	0	0	0	0	0	-	0	0		0	0	0	-
	IRB TOTAL	45,552	7,760	3.413	81	256	1.690	49,53%	45,104	7,690	3,931	79	219	1.817	46,24%	44,778	7,572	4,375	78	162	1,928	44.07

												Baseline Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	0	0	-	0	0	0		0	0		0	0	0	0	0		j -
	Central governments	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0		0		11-
	Institutions	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0		0		11-
	Corporates	14,853	3,832	1,639	50	156	898	54.82%	14,535		1,915	49	140	978	51.05%	14,305	3,864	2,155	49	108	1,049	8 48.63%
	Corporates - Of Which: Specialised Lending	710	188	76	2	8	37	48.62%	684	201	90	2	8	40	44.77%	665	207	102	2	6	43	3 42.23%
	Corporates - Of Which: SME	6,633	2,201	1,191	22	96	616	51.71%	6,604		1,345	22	77	655	48.73%	6,568	1,985	1,471	22	49	689	8 46.79% 2 39.57%
	Retail - Secured on real estate property	30,622	3,922	1,/58	30	101	789	44.58%	30,492			29	/9	832	41.60% 27.87%	30,396 26,153			29	53	8/2	2 39.57%
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	26,332		1,061	14	66	320	30.18% 40.94%	26,227			14	52	392	27.87%	26,153		1,370		36	361	6 35.40%
ITALY		2,448	941	387	5	34	158	40.94%	2,446			5	28	168	37.58%			496	5	19	176	6 35.40% 5 21.17%
	Retail - Secured on real estate property - Of Which: non-SME	23,884	1,942	675	9	32	162	24.01% 36.12%	23,781	1,938	781	9	24	174	22.31%	23,716	1,911	873	9	17	185	
	Retail - Qualifying Revolving	75	6	1	0		0		74	6	1			0	33.74% 62.50%	74 4 160	- 6	2				1 32.59%
	Retail - Other Retail	4,215	1,033	696	16	35	463	66.56% 67.13%	4,190	983	770	15	27	489		4,169	943	832	15	18	511	1 61.40%
	Retail - Other Retail - Of Which: SME	3,195	869	583	14	31	392	67.13%	3,147		648	14	25	415	64.02%	3,112	831	704		17	435	5 61.86%
	Retail - Other Retail - Of Which: non-SME	1,020	164	113	1	- 4	72	63.61%	1,043	131	122		2	74	60.71%	1,057	112	128	1	1	75	5 58.84%
	Equity Securitisation		- 0								- 0		- 0	0			- 0			- 0		+
	Other non-credit obligation assets				_									_								_
							0			- 0	- 0			0			0	0	- 0			4
	IRB TOTAL	45,475	7,754	3,397		256	1,682	49.52%	45.027	7,684	3.914		219	1.809	46.22%	44,702	7,566	4,358		162	1.919	9 44.05%

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



2023 EU-wide Stress Test: Credit risk IRB

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0	0	0	0	0		0	0	0	0		0		0	0	0	0	0	0	
	Central governments	0	0	0	0	0	0	-	0	0	0	0		0		0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0		0	0	0	0		0		0	0	0	0	0	0	
	Corporates	14,763	3,811	1,778	127	200	1,049	58.98%	14,005	3,925	2,422	168	184	1,268	52.34%	13,174	3,975	3,202	139	143	1,534	47.92
	Corporates - Of Which: Specialised Lending	721	190	90	5	11	49	54.44%	677	209	116	7	13	56	48.10%	626	222	154	6	11	66	42.83
	Corporates - Of Which: SME	6,577	2,186	1,261	54	132	724	57.38%	6,333	2,090	1,602	72	112	829	51.72%	6,000		1,999	60	85	951	47.60
	Retail	30,611	3,957	1,805	66	138	845	46.83%	30,139	3,984	2,249	100	118	949	42.17%	29,398		2,878	85	98	1,086	37.73
BANCA MONTE DEI PASCHI DI	Retail - Secured on real estate property	26,341	2,911	1,091	29	89	353	32.34%	25,991	2,962	1,390	50	75	398	28.60%	25,417		1,841	43	64	464	25.18
	Retail - Secured on real estate property - Of Which: SME	2,429	947	400	10	44	166	41.47%	2,355	909	511	14	38	185	36.28%	2,241	888	647	12	31	209	32.35
SIENA S.p.A.	Retail - Secured on real estate property - Of Which: non-SME	23,911	1,964	691	19	45	187	27.06%	23,635	2,053	879	36	37	212	24.14%	23,176	2,196	1,194	31	32	254	21.29
	Retail - Qualifying Revolving	75	6	1	0		0	45.08%	74	6	2	0		1	41.01%	72	7	3	0	0	1	38.47
	Retail - Other Retail	4,196	1,040	713	37	48	492	69.03%	4,075	1,016	857	50	43	550	64.19%	3,909		1,034	42	35	621	60.10
	Retail - Other Retail - Of Which: SME	3,174	875	598	34	42	416	69.52%	3,041	879	728	45	39	470	64.55%	2,885		882	38	32	534	60.56
	Retail - Other Retail - Of Which: non-SME	1,022	165	114	3		76	66.47%	1,035	137	130	5	- 4	81	62.18%	1,023	126	151	- 4	3	87	57.41
	Equity	0	0	0	0		0		0	0		0		0		0	0		0	0	0	
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0		0	0		0		0		0	0		0	0	0	
	IRB TOTAL	45,374	7,768	3,582	193	338	1,894	52.86%	44,144	7,909	4,671	269	303	2,216	47.44%	42,572	8,071	6,081	224	242	2,621	43.10

												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	provisions for pro Stage 1	Stock of wisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	i e
	Central governments	0	0	0	0		0		0		0	0	0	0		0	0		0	0	0	
	Institutions	0	0	0		0	0		0	0	0	0	0	0		0	0		0	0		r
	Corporates	14,747	3,811	1,766	127	200	1,041	58.95%	13,989	3,924	2,410	168	184	1,260	52.28%	13,160	3,974	3,190	139	143	1,527	47.86%
	Corporates - Of Which: Specialised Lending	706	190	78	5	11	42	53.05%	661	209	104	7	12	48	46.37%	612	221	141	6	- 11	58	41.13%
	Corporates - Of Which: SME	6,577		1,261	54	132	724	57.38%	6,333			72	112	829	51.72%	6,000		1,999	60	85	951	47.60%
	Retail	30,550			66	138	844	46.87%	30,079			100	118	947	42.20%					98	1,084	
	Retail - Secured on real estate property	26,283	2,906	1,087	29	89	352	32.35%	25,934		1,386	50	75	396	28.61%		3,079	1,836	42	63	462	25.189
ITALY	Retail - Secured on real estate property - Of Which: SME	2,429		400	10	44	166	41.47%	2,355		511	14	38	185	36.28%	2,241		647	12	31	209	32.35
IIALI	Retail - Secured on real estate property - Of Which: non-SME	23,854	1,958	687	19	45	186	27.05%	23,579	2,047	874	36	37	211	24.12%	23,121	2,190	1,189	31	32	253	21.289
	Retail - Qualifying Revolving	75	6		0	0	0	45.09%	74	6	2	0	0	1	41.01%	72	7	3	0	0	1	38.469
	Retail - Other Retail	4,192	1,039	712	37	48	492	69.03%	4,071		856	50	43	550	64.19%	3,905		1,033	42	35	621	60.10%
	Retail - Other Retail - Of Which: SME	3,174	875	598	34	42	416	69.52%	3,041	879	728	45	39	470	64.55%	2,885	879	882	38	32	534	60.56%
	Retail - Other Retail - Of Which: non-SME	1,018	165	114	3	7	76	66.47%	1,031	137	129	5	4	80	62.18%	1,020	126	151	4	3	87	57.40%
	Equity	0	0	0	0	0	0		0	0	0	0	0	0		0	0	- 0	0	0	0	t-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	-
	IRB TOTAL	45,297	7.762	3,566	193	338	1.885	52.85%	44,068	7,903	4,654	268	302	2,207	47,42%	42,498	8.065	6.062	224	242	2.611	43.07%

^{*} 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 BANCA MONTE DEI PASCHI DI SIENA S.p.A.

							Actual					
							31/12/202	2*				
		Exposure	values	Risk exposu	are 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	11.117	0	34	0	11.094	0	0	0	0	0	0.00%
	Central governments	28.947	318	2.080	3	19.690	3.122	369	9	3	6	1.52%
	Regional governments or local authorities	1.131	9	226	9	1.028	13	13	1	1	4	33.95%
	Public sector entities	561		451	0	436		- 4	0		1	22.07%
	Multilateral Development Banks	42			0	42			0			0.00%
	International Organisations	22			0	22			0			0.00%
	Institutions	4.674		998	0	1.122	- 4					12.09%
	Corporates	3.556	31	2,797	33	2.825	289	96	8	5	69	71,27%
	of which: SME	769	16	570	19	657	155	62		2	49	78,94%
BANCA MONTE DEI PASCHI DI SIENA	Retail	698	15	480	16	679	68		3	2	33	
	of which: SME	245	4	140	4	241	37		1	2	6	61.06%
S.p.A.	Secured by mortgages on immovable property	1,314	10	486	10	1,190	124		1	3	10	49.25%
	of which: SME	260	3	94	3	203	55	5	0	2	2	33.64%
	Items associated with particularly high risk	9	17	13	25	8		- 11	0	0	2	21.48%
	Covered bonds	618	0	74	0	611		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)	294		352	0	0		0	0	0		0.00%
	Equity	839		1,536	0	1	0	0	0	0		0.00%
	Securitisation											
	Other exposures	4,746	1	3,321	0	0		4	0	0	2	62.12%
	Standardised Total	58,570	400	12,848	96	38,746	3,621	564	25	14	127	22.51%

							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	10.442	0	32	0	10.430	0	0	۰	0	0	0.00%
	Central governments	27.437	288	2.067	0	18.211	3.112	342	7	2	3	0.74%
	Regional governments or local authorities	1,131	9	226	9	1,028	13	13	1	1	- 4	33.95%
	Public sector entities	506		431		436	- 1		0	0		59.06%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	22		0		22	0		0	0		0.00%
	Institutions	2,432		519		669	2		0	0		12.09%
	Corporates	2.363	10	1.811	10	1.869	217	35	- 6	- 4	26	74,74%
	of which: SME	698	3	499	3	589	137	20	1	2	17	84.87%
******	Retail	561	9	396	9	548	68	26	3	2	16	62.89%
ITALY	of which: SME	136	- 4	78	- 4	138	37	10	1	2	6	61.06%
	Secured by mortgages on immovable property	1.185	10	434	10	1.065	124	19	1	3	10	49.30%
	of which: SME	190	3	69	3	137	55	5	0	2	2	33.64%
	Items associated with particularly high risk	9	17	13	25	8	0	- 11	0	0	2	21.48%
	Covered bonds	3			0		0		0	0		0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0		0.00%
	Collective investments undertakings (CIU)	294	0	352	0	0	0	0	0	0		0.00%
	Equity	837	0	1,535		0	0		0	0	0	0.00%
	Securitisation											
	Other exposures	4,702	1	3,296		0	0	- 4	0	0	2	62.12%
	Standardised Total	51,925	344	11,113	63	34,287	3,537	451	20	13	64	14.24%



2023 EU-wide Stress Test: Credit risk STA BANCA MONTE DEI PASCHI DI SIENA S.p.A.

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	11,090			0		0	0.08%	11.087	0	7	0	0	0	0.08%	11.084	0	10	0	0	0	0.089
	Central governments	20,510	2,209	463	22	46	186	40.16%	20,951	1,676	555	25	33	223	40.18%	21,183	1,351	647	25	23	260	40.209
	Regional governments or local authorities	928	108	17	2	1	7	40.00%	857	174	22	2	1	9	40.00%	807	220	26	2	1	10	40.009
	Public sector entities	399	37			0	- 1	24,24%	376	60	5	1	- 1	2	28,72%	361	73	7	- 1	1	2	32.359
	Multilateral Development Banks	42					0	45,00%	42	0	0	0	0	0	45.00%	42	0	0	0	0	0	45.009
	International Organisations	22					0	45,00%	22	0	0	0	0	0	45.00%	22	0	0	0	0	0	45.009
	Institutions	1.105	17	4	2		2	43,90%	1.092	26	8	2	0	3	43.94%	1.083	32	11	2	0	5	43.949
	Corporates	2,731	351	128	8	5	82	64.14%	2.665	387	158	7	6	91	57.96%	2,622	403	185	7	4	100	54.139
	of which: SME	659	147	70	,	2	54	78.29%	659	140	76	1	2	56	74.19%	699	134	87	1	1	58	71.059
BANCA MONTE DEI PASCHI DI SIENA	Retail	657	76	61	5	2	41	66,54%	642	81	71	4	2	46	64.65%	632	83	79	4	1	50	71.059 63.549
	of which: SMF	229	44	16	3	1	10	63,66%	220	48	21	2	1	13	64.19%	215	49	24	2	1	16	64.419
S.p.A.	Secured by mortgages on immovable property	1.171	134	27	- 1	3	11	41,79%	1.158	140	35	1	3	13	37.92%	1.149	142	42	1	2	15	35.639
	of which: SMF	204	51		1	1	3	31,49%	203	49	11	1	1	3	31.12%	203	47	13	1	1	4	31.039
	Items associated with particularly high risk	7	- 1	11	0		2	21,90%	7	1	11	0	0	2	22.11%	7	1	11	0	0	3	22.299
	Covered bonds	611			0		0	45,00%	611	0	1	0	0	0	45.00%	610	0	1	0	0	0	45.009
	Claims on institutions and corporates with a ST credit assessment	0					0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.009
	Collective investments undertakings (CIU)	0					0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.009
	Fruity	- 1						75.00%	- 1	0	0	0	0	0	75.00%	1	0	0	0			75 009
	Securitisation		·	i -					-						1							
	Other exposures			4			2	61.98%	0	0	4	0	0	2	61.90%	0	0	4	0		2	61.859
	Standardised Total	39,276	2.934	722	41	57	334	46.27%	39,511	2.545	876	41	44	202	44,82%	39.604	2.305	1.023	41	32	448	43.829

												Baseline Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	10.427	0	3	0	0	0	0.00%	10.424	0	6	0	0		0.00%	10.421	0	9	0	0	0	0.00%
	Central governments	19,031	2,205	429	20	46	172	40.00%	19,478	1,671	515	22	33	206	40.00%	19,716	1,347	601	23	23	241	40.00%
	Regional governments or local authorities	928	108	17	2	1	7	40.00%	857	174	22	2	1	9	40.00%	807	220	26	2	1	10	40.00%
	Public sector entities	399	37	1	0			48,04%	376	60		1	1		45,05%	361	73	3	1	1		44,47%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%		0	0	0	0	. 0	0.00%
	International Organisations	22	0	0	0	0	0	45.00%	22	0		0	0	0	45.00%	22	0	0	0	0	0	45.00%
	Institutions	653	16	3	1	0	1	43.63%	641		6	1	0	3	43.64%	633	30	9	1		4	43.63%
	Corporates	1.798	264	61	6	4	34	56,73%	1,749	289	84	6	4	42	49,54%	1,717	300	105	5	3	48	45.90%
	of which: SME	590	130	27	1	2	19	71.40%	590	124	33	1	2	21	64.06%	590	119	38	1	1	22	59.38%
	Retail	539	68	35	2	2	20	56.35%	532		42	2	1	22	53.07%	527	68	47	2	1	24	51.28%
ITALY	of which: SME	135	37	14	1	1	8	57.38%	132	36	16	1	1	9	55.56%	131	36	19	1	1	10	54.53%
	Secured by mortgages on immovable property	1,058	124	26	1	3	11	42.23%	1,051	124	32	1	2	12	38.48%	1,047	123	38	1	2	14	36.24%
	of which: SME	142	47	7	0	1	2	31.30%	144	43	10	0	1	. 3	30.84%	146	39	11	0	1	- 4	30.79%
	Items associated with particularly high risk	7	1	11	0	0	2	21.90%	7	1	11	0	0	2	22.11%	7	1	11	0	0	3	22.29%
	Covered bonds	0	0		0			0.00%		0					0.00%		0	0				0.00%
	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)	0	0	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		0.00%	0	0			0		0.00%		0	- 0	0			0.00%
	Securitisation															I						
	Other exposures	0	0	4	0	0	2	61.97%	0	0	4	0	0	2	61.90%		0	- 4	0	0	2	61.85%
	Standardised Total	34,862	2,823	589	33	56	250	42.39%	35,138	2.413	724	34	42	299	41.33%	35,260	2.161	854	34	30	347	40.66%

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



2023 EU-wide Stress Test: Credit risk STA BANCA MONTE DEI PASCHI DI SIENA 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 Ratio Stage 3 exposure
	Central banks	11,090	0		0			0.08%	11.087	0	7	0	0	0	0.08%	11.084	0	10	0	0		0.085
	Central governments	19,808	2,880	494	26	81	198	40.13%	19,865	2,699	617	27	67	248	40.17%	19,881	2,561	740	26	53	297	7 40.149
	Regional governments or local authorities	908	126	15	2			40.00%	831	198	24	2	1	10	40.00%	779	244	30	2	1	12	2 40.009
	Public sector entities	398	38			- 1	1	27.64%	368	65	7	3	2	2	34,50%	342	84	15	2	2	6	6 39.559
	Multilateral Development Banks	41	1					45,00%	40	2		0	0		45,00%	39	3	0		0		0 45.009
	International Organisations	22						45,00%	22	0		0	0		45,00%	22	0	0		0		0 45.009
	Institutions	1.103	18		4		2	44,07%	1.082	30	14	7	1	6	44,05%	1.056	39	31	6	1	14	4 43.929
	Corporates	2.718	357	135	20		96	70.95%	2.594	413	202	27	11	119	58,63%	2.468	448	294	23	10	150	51.209
	of which: SME	655	149	71	3		63	89.00%	641	149	85	5	3	68	79,64%	621	149	104	4	3	74	4 70.689
BANCA MONTE DEI PASCHI DI SIENA	Retail	655	77	63	9	3	43	69.17%	629	85	80	10	3	53	66.30%	601	91	102	9	3	65	5 63.409
	of which: SME	227	45	17	5	2	- 11	64.58%	213	50	26	6	2	17	65.25%	199	53	37	5	2	24	4 65.239
S.p.A.	Secured by mortgages on immovable property	1,168	136	25	3	5	12	43.61%	1,140	149	43	5	5	17	38.00%	1,107	160	66	4	5	22	2 34.119
	of which: SME	202	52	9	2	2	3	32.30%	197	52	15	2	2	5	32.36%	190	51	22	2	2	7	7 32.869
	Items associated with particularly high risk	7	1	11	0		3	25.56%	7	1	11	0	0	3	25.95%	7	1	12	0	0	3	3 26.599
	Covered bonds	596	14		0			45.00%	581	29	1	1	1	1	45.00%	566	42	3	1	1		1 45.009
	Claims on institutions and corporates with a ST credit assessment	0	0		0			0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.009
	Collective investments undertakings (CIU)	0	0		0			0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.009
	Equity	1	0		0		0	75.00%	1	0	0	0	0	0	75.00%	1	0	0	0	0		0 75.009
	Securitisation																					
	Other expessives	0	0	-	0		3	68,86%	0	0	- 4	0	0	3	68,74%	0	0	4		0	3	3 68.619
	Standardised Total	38.517	3,649	766	66	99	366	47.77%	38.249	3.671	1.012	82	90	461	45,53%	37.952	3,673	1.307	73	75	574	43,889

												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	10.427	0	3	0	0	0	0.00%	10.424	0	6	0	0	0	0.00%	10.421	0	9	0	0	0	0.00%
	Central governments	18,332	2,874	458	23	80	183	40.00%	18,397	2,694	573	24	66	229	40.00%	18,421	2,556	688	23	52	275	40.00%
	Regional governments or local authorities	908	126	19	2	1	8	40.00%	831	198	24	2	1	10	40.00%	779	244	30	2	1	12	40.00%
	Public sector entities	398	38	1	1	- 1		47,40%	368	65	- 4	3	2	2	44,38%	342	84	12	2	2		44.03%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	. 0	0.00%
	International Organisations	22	0	0	0	0	0	45.00%	22	0		0	0	0	45.00%	22	0	0	0	0	0	45.00%
	Institutions	651	16	4	3	0	2	43.84%	633	28	11	5	1	5	43.77%	612	35	24	4	1	10	43.58%
	Corporates	1,788	268	66	15		40	61.32%	1,695	309	118	20		58	48.89%	1,601	333	187	16		81	43.35%
	of which: SME	587	131	28	3	3	22	78.73%	574	132	41	4	3	26	64.38%	556	133	58	4	2	32	54.54%
	Retail	537	69	36	4	2	22	60.58%	522		48	6	2	27	55.84%	501	75	65	5	2	34	52.21%
ITALY	of which: SME	134	37	14	2	2	8	57.84%	127	38	20	3	2	11	55.53%	120	38	27	2	1	14	54.00%
	Secured by mortgages on immovable property	1,055	126	27	3	4	12	44.14%	1,037	132	40	4	- 4	15	38.66%	1,010	139	60	4	4	21	34.64%
	of which: SME	140	48	8	1	2	3	32.06%	139	45	13	2	2	4	31.92%	135	43	19	1	2	6	32.67%
	Items associated with particularly high risk	7	1	11	0	0	3	25.56%	7	1	11	0	0	3	25.95%	7	1	12	0		3	26.59%
	Covered bonds	0	0		0			0.00%		0					0.00%		0	0				0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0		0	0		0.00%	0	0				0	0.00%		0	0	0			0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0		0.00%	0	0		0	0		0.00%	0	0	0	0		0	0.00%
	Equity	0	0	0	0	0		0.00%	0	0			0	0	0.00%	0	0	- 0	0		0	0.00%
	Securitisation																				4	1 .
	Other exposures	0	0	4	0	0	3	68.86%	0	0	4	0	0	3	68.74%	0	0	- 4	0	0	3	68.62%
	Standardised Total	34,128	3,519	628	51	96	272	43.34%	33,937	3,497	840	65	85	351	41.81%	33,716	3,467	1.092	58	70	445	40.75%

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



2023 EU-wide Stress Test: Credit risk COVID-19 IRB BANCA MONTE DEI PASCHI DI SIENA S.p.A.

								Public guara	ntees - Actual						
								31/1	1/2022						
		Exposur	e values	Risk exposi	are 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-IRS		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			622			2.760								
	Corporates	5,339		527		3.843	3.289	1,386	1.193	173	135		24	47	27%
	Competes - Of Which- Spanished Landon	3 262		200		2.517	2 123	201	697						
	Corporates - Of Which: SME	3,262		300		2.517	2.123	701	587	69	51	- 2	9	19	26,78%
BANCA MONTE DEI		3,650	- 0	163	- 0	2.631	2.320	921	810	123	102	- 2	- 11	15	12,47% 12,73%
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	- 11		- :		3	- 1		- 1						12,73%
PASCHI DI SIENA	Retail - Secured on real estate property - Of Which: non-	- 11	- 0	-		2	-	2	-	-		- 0			1273%
C n A	Retail - Qualifying Revolving	0	- 0	0	0	0	0	0	0			0	0	0	
S.p.A.	Retail - Oualifying Revolving Retail - Other Retail	3,639	- 0	162	0	2.627	2,316	915	806	122	102	- 0	10	15	12.47%
	Retail - Other Retail - Of Which: SME	3,630	- 0	162	0	2.627		915	935	122	102		10	15	12.50%
	Retail - Other Retail - Of Which: non-SME	3,630		162		7.619	2,309	719	900	122	101	0	10	12	6.19%
	Equity							_ ^	-						0.1970
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	8,988		690		6,474	5,608	2.307	2.004	295	237	5	34	63	21.10%

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposus	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min ELIR, %)	A-188	F-IRB	A-188	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	5,339		527	0	3.843	3.289	1,386	1.193	173	135	3	24	47	27%
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	3,650		163		2.631	2,320	921	810	123	102	2	- 11	15	12%
	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														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	TRE TOTAL	9 092		600		6 674									

2023 EU-wide Stress Test: Credit risk COVID-19 IRB BANCA MONTE DEI PASCHI DI SIENA S.p.A.

																rudec guarantees -	Baseline Scenario														
						31/12	2/2023									31/12/	/2024									31/1	2/2025				
	(min EUR, 9	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 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	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 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	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 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	Coverage Ratio Stage 3 exposure
	Central banks																														
	Central covernments Institutions																														
	Institutions Corporates	4 210	2.642		21.4	210	160		22		200	4.432	2 940	236	505	343	192		16	ns.	2004	4.623	2.023	667	441	324	204			107	200
	Connected a Of Which Socialized Landon	7,210	2012		241	210	1.0				27.0	1.122	2010	740		4-12	100				27.5	7.07.2	2372	- 20	***	4/1	450			107	
	Corporates - Of Which: SME																														
BANCA MONTE DE	Retail	2.878	2.559	64	7 554	150	119	4	15	64	43%	3.025	2,698	477	399	173	135	4	10	73	42%	3.116	2,781	366	301	193	150	0 5	6	81	425
								-		-		l												-			-				
PASCHI DI SIENA	Rutal - Secured on real estate property - Of Which: non-				+			1																							
S.p.A.	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Rutal - Other Rutal - Of Which: SME Rutal - Other Rutal - Of Which: non-SME																														
	Retail - Other Retail - Of Which: non-SME Equity																														
	Securitisation				+			1																							
	Other non-credit obligation assets																														
	Other non-credit oblication assets IRB TOTAL	7.058	6.203	1.62	1.368	360	279		28	112	30.99%	7.448	6.548	1.213		417	318	10	27	127	30.52%	7.666	6.752	944	742	467	354	4 10	17	142	30.35%
	Other non-credit obligation assets 188 TOTAL	7.058	6.203	1.62	1.368		279	6	28	112	30.99%	7.448	6.548	1.213		417 Public guarantees - 31/12	318 Baseline Scenario (2024	10	27	127	30.52%	7.666	6.752	944	742		2/2025	4 10	17	142	30.35%
	Oher one overfit delication assets 168 ToTA:	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed		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	30.99% Coverage Ratio Stage 3 exposure	7.448 Stage 1 exposure	Stage 1 exposure, of which guaranteed	1.213 Stage 2 exposure	Stage 2 exposure, of which guaranteed		5tage 3 exposure, of which guaranteed	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	30.52% Coverage Ratio - Stage 3 exposure	7.666 Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed		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	30.35% Coverage Ratio Stage 3 exposure
	SRB TOTAL	Stage 1 exposure	Stage 1 exposure, of which	State 2	Stage 2 exposure, of which	31/12	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio	Steem 1	Stage 1 exposure, of which	Steps 2	Stage 2 exposure, of which	31/12/	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stor 1	Stage 1 exposure, of which	States 2	Stage 2 exposure, of which	31/1	2/2025 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3
	Control Steam metals	Stage 1 exposure	Stage 1 exposure, of which guaranteed	State 2	Stage 2 exposure, of which guaranteed	31/12	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio	Steem 1	Stage 1 exposure, of which guaranteed	Steps 2	Stage 2 exposure, of which guaranteed	31/12/	5tage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stor 1	Stage 1 exposure, of which guaranteed	States 2	Stage 2 exposure, of which guaranteed	31/1	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3
	Sea YOTAL Security Service (min Edit, 4 Control Service) Control Service (min Edit, 4 Control Service)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	State 2	Stage 2 exposure, of which guaranteed	31/12	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Steps 2	Stage 2 exposure, of which guaranteed	31/12/	5tage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stor 1	Stage 1 exposure, of which guaranteed	States 2	Stage 2 exposure, of which guaranteed	31/1	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3
	Tea Total. Control banks (note 528, * Control banks) Control generated Control generated Control generated	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	State 2	Stage 2 exposure, of which guaranteed	31/12	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio	Steem 1	Stage 1 exposure, of which guaranteed	Steps 2	Stage 2 exposure, of which guaranteed	31/12/	5tage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stor 1	Stage 1 exposure, of which guaranteed	States 2	Stage 2 exposure, of which guaranteed	31/1	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3
	Control Services Control Services Control Services Control Services Control Services Control Control Services Control Control Control Services Control Control Control Services Control	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	State 2	Stage 2 exposure, of which guaranteed	31/12	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Steps 2	Stage 2 exposure, of which guaranteed	31/12/	5tage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stor 1	Stage 1 exposure, of which guaranteed	States 2	Stage 2 exposure, of which guaranteed	31/1	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3
	Control brinds Control brinds Control brinds Control C	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	State 2	Stage 2 exposure, of which guaranteed	31/12	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Steps 2	Stage 2 exposure, of which guaranteed amount	31/12/	5tage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stor 1	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3
	Control Services Control Services Control Services Control Services Control Services Control Control Services Control Control Control Services Control Control Control Services Control	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	State 2	Stage 2 exposure, of which guaranteed	31/12	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 expoure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/	5tage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3
ITALY	Commissions (min 11.4), Commis	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	State 2	Stage 2 exposure, of which guaranteed	31/12	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 expoure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/	5tage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3
ITALY	Control lands (note 124, 1 Control lands) Control lands Control	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	State 2	Stage 2 exposure, of which guaranteed	31/12	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 expoure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/	5tage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3
ITALY	Control Sacks Control Sacks (not 624, 5 Control Sacks Controls - C Water Sociated Leider Controls - C Water Sociated Leider Controls - C Water Sociated Leider Exist Exis	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	State 2	Stage 2 exposure, of which guaranteed	31/12	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 expoure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/	5tage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3
ITALY	Comment Services (note 150, 15, 15, 15, 15, 15, 15, 15, 15, 15, 15	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	State 2	Stage 2 exposure, of which guaranteed	31/12	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 expoure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/	5tage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3
ITALY	Control bands (with LLA Control bands) (with L	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	State 2	Stage 2 exposure, of which guaranteed	31/12	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 expoure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/	5tage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3
ΠΆLΥ	Central Service Control Service Control Service Control Control Control Control Control	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	State 2	Stage 2 exposure, of which guaranteed	31/12	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 expoure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/	5tage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3
ITALY	Control bands (with LLA Control bands) (with L	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	State 2	Stage 2 exposure, of which guaranteed	31/12	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 expoure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/	5tage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3
ΠΑLY	Control Service Control Service Control Cont	Stage 1 exposure	Stega 1 exposure, of guaranteed amount 3,443	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure 210	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposurant of guarant of guarant of 3,849	Stage 2 exposure 775	Stags 2 exposure of guaranteed amount.	31/12/	5tage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of guaranteed amount 3 972	\$50pp 2 exposure	Stage 2 exposure, of which guaranteed	31/1	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

B	ANCA	MONTI	F DFI	PA	SCHT	DI	STF	NA:	S.n.	Α.

															Pi	ablic guarantees - a	Adverse Scenario														
						31/12	2/2023									31/12/2	1024									31/12	1/2025				
	(min BUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 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	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Judge 1	Stage 2 exposure, of which guaranteed amount	- Stage 3	which	Stage 1	provisions for p Stage 2	OVERDING FOR	overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 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	overage Ratio - Stage 3 exposure
	Central banks																														
	Central governments Institutions																														
	Corporates	3 986	3.422	11	95 1.027	221	168	8 0	30	88	40%	4.081	3 510	1.047	898	275	199	12	23	100	40%	4 190	3 599	930	700	333	220	11	17	193	40%
	Conventes - Of Whirly Socialised Landon			1	-									-				-		-											-
	Corporates - Of Which: SME												2.622										2540								
BANCA MONTE DE	Retail Retail - Secured on real estate property	2.725	2.408	7	92 699	158	125	5 6	20	59	43%	2.786	2,472	694	613	194	147	- 8	16	83	43%	2.824	2.518	619	547	232	167	7	12	98	42%
	Retail - Secured on real estate property - Of Which: SME			1																											
PASCHI DI SIENA	Retail - Secured on real estate property - Of Which: non-																														
S.p.A.	Retail - Qualifying Revolving																														
The state of the s	Retail - Other Retail Street - Other Retail - Of Whirth SMF																														
	Rutal - Other Rutal - Of Which: non-SME													-								-									
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																						6 108	1,550						150	
	IRE TOTAL	6.711	5.830	1.90	87 1.726	379	293	3 7	48	117	30.90%	6.867	5.992	1.742	1.511	469	346	101	41	136	29.52%	6.963	6.100	1.550	1.345	364	390		31	159	28.12%
	IRS TOTAL	6.711	5.830	1.9	1.726	379	2/2023	3 7	48	117	30.90%	8.867	5.992	1742	1.511 Pi	469 ublic guarantees - i 31/12/2			-92.	138	29.52%	6.963	6.106	1.550	136	31/1:	1/2025		<u></u>	199	28.12%
	TRE TOTAL frin EUR. %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/11 Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3	Stage 3 exposure, of which guaranteed	Stage 1	provisions for p Stage 2	Ovisions for	29.52% overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	28.12% Coverage Ratio - Stage 3 exposure
		Stage 1 exposure	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	31/12/2 Stage 3	Stage 3 exposure, of which	provisions for p Stage 1	provisions for p Stage 2	ovisions for Stage 3	overage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	overage Ratio - Stage 3
	Colo ESA, NJ. Colo ESA, NJ. Colo ESA, NJ.	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3	Stage 3 exposure, of which guaranteed	provisions for p Stage 1	provisions for p Stage 2	ovisions for Stage 3	overage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which guaranteed	Stage 2	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	overage Ratio - Stage 3
	Control Sharks (nin Ed. N) Control Control (nin Ed. N) Control Control (nin Ed. N)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2	Stage 2 exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3	Stage 3 exposure, of which guaranteed	provisions for p Stage 1	provisions for p Stage 2	ovisions for Stage 3	overage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which guaranteed amount	Stage 2	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	overage Ratio - Stage 3
	Central banks (min SLA, %) Central banks Central banks Companies Companies Companies	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2	Stage 2 exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3	Stage 3 exposure, of which guaranteed	provisions for p Stage 1	provisions for p Stage 2	ovisions for Stage 3	overage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which guaranteed	Stage 2	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	overage Ratio - Stage 3
	General harina. Control of securities (Sec. N.)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2	Stage 2 exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3	Stage 3 exposure, of which guaranteed	provisions for p Stage 1	provisions for p Stage 2	ovisions for Stage 3	overage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which guaranteed amount	Stage 2	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	overage Ratio - Stage 3
	Constant States (refs Ed. N) Constant States (refs Ed. N) Constant Constant (refs Ed. N) Company (refs Ed. N) Comp	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3	Stage 3 exposure, of which guaranteed	provisions for p Stage 1	provisions for p Stage 2	ovisions for Stage 3	overage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which guaranteed amount	Stage 2	exposure, of which guaranteed amount	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	overage Ratio - Stage 3
	Consort Service Control Service Contro	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure 4.081	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3	Stage 3 exposure, of which guaranteed	provisions for p Stage 1	provisions for p Stage 2	ovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	overage Ratio - Stage 3
TAIV	Constant States (refs Ed. N) Constant States (refs Ed. N) Constant Constant (refs Ed. N) Company (refs Ed. N) Comp	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure 4.081	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3	Stage 3 exposure, of which guaranteed	provisions for p Stage 1	provisions for p Stage 2	ovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	overage Ratio - Stage 3
ITALY	Control banks Control banks Control banks Control of White Security India Control of White Security India Control of White Security India East Securit	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure 4.081	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3	Stage 3 exposure, of which guaranteed	provisions for p Stage 1	provisions for p Stage 2	ovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	overage Ratio - Stage 3
ITALY	Control blanks (one SUL %) Control demonstrates Fundations Control of White Securities produce Control of White Securities produce Control of White Securities produce Securities of White Securities produce Control of White Securities produce Securities Securities Securities and Securities Securities Securities Securities Securities Securities Securities Securities	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure 4.081	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3	Stage 3 exposure, of which guaranteed	provisions for p Stage 1	provisions for p Stage 2	ovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	overage Ratio - Stage 3
ITALY	Central brains Control of Management Comparison Compar	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure 4.081	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3	Stage 3 exposure, of which guaranteed	provisions for p Stage 1	provisions for p Stage 2	ovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	overage Ratio - Stage 3
ITALY	Central hanks Committee Read Security of an old Security of an old Security Read Security of an old Security of an old Security Read Security of an old Security of an old Security Read Security of an old Security of an old Security Read Security of an old Security of a	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure 4.081	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3	Stage 3 exposure, of which guaranteed	provisions for p Stage 1	provisions for p Stage 2	ovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	overage Ratio - Stage 3
ITALY	Control Service Contro	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure 4.081	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3	Stage 3 exposure, of which guaranteed	provisions for p Stage 1	provisions for p Stage 2	ovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	overage Ratio - Stage 3
ITALY	Central hanks Committee Read Security of an old Security of an old Security Read Security of an old Security of an old Security Read Security of an old Security of an old Security Read Security of an old Security of an old Security Read Security of an old Security of a	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure 4.081	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3	Stage 3 exposure, of which guaranteed	provisions for p Stage 1	provisions for p Stage 2	ovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	overage Ratio - Stage 3
ITALY	Central brains Central framework Central formations Central formation Central Central formation Execution Execut	Stage 1 exposure	Stage 1 exposure, of which guaranteed emount 2.4cci	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure 4.081	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3	Stage 3 exposure, of which guaranteed	provisions for p Stage 1	provisions for p Stage 2	ovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure 333 232	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	overage Ratio - Stage 3

EBA BURGHAN BANKING AUTHORITY

2023 EU-wide Stress Test: Credit risk COVID-19 STA BANCA MONTE DEI PASCHI DI SIENA S.p.A.

							Public guara	ntees - Actual					
							31/1	1/2022					
	(min EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks									-			
	Central governments												
	Regional governments or local authorities												_
	Public sector entities												
	Public sector entries Multilateral Development Banks												_
	International Organisations												1
	Institutions												_
	Corporates	119		104	100	14	17	_			_		
	of which 1989	34		22				- 1	- 1		0		
BANCA MONTE DEI	Al which Old	30											
PASCHI DI SIENA	Affaire Off	29		14									
	Secured by mortnanes on immovable amounty							0					
S.p.A.	Servined by mortnesses on immovable amounty of which now, Off												
	Items associated with particularly high risk			9		0		,			9		_
	Covered bands												_
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												_
	Contective investments undertailongs (CIU) Equity												
	Equity Securitization												
	Securitization Other exposures												
	Standardised Total	150	4	117	114	32	Public guara	ntees - Actual	,	0	٥	۰	
	Stanfarflasd Total	150	•	117	134	12	Public guara	ntees - Actual	2	0	۰	۰	
	Steenfordised Testal (min ELR, 16)	Exposure values	Risk exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Public guara		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	Stage
	Standardized Total Francis Scales (ed. S.R., %)		Risk exposure	Stage 1	Stage 1 exposure, of which	Stage 2	Public guara 31/12 Stage 2 exposure, of which	1/2022 Stage 3	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage
	Standardized Total Control banks (eth EUL %) Control systematics		Risk exposure	Stage 1	Stage 1 exposure, of which	Stage 2	Public guara 31/12 Stage 2 exposure, of which	1/2022 Stage 3	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage
	Standardized Total (els.135,%) Francia basis Control for the control of the distribution Control of the control of the distribution Control of the control of the distribution		Risk exposure	Stage 1	Stage 1 exposure, of which	Stage 2	Public guara 31/12 Stage 2 exposure, of which	1/2022 Stage 3	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage
	Standardinal Field (mh SA, %) Fautor basins (mh SA, %) Carloi excernancia Standardinardinardina Standardinardinardina		Risk exposure	Stage 1	Stage 1 exposure, of which	Stage 2	Public guara 31/12 Stage 2 exposure, of which	1/2022 Stage 3	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage
	Standardized Total (els.135,%) Francia basis Control for the control of the standardized the control of t		Risk exposure	Stage 1	Stage 1 exposure, of which	Stage 2	Public guara 31/12 Stage 2 exposure, of which	1/2022 Stage 3	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage
	Standardinal Field (mh SA, %) Fautor basins (mh SA, %) Carloi excernancia Standardinardinardina Standardinardinardina		Risk exposure	Stage 1	Stage 1 exposure, of which	Stage 2	Public guara 31/12 Stage 2 exposure, of which	1/2022 Stage 3	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage
	Standardinal Tital Personal Source (Solution, V.) Control serverments Resisted enverments or local articulus Resisted converments and solution Resisted converments along Resisted Converments Resist Resisted Converments Resistant Resis	Exposure values	Risk exposure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Public guara 31/12 Stage 2 exposure, of which	1/2022 Stage 3	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage
	Standardized Stall (refs.EE, to) Found hands (refs.EE, to) Standard Construction of Note undertine Radio and continue Ra	Exposure values	Risk exposure amounts	Stage 1	Stage 1 exposure, of which guaranteed exposure	Stage 2	Public guara 32/12 52ege 2 exposure, of which guaranteed exposure	1/2022 Stage 3	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage expost
	Translations fair Facility Services (METER, N) Control services Control services	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of white guaranteed	Stage 2 exposure	Public guara 31/11 Stage 2 exposure, of which guaranteed surround	Stage 3 exposure	exposure, of which	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage
	Section of the Control of the Contro	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of white guaranteed	Stage 2 exposure	Public guara 31/11 Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage exposu
	Standard Sale (chick S, s) (chic	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed secured 100 22 131	Stage 2 exposure	Public guara 31/11 5tage 2 exposure, of which guaranteed exposure 13 11 25	Stage 3 exposure	exposure, of which guaranteed assessed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage exposu
ITALY	Control to the Control of Control	Exposure values 119 34 30	Risk exposure amounts 4 1 0	Stage 1 exposure	Stage 1 exposure, of which guaranteed secured 100 22 131	Stage 2 exposure	Public guara 31/1: Stage 2 exposure, of which guaranteed amount 13 11 26	Stage 3 exposure	exposure, of which guaranteed assessed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage
ITALY	Special basis. posteria basis. posteria basis. posteria basis. Santa de manuscaria i franzi administra Santa de manuscaria i franzi administra Santa de manuscaria i franzi administra Santa de manuscaria i franzi Santa de manuscaria i fran	Deposure values 119 34 30 29	Risk exposure amounts 4 1 0	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount 100 21 13 13	Stage 2 exposure 14 12 16 0	Public guara 31/12 Stage 2 exposure, of which guaranteed account 13 111 26 26	Stage 3 exposure	exposure, of which guaranteed assessed	provisions for Stage 1 exposure 0 0 0 0	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage exposu
ITALY	Secretaria Serial (MESSA, N) Francis Serial Secretaria Secreta	Exposers values 119 34 30 29	Risk exposure amounts 4 1 0 0	Stage 1 exposure	Stage 1 exposure, of which guaranteed account	Stage 2 exposure 14 12 16 0	Public guara 31/12 Stage 2 exposure, of which guaranteed annual 113 111 26 0 56	Stage 3 exposure	exposure, of which guaranteed services at a service at a	provisions for Stage 1 exposure 0 0 0 0	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage
ITALY	Standard Sale (MS ESA N) Found Name Control Association Control Contro	Exposers values 119 34 30 29	Risk exposure amounts 4 1 0 0	Stage 1 exposure	Stage 1 exposure, of which guaranteed account	Stage 2 exposure 14 12 16 0	Public guara 31/12 Stage 2 exposure, of which guaranteed annual 113 111 26 0 56	Stage 3 exposure	exposure, of which guaranteed services at 2 cc.	provisions for Stage 1 exposure 0 0 0 0	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage
ITALY	Section of the Control of the Contro	Exposers values 119 34 30 29	Risk exposure amounts 4 1 0 0	Stage 1 exposure	Stage 1 exposure, of which guaranteed account	Stage 2 exposure 14 12 16 0	Public guara 31/12 Stage 2 exposure, of which guaranteed annual 113 111 26 0 56	Stage 3 exposure	exposure, of which guaranteed services at 2 cc.	provisions for Stage 1 exposure 0 0 0 0	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage
ITALY	Control Marie (marie (ma	Exposers values 119 34 30 29	Risk exposure amounts 4 1 0 0	Stage 1 exposure	Stage 1 exposure, of which guaranteed account	Stage 2 exposure 14 12 16 0	Public guara 31/12 Stage 2 exposure, of which guaranteed annual 113 111 26 0 56	Stage 3 exposure	exposure, of which guaranteed services at 2 cc.	provisions for Stage 1 exposure 0 0 0 0	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage
ITALY	Translation of Self Self Self Self Self Self Self Sel	Exposers values 119 34 30 29	Risk exposure amounts 4 1 0 0	Stage 1 exposure	Stage 1 exposure, of which guaranteed account	Stage 2 exposure 14 12 16 0	Public guara 31/12 Stage 2 exposure, of which guaranteed annual 113 111 26 0 56	Stage 3 exposure	exposure, of which guaranteed services at 2 cc.	provisions for Stage 1 exposure 0 0 0 0	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage
ITALY	Posterio Maria Format Season Control Season	Exposers values 119 34 30 29	Risk exposure amounts 4 1 0 0	Stage 1 exposure	Stage 1 exposure, of which guaranteed account	Stage 2 exposure 14 12 16 0	Public guara 31/12 Stage 2 exposure, of which guaranteed annual 113 111 26 0 56	Stage 3 exposure	exposure, of which guaranteed services at 2 cc.	provisions for Stage 1 exposure 0 0 0 0	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage
ITALY	Special basis. (2015). A control basis. (2015). A control basis. (2015). A control basis of the special basis o	Exposers values 119 34 30 29	Risk exposure amounts 4 1 0 0	Stage 1 exposure	Stage 1 exposure, of which guaranteed account	Stage 2 exposure 14 12 16 0	Public guara 31/12 Stage 2 exposure, of which guaranteed annual 113 111 26 0 56	Stage 3 exposure	exposure, of which guaranteed services at 2 cc.	provisions for Stage 1 exposure 0 0 0 0	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage exposu
ITALY	Posterio Maria Format Season Control Season	Exposers values 119 34 30 29	Risk exposure amounts 4 4 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure	Stage 1 exposure, of garanteed amount 100 02 12 13 13 13 0 0	Stage 2 exposure 14 12 16 0	Public guesa Salata Sal	2022	exposure, of which guaranteed services at 2 cc.	provisions for Stage 1 exposure 0 0 0 0	provisions for Stage 2 exposure	provisions for Stage 3 exposure	

2023 EU-wide Stress Test: Credit risk COVID-19 STA BANCA MONTE DEI PASCHI DI SIENA S.p.A.

																Public guarantees -	Baseline Scenari	,													
						31/12/	/2023					1				31/12/	2024									31/1	2/2025				
	(min EUR, 1	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Andre 2	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														
	Central governments Regional governments or local authorities	_	+	1	+					1		+				-								-			-		+		
	Public sector entities																														
	Multilateral Development Sanks International Organisations																														
	Institutions		1																												
	Corporates	100	106		9	2	2				37,77%	109	105	8	7	3	2	0	0	-	38,05%	109	105	6		3	3		0 0		38.25%
BANCA MONTE DEI	A whole the										10.890										10 86%										39,86%
PASCHI DI SIENA	Retail of which: SME	- 15	12		1 10						39,86%	22	21		7	- 1	-				39,89%	23	23			-	,				39,86%
S.p.A.	Cerunal he mortoanes on immoushis renearte				0 0	0	0	0		0	-		0	0		0	0	0	0	0			0	0			0		0 0	0	-
5.p.A.	of which: non-CME Items associated with particularly high risk				-							-																			
	Covered bonds		1	1	1							1																	1		
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU) Equity																														
	Securitination																														
	Other exposures																				24 286										
	Standardised Total	125	122	1 2	21 21	31	2				34,19%	131	127		15	31					34,29%	134	130		12				0 0	-	34,39%
																Public guarantees -		,													
						31/12/										Public guarantees - 31/12/	2024	•								31/1	2/2025				
		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	. Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	31/12/ Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	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, N	exposure	exposure, of	Stage 2 exposure	exposure, of	Stage 3	Stage 3 exposure, of					. Stage 1 exposure	exposure, of	Stage 2 exposure	Stage 2 exposure, of	31/12/	2024 Stage 3 exposure, of	Stock of			Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of	Stage 2 exposure	exposure, of		Stage 3 exposure, of		provisions for Stage 2		Coverage Ratio - Stage 3 exposure
	Central hants	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		Stage 2 exposure, of which	31/12/ Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
		exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		Stage 2 exposure, of which	31/12/ Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central hanks Central governments Repland governments or local authorities Repland governments or local authorities	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		Stage 2 exposure, of which	31/12/ Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central Number Central dovernments Central dovernments Canisma operarements or local authorities Reidir author publics Michigan Courter publics Mi	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		Stage 2 exposure, of which	31/12/ Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Control governments Control governments Sonional conservments or local authorities Public sorter centrics Multilateral Develorment Surviva Harmitian Conservations	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		Stage 2 exposure, of which	31/12/ Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Content Analy. Certiful questionate Sentinal assessments or local authorities Solicinal assessments or local authorities Solicina content and assessments Solicination Content and the Content and the Content and Conten	exposure	exposure, of which guaranteed arround	ехронин	exposure, of which	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	exposure	exposure, of which guaranteed amount	exposure	Stage 2 exposure, of which	31/12/ Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	exposure	exposure, of which guaranteed exceeds	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Committed commentation of local authorities Statistical conversation of local authorities Statistical conversation of local authorities Statistical Conversation of local Statistical Conversation of Statistic Statistical Conversation of Statistic Statistical Conversation of Statistic Statistical Conversation of Statistical Conversation Conversation of Statistical C	exposure	exposure, of which guaranteed arround	ехронин	exposure, of which	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed amount	exposure	Stage 2 exposure, of which	31/12/ Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed exceeds	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
	Control description of the Control description o	exposure	exposure, of which guaranteed arround	ехронин	exposure, of which	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed amount	exposure	Stage 2 exposure, of which	31/12/ Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed exceeds	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
ITALY	Control beautics Control of processing and local authorities Solid Solid Control of the Solid	exposure	exposure, of which guaranteed arround	ехронин	exposure, of which	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed amount	exposure	Stage 2 exposure, of which	31/12/ Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed exceeds	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
	Control of	exposure	exposure, of which guaranteed arround	ехронин	exposure, of which	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed amount	exposure	Stage 2 exposure, of which	31/12/ Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed exceeds	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
	Content for some and a sharing a some a sharing a sharin	exposure	exposure, of which guaranteed arround	ехронин	exposure, of which	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed amount	exposure	Stage 2 exposure, of which	31/12/ Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed exceeds	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
	Control of	exposure	exposure, of which guaranteed arround	ехронин	exposure, of which	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed amount	exposure	Stage 2 exposure, of which	31/12/ Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed exceeds	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
	Control Association or to and administration of the Control Association of	exposure	exposure, of which guaranteed arround	ехронин	exposure, of which	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed amount	exposure	Stage 2 exposure, of which	31/12/ Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed exceeds	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
	Control Assessment Control Asses	exposure	exposure, of which guaranteed arround	ехронин	exposure, of which	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed amount	exposure	Stage 2 exposure, of which	31/12/ Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed exceeds	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
	Control Association or to and administration of the Control Association of	exposure	exposure, of which guaranteed arround	ехронин	exposure, of which	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed amount	exposure	Stage 2 exposure, of which	31/12/ Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed exceeds	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure

2023 EU-wide Stress Test: Credit risk COVID-19 STA BANCA MONTE DEI PASCHI DI SIENA S.p.A.

																Public guarantees	- Adverse Scenario	b													
						31	/12/2023									31/12	1/2024									31/1	2/2025				
	(min	Stage 1 exposure	Stage exposur which guarant	e, of Stage	Stage : exposure which guarante	of 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	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														
	Central governments Resignal governments or local authorities																														
	Public sector entities																														_
	Multilateral Development Banks																														
	International Organisations																														
	Institutions										16 20%										18 10%										38,79%
BANCA MONTE DE	Corporates		104	100	13	13	2	2 -			38,29%	103	100	- 13	12	3	- 3				38,59%	103	100	12	12		- 3	۰		- 2	38,79%
			16	16	13	13			0 0		40.01%	19	18	11	- 11	1	,				40.00%	19	19			- 1	1		0		40.00%
PASCHI DI SIENA	of which: SME																														
S.p.A.	Served by mortosnes on immovable rennerty		0	0	0	0	0 1	0 0	0	٥				0			0				-	0						0	0	0	
3.p.n.	of which: non-GME Thems associated with particularly high risk		_	_					1						<u> </u>																
	Covered bonds		_		_	_	+	1				1			_																
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity Securitization		_	_					1						<u> </u>																
	Other exposures			_	_							-	-												_						
	Standardised Total		120	116	25	27	3 :	2 0	0 1	1	34.42%	122	118	25	24	4	3	0	1	1	33.59%	123	119	23	22	5	4	0	0	2	32,49%
																	- Adverse Scenario	6													
							/12/2023									31/12	1/2024										2/2025				
			Stage		Stage :		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -
	(min	Stage 1 exposure EUR, %)	a while	Stage		exposure	which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1 exposure	Stage 2	provisions for Stage 3 exposure	Stage 3 exposure
	Control banks																														
	Central governments Regional governments or local authorities			_	_							-	-												_						
	Public sector entities																														_
	Multilateral Development Banks																														
	International Organisations																														
	Institutions		104									101	100									107									38,79%
	Corporates of which: SME		104	100	13	13	2	2 0	0	- 1	38.29%	103	100	13	1 12	3	3			- 1	38.59%	103	100	12	12	4	3			2	38.79%
	Retail		16	16	13	13	0	0 0	0		40.01%	18	15	11	- 11	1					40,00%	19	19	9	9		1				40.00%
ITALY	of which: SME																														
	Secured by mortoaces on immovable property		0	0	0	0	0	0 0	0	0				0	0	0	0		0	0	-	0				0	0	0	0	0	
	of which: non-SME																														
	Items associated with particularly high risk Covered bonds																														
	Covered bonds Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIII)																														
	Esuity																														
	Securitisation																														
	Other procures Standardized Total										24.6%	1									77 876										17.48%



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	1,418						
	SEC-SA	52						
Exposure values	SEC-ERBA	11						
	SEC-IAA	0						
	Total	1,480						
	SEC-IRBA	562	624	673	717	718	884	1,099
	SEC-SA	8	12	16	20	17	26	37
REA	SEC-ERBA	17	20	25	30	24	34	44
REA	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	587	656	714	767	759	944	1,180
Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0



2023 EU-wide Stress Test: Risk exposure amounts

	Actual	Baseline scenario			Adverse scenario			
(mln 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	32,947	33,279	33,612	33,814	33,119	34,125	34,480	
Risk exposure amount for securitisations and re-securitisations	587	656	714	767	759	944	1,180	
Risk exposure amount other credit risk	32,360	32,623	32,898	33,047	32,360	33,181	33,300	
Risk exposure amount for market risk	2,524	2,524	2,524	2,524	2,524	2,545	2,548	
Risk exposure amount for operational risk	10,148	10,508	10,148	10,148	11,032	10,372	10,447	
Other risk exposure amounts	0	111	241	270	-473	-548	-580	
Total risk exposure amount	45,619	46,422	46,526	46,757	46,201	46,494	46,895	
Total Risk exposure amount (transitional)	45,686	46,474	46,549	46,757	46,286	46,539	46,895	
Total Risk exposure amount (fully loaded)	45,592	46,422	46,526	46,757	46,201	46,494	46,895	



		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		9,373	9,185	9,805	10,385	7,094	6,772	6,557
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		7,601	7,501	8,121	8,701	5,293	4,966	4,751
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		7,453	7,453	7,453	7,453	7,453	7,453	7,453
A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
A.1.2	Retained earnings		708	965	1,549	2,212	-212	-368	-422
A.1.3	Accumulated other comprehensive income		-242	-242	-242	-242	-496	-496	-496
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-348	-348	-348	-348	-607	-607	-607
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-52	-52	-52	-52	-46	-46	-46
A.1.3.3	Other OCI contributions		158	158	158	158	158	158	158
A.1.4	Other Reserves		-121	-121	-121	-121	-121	-121	-121
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		-73	-73	-73	-73	-97	-97	-97
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-33	-33	-33	-33	-57	-57	-57
A.1.7.2	Cash flow hedge reserve		0	0	0	0	0	0	0
A.1.7.3	Other adjustments		-40	-40	-40	-40	-40	-40	-40
A.1.8	(-) Intangible assets (including Goodwill)		-115	-99	-92	-76	-99	-92	-76
A.1.8.1	of which: Goodwill (-)		-57	-57	-57	-57	-57	-57	-57
A.1.8.2	of which: Software assets (-)		-57	-41	-33	-18	-41	-33	-18
A.1.8.3	of which: Other intangible assets (-)		-2	-2	-2	-2	-2	-2	-2
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-216	-194	-138	-75	-613	-699	-742
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	-11	-97	-202	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		
		(mln 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		-8	-8	-8	-8	-8	-8	-8
	A.1.14.1	of which: from securitisation positions (·)		-8	-8	-8	-8	-8	-8	-8
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	-257	-284	-293
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	-6
	A.1.18	(-) Amount exceeding the 17.65% threshold		-186	-136	-34	0	-359	-378	-386
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures		-3	-16	-32	-99	-13	-15	-56
	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		-68	-68	-68	-68	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		-1,276	-1,341	-1,329	-1,237	-1,466	-1,517	-1,237
	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")	1,442	1,442	1,442	1,442	1,442	1,442	1,442	1,442
	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")		205	205	205	205	205	205	205
	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")		39	103	92	0	229	279	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		472	52	23	0	115	70	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		399	52	23	0	114	70	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		339	52	23	0	114	70	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		60	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		73	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		73	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)		0	0	0	0	0	0	0
	A.2.1	Additional Tier 1 Capital instruments		0	0	0	0	0	0	0
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		7,601	7,501	8,121	8,701	5,293	4,966	4,751
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		1,772	1,684	1,684	1,684	1,801	1,806	1,806
	A.4.1	Tier 2 Capital instruments		1,750	1,750	1,750	1,750	1,750	1,750	1,750
	A.4.2	Other Tier 2 Capital components and deductions		22	-66	-66	-66	51	56	56
	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		45,619	46,422	46,526	46,757	46,201	46,494	46,895
TOTAL RISK EXPOSURE AMOUNT	B.1	of which: Transitional adjustments included		27	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		67	52	23	0	85	45	0
	C.1	Common Equity Tier 1 Capital ratio		16.64%	16.14%	17.45%	18.61%	11.44%	10.67%	10.13%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		16.64%	16.14%	17.45%	18.61%	11.44%	10.67%	10.13%
	C.3	Total Capital ratio		20.52%	19.76%	21.06%	22.21%	15.33%	14.55%	13.98%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		7,129	7,449	8,098	8,701	5,178	4,896	4,751
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		7,129	7,449	8,098	8,701	5,178	4,896	4,751
	D.3	TOTAL CAPITAL (fully loaded)		8,901	9,133	9,782	10,385	6,979	6,702	6,557



			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		15.64%	16.05%	17.41%	18.61%	11.21%	10.53%	10.13%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		15.64%	16.05%	17.41%	18.61%	11.21%	10.53%	10.13%
	E.3	Total Capital ratio		19.52%	19.67%	21.03%	22.21%	15.11%	14.41%	13.98%
	H.1	Total leverage ratio exposures (transitional)		131,823	131,823	131823	131823	131823	131823	131823
	H.2	Total leverage ratio exposures (fully loaded)		131,393	131,393	131393	131393	131393	131393	131393
Leverage ratios (%)	Н.3	Leverage ratio (transitional)		5.77%	5.69%	6.16%	6.60%	4.02%	3.77%	3.60%
	H.4	Leverage ratio (fully loaded)		5.43%	5.67%	6.16%	6.62%	3.94%	3.73%	3.62%
	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		2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
	R.1.1	of which: CET1		1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%
	R.1.2	of which: AT1		0.52%	0.52%	0.52%	0.52%	0.52%	0.52%	0.52%
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)		10.75%	10.75%	10.75%	10.75%	10.75%	10.75%	10.75%
	R.2.1	of which: CET1		6.05%	6.05%	6.05%	6.05%	6.05%	6.05%	6.05%
	R.3	Overall capital requirement (applicable requirement the baseline scenario according to EBA/GL/2018/03)		13.51%	13.51%	13.51%	13.51%	13.51%	13.51%	13.51%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		7,129						
Memorandum items	5.2	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		45,592						
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		15.65%						



2023 EU-wide Stress Test: P&L

	Actual	l Baseline scenario		Adverse scenario			
(min EUR)	31/12/2022	31/12/2023 31/12/2024 31/12/2025		31/12/2023	31/12/2024	31/12/2025	
Net interest income	1,535	1,737	1,953	2,044	1,280	1,520	1,512
Interest income	2,150	3,614	3,807	3,729	4,464	4,862	4,684
Interest expense	-615	-1,877	-1,854	-1,685	-3,175	-3,071	-2,797
Dividend income	26	26	26	26	17	17	17
Net fee and commission income	1,358	1,332	1,311	1,292	1,103	1,138	1,177
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-45	-2	-2	-2	-38	-2	-2
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					-101		
Other operating income not listed above, net	356	254	254	254	262	254	254
Total operating income, net	3,230	3,348	3,543	3,615	2,524	2,928	2,959
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-430	-329	-133	-95	-825	-465	-388
Other income and expenses not listed above, net	-3,431	-2,628	-2,513	-2,503	-3,035	-2,708	-2,670
Profit or (-) loss before tax from continuing operations	-631	391	897	1,017	-1,336	-245	-98
Tax expenses or (-) income related to profit or loss from continuing operations	427	-24	-61	-70	416	89	45
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date) Profit or (-) loss for the year	- 205	367	836	947	-920	-156	-54
Amount of dividends paid and minority interests after MDA-related adjustments	0	110	251	285	-1	0	0
Attributable to owners of the parent net of estimated dividends	-205	257	585	662	-919	-156	-54
Memo row: Impact of one-off adjustments		928	928	928	928	928	928
Total post-tax MDA-related adjustment		0	0	0	0	3	3
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