



2023 EU-wide Stress Test

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

2023 EU-wide Stress Test: Summary

Cassa Centrale Banca - Credito Cooperativo Italiano S.p.A.

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

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

Cassa Centrale Banca - Credito Cooperativo Italiano S.p.A.

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				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
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
Cassa Centrale Banca - Credito Cooperativo Italiano S.p.A.	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				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
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
ITALY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

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

2023 EU-wide Stress Test: Credit risk IRB

Cassa Centrale Banca - Credito Cooperativo Italiano S.p.A.

		Baseline Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
		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	
(min EUR, %)																							
Cassa Centrale Banca - Credito Cooperativo Italiano S.p.A.	Central banks	0	0	0	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	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
		Baseline Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
		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	
(min EUR, %)																							
ITALY	Central banks	0	0	0	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	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

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

2023 EU-wide Stress Test: Credit risk IRB

Cassa Centrale Banca - Credito Cooperativo Italiano S.p.A.

	Adverse Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	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
(min EUR, %)																					
Cassa Centrale Banca - Credito Cooperativo Italiano S.p.A.																					
Central banks	0	0	0	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	0	0	0	0
Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

	Adverse Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	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
(min EUR, %)																					
ITALY																					
Central banks	0	0	0	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	0	0	0	0
Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

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

		Actual										
		31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 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
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
Cassa Centrale Banca - Credito Cooperativo Italiano S.p.A.	Central banks	532	0	0	0	532	0	0	0	0	0	0.00%
	Central governments	47,966	101	873	0	36,293	1,269	172	21	52	25	42.61%
	Regional governments or local authorities	61	0	11	0	219	15	0	0	0	0	0.00%
	Public sector entities	81	0	29	0	484	24	1	0	0	1	0.20%
	Multilateral Development Banks	356	0	0	0	582	0	0	0	0	0	0.00%
	International Organisations	347	0	0	0	140	0	0	0	0	0	0.00%
	Institutions	479	0	182	0	494	132	7	2	1	1	1.51%
	Corporate	8,462	62	8,627	62	9,148	1,520	488	124	182	140	89.24%
	of which: SME	4,474	24	3,824	24	4,284	716	355	100	81	34	89.64%
	Retail	10,029	58	5,242	58	11,382	1,487	562	78	111	87	88.60%
	of which: SME	4,174	0	3,238	0	4,243	622	313	24	100	85	75.24%
	Secured by mortgages on immovable assets	20,095	214	7,227	217	17,553	2,814	910	17	109	89	75.20%
	of which: SME	5,587	110	1,999	111	4,454	1,148	472	17	38	39	73.95%
	Items associated with particularly high risk	1,095	23	1,275	38	827	256	228	0	22	199	86.89%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	37	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	285	0	273	0	0	0	0	0	0	0	0.00%
	Banks	396	0	528	0	135	37	0	1	1	1	0.00%
	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
	Other exposures	3,851	0	2,010	0	3,313	0	0	0	0	0	0.00%
Standardised Total	93,492	456	27,436	370	79,219	7,556	2,562	362	484	2,077	81.65%	

		Actual										
		31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 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
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
ITALY	Central banks	534	0	0	0	534	0	0	0	0	0	0.00%
	Central governments	43,092	101	870	0	32,293	1,269	177	20	51	25	42.61%
	Regional governments or local authorities	63	0	11	0	219	15	0	0	0	0	0.00%
	Public sector entities	81	0	29	0	484	24	1	0	0	1	0.20%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	498	0	188	0	387	132	7	2	1	1	1.51%
	Corporate	9,277	62	7,886	62	9,955	1,520	488	124	182	140	89.24%
	of which: SME	4,474	24	3,424	24	4,293	716	355	100	81	34	89.64%
	Retail	10,025	58	4,524	58	11,389	1,487	561	79	111	86	88.60%
	of which: SME	4,159	0	3,058	0	4,138	1,023	475	24	80	36	80.51%
	Secured by mortgages on immovable assets	20,096	214	7,227	217	17,488	2,814	910	17	109	89	75.20%
	of which: SME	5,565	110	1,999	111	4,452	1,147	472	17	38	39	75.20%
	Items associated with particularly high risk	1,085	23	1,273	38	826	256	228	0	22	199	86.89%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	4	0	2	0	2	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	71	0	188	0	0	0	0	0	0	0	0.00%
	Banks	376	0	493	0	135	37	0	1	1	1	0.00%
	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
	Other exposures	3,845	0	2,010	0	3,313	0	0	0	0	0	0.00%
Standardised Total	87,990	456	27,094	369	76,361	7,331	2,558	360	483	2,073	81.68%	

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

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

	Baseline Scenario																							
	31/12/2023						31/12/2024						31/12/2025											
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 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				
(mln EUR, %)																								
Central banks	311	0	0	0	0	0.00%	311	0	0	0	0	0.00%	311	0	0	0	0	0	0.00%	311	0	0	0.00%	
Central governments	35,254	1,473	324	34	184	41.42%	35,255	1,468	453	33	194	40.97%	35,264	1,462	452	33	43	41	41	41.80%	35,264	1,462	452	41.80%
Regional governments or local authorities	206	0	0	0	0	0.00%	199	0	0	0	0	0.00%	195	0	0	0	0	0	0	0.00%	195	0	0	0.00%
Public sector entities	78	0	0	0	0	0.00%	74	0	0	0	0	0.00%	70	0	0	0	0	0	0	0.00%	70	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0.00%
International Organisations	149	0	0	0	0	0.00%	149	0	0	0	0	0.00%	148	0	0	0	0	0	0	0.00%	148	0	0	0.00%
Institutions	392	154	7	7	7	49.24%	372	149	14	7	7	46.60%	294	226	7	7	7	7	7	46.00%	294	226	7	46.00%
Corporates	8,066	1,509	829	44	146	89.20%	8,004	1,472	993	39	144	74.00%	8,689	1,452	1,498	38	135	135	72%	8,689	1,452	1,498	72%	
of which: SME	6,000	783	326	16	29	78.00%	6,000	780	405	17	26	71.70%	6,564	756	865	17	56	56	71%	6,564	756	865	71%	
Retail	10,861	1,810	741	48	153	75.93%	10,538	1,841	1,023	45	185	82%	10,309	1,882	1,214	44	144	144	88%	10,309	1,882	1,214	88%	
of which: SME	9,108	1,520	526	33	129	86.50%	8,911	1,493	703	24	105	80%	8,817	1,501	858	23	101	101	85.90%	8,817	1,501	858	85.90%	
Secured by mortgages on immovable asset	17,488	2,751	1,108	37	115	67.21%	17,111	2,741	1,134	44	110	66.60%	16,900	2,711	1,160	43	147	147	83.90%	16,900	2,711	1,160	83.90%	
of which: SME	4,318	1,183	372	19	57	87.87%	4,289	1,192	372	19	50	81%	4,113	1,186	388	18	110	110	98%	4,113	1,186	388	98%	
Items associated with particularly high risk	344	222	259	0	0	0.00%	300	220	223	0	0	0.00%	331	191	207	0	0	0	0	0.00%	331	191	207	0.00%
Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0.00%	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	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	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0.00%	
Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0.00%	
Securitisation	115	10	1	1	1	79.35%	115	10	1	1	1	79.35%	115	14	1	1	1	1	79.35%	115	14	1	79.35%	
Other exposures	2,000	0	0	0	0	0.00%	2,000	0	0	0	0	0.00%	2,000	0	0	0	0	0	0.00%	2,000	0	0	0.00%	
Standardised Total	76,000	8,064	3,271	169	453	79.89%	77,089	8,278	4,009	171	499	74.00%	78,240	8,145	4,172	168	477	2,816	89.20%	78,240	8,145	4,172	89.20%	

	Baseline Scenario																							
	31/12/2023						31/12/2024						31/12/2025											
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 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				
(mln EUR, %)																								
Central banks	311	0	0	0	0	0.00%	311	0	0	0	0	0.00%	311	0	0	0	0	0	0	0.00%	311	0	0	0.00%
Central governments	32,220	1,411	316	33	53	41.40%	32,544	1,457	465	33	48	38.7%	32,391	1,473	399	30	40	40	40	41.80%	32,391	1,473	399	41.80%
Regional governments or local authorities	206	0	0	0	0	0.00%	199	0	0	0	0	0.00%	195	0	0	0	0	0	0	0.00%	195	0	0	0.00%
Public sector entities	78	0	0	0	0	0.00%	74	0	0	0	0	0.00%	70	0	0	0	0	0	0	0.00%	70	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0.00%
International Organisations	149	0	0	0	0	0.00%	149	0	0	0	0	0.00%	148	0	0	0	0	0	0	0.00%	148	0	0	0.00%
Institutions	392	152	6	7	7	46.72%	372	150	13	7	7	45.19%	281	220	20	7	7	7	9	45.20%	281	220	20	45.20%
Corporates	8,062	1,506	826	46	146	89.10%	8,266	1,550	967	38	141	71.00%	8,588	1,544	1,492	38	135	135	78%	8,588	1,544	1,492	78%	
of which: SME	6,000	783	324	18	29	78.00%	6,000	780	405	17	26	70.70%	6,564	756	866	17	56	56	71%	6,564	756	866	71%	
Retail	10,838	1,806	743	48	153	75.04%	10,513	1,837	1,023	45	185	82%	10,280	1,878	1,132	44	143	143	88%	10,280	1,878	1,132	88%	
of which: SME	9,214	1,264	565	33	120	76.25%	9,017	1,251	705	33	105	70.00%	8,784	1,249	817	31	101	101	85.90%	8,784	1,249	817	85.90%	
Secured by mortgages on immovable asset	17,483	2,723	1,106	37	115	67.21%	17,111	2,734	1,131	44	114	66.60%	16,900	2,711	1,160	43	147	147	83.90%	16,900	2,711	1,160	83.90%	
of which: SME	4,318	1,183	372	19	57	87.87%	4,289	1,193	372	19	50	81%	4,113	1,186	388	18	110	110	98%	4,113	1,186	388	98%	
Items associated with particularly high risk	344	222	259	0	0	0.00%	300	220	223	0	0	0.00%	331	191	207	0	0	0	0	0.00%	331	191	207	0.00%
Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0.00%	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	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	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0.00%	
Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0.00%	
Securitisation	115	10	1	1	1	79.35%	115	10	1	1	1	79.35%	115	14	1	1	1	1	79.35%	115	14	1	79.35%	
Other exposures	2,000	0	0	0	0	0.00%	2,000	0	0	0	0	0.00%	2,000	0	0	0	0	0	0.00%	2,000	0	0	0.00%	
Standardised Total	74,144	7,981	3,259	164	450	71.89%	75,264	8,156	3,981	166	495	2,556	64.20%	77,481	8,100	4,709	164	473	2,796	89.10%	77,481	8,100	4,709	89.10%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the re-rated distribution across IFRS 9 stages as of 1 January 2023 as per Methodology

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

		31/12/2023							31/12/2024							31/12/2025								
		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		
(mil EUR, %)																								
Cassa Centrale Banca - Credito Cooperativo Italiano S.p.A.	Central banks	311	0	0	0	0	0.01%	309	0	0	0	0	0	0.01%	309	0	0	0	0	0	0	0	0.01%	
	Central governments	35,353	1,613	373	44	74	15%	35,108	1,607	373	43	73	15%	34,925	1,601	373	43	73	15%	34,742	1,595	373	43	15%
	Regional governments or local authorities	202	0	0	0	0	0.07%	193	0	0	0	0	0	0.07%	184	0	0	0	0	0	0	0	0.07%	
	Public sector entities	78	0	0	0	0	0.06%	73	0	0	0	0	0	0.06%	68	0	0	0	0	0	0	0	0.06%	
	Multilateral Development Banks	466	0	0	0	0	0.04%	466	0	0	0	0	0	0.04%	466	0	0	0	0	0	0	0	0.04%	
	International Organisations	106	0	0	0	0	0.05%	109	0	0	0	0	0	0.05%	107	0	0	0	0	0	0	0	0.05%	
	Institutions	350	172	15	4	2	0.55%	291	212	37	3	3	3	0.53%	232	227	60	2	1	1	2	3	0.53%	
	Corporates	8,842	1,587	913	88	274	22.06%	8,524	1,581	1,222	98	284	488	28.24%	8,227	1,562	1,047	84	281	392	64	27	27	28.24%
	of which: SME	6,884	281	376	30	88	26.3%	6,587	276	368	44	76	149	36.6%	6,292	276	359	38	76	149	38	76	149	36.6%
	Retail	10,024	1,787	899	102	187	23.38%	9,381	1,845	1,093	110	218	738	22.85%	8,932	1,881	1,062	93	227	118	93	227	118	22.85%
	of which: SME	6,884	281	376	30	88	26.3%	6,587	276	368	44	76	149	36.6%	6,292	276	359	38	76	149	38	76	149	36.6%
	Secured by mortgages on immovable property	17,148	2,653	1,130	77	151	15.47%	16,854	2,657	1,051	59	118	388	18.22%	16,561	2,654	1,055	59	118	388	59	118	388	18.22%
	of which: SME	4,254	1,210	610	38	85	26.21%	4,085	1,224	805	44	121	467	38.03%	3,930	1,227	1,016	37	175	535	37	175	535	38.03%
	Items associated with particularly high risk	318	214	282	17	29	23.08%	276	199	368	14	22	299	71.27%	284	181	481	39	22	25	22	25	22	71.27%
	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
	Collective Investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
State	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
Securitisation	116	16	1	1	1	0.27%	115	15	1	1	1	1	0.27%	114	14	1	1	1	1	1	1	0.27%		
Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
Other exposures	2,302	0	0	0	0	0.17%	2,295	0	0	0	0	0	0.17%	2,292	0	0	0	0	0	0	0	0.17%		
Standardised Total	27,468	8,354	3,572	330	701	24.6%	25,927	8,664	4,964	383	831	3,003	66.99%	25,121	9,190	6,412	317	979	3,529	64,445	64,445	66.99%		

		31/12/2023							31/12/2024							31/12/2025								
		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		
(mil EUR, %)																								
ITALY	Central banks	311	0	0	0	0	0.01%	309	0	0	0	0	0	0.01%	309	0	0	0	0	0	0	0	0.01%	
	Central governments	35,353	1,640	363	40	71	15%	35,108	1,747	349	37	69	224	40.84%	31,850	1,874	733	38	60	208	60	208	40.84%	
	Regional governments or local authorities	202	0	0	0	0	0.07%	193	0	0	0	0	0	0.07%	184	0	0	0	0	0	0	0	0.07%	
	Public sector entities	78	0	0	0	0	0.06%	73	0	0	0	0	0	0.06%	68	0	0	0	0	0	0	0	0.06%	
	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
	Institutions	313	173	14	4	2	0.54%	277	208	35	3	18	15	0.53%	231	231	59	3	37	31	37	31	0.53%	
	Corporates	8,709	1,574	910	86	274	22.92%	8,435	1,581	1,217	102	280	484	28.26%	8,145	1,550	1,130	84	284	392	64	27	27	28.26%
	of which: SME	6,884	281	376	30	88	26.3%	6,587	276	368	44	76	149	36.6%	6,292	276	359	38	76	149	38	76	149	36.6%
	Retail	10,002	1,778	887	102	187	23.3%	9,385	1,842	1,081	110	217	753	22.82%	8,931	1,877	1,099	93	226	118	93	226	118	22.82%
	of which: SME	6,878	1,284	619	33	120	26.2%	6,573	1,301	513	47	150	588	41.74%	6,284	1,303	1,134	69	245	77	69	245	77	41.74%
	Secured by mortgages on immovable property	17,094	2,610	1,168	77	132	15.49%	16,589	2,654	1,053	59	118	381	18.22%	16,065	2,628	1,099	59	118	388	59	118	388	18.22%
	of which: SME	4,252	1,209	610	38	85	26.2%	4,084	1,223	804	44	121	467	38.02%	3,929	1,226	1,015	37	175	535	37	175	535	38.02%
	Items associated with particularly high risk	318	214	282	17	29	23.08%	276	199	368	14	22	299	71.27%	284	181	481	39	22	25	22	25	22	71.27%
	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
	Collective Investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
State	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
Securitisation	116	16	1	1	1	0.27%	115	15	1	1	1	1	0.27%	114	14	1	1	1	1	1	1	0.27%		
Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
Other exposures	2,302	0	0	0	0	0.17%	2,295	0	0	0	0	0	0.17%	2,288	0	0	0	0	0	0	0	0.17%		
Standardised Total	25,979	8,257	3,554	330	697	24.6%	24,748	9,714	4,925	354	825	2,985	66.99%	23,027	9,698	6,356	312	973	3,529	64,445	64,445	66.99%		

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the re-rated distribution across IFRS 9 stages as of 1 January 2023 as per Methodology

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

(in EUR, %)		Public guarantees - adverse scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		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 governments																						
Institutions																						
Corporates																						
- Corporates - OF which: Sovereign/Lending																						
- Corporates - OF which: SME																						
Retail																						
- Retail - Secured on real estate assets																						
- Retail - Secured on real estate assets - OF which: SME																						
- Retail - Secured on real estate assets - OF which: non-SME																						
- Retail - Classified Resilience																						
- Retail - Other Retail																						
- Retail - Other Retail - OF which: SME																						
- Retail - Other Retail - OF which: non-SME																						
Securities																						
- Securities																						
- Other non-credit obligation assets																						
RIS TOTAL																						

(in EUR, %)		Public guarantees - adverse scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		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 governments																						
Institutions																						
Corporates																						
- Corporates - OF which: Sovereign/Lending																						
- Corporates - OF which: SME																						
Retail																						
- Retail - Secured on real estate assets																						
- Retail - Secured on real estate assets - OF which: SME																						
- Retail - Secured on real estate assets - OF which: non-SME																						
- Retail - Classified Resilience																						
- Retail - Other Retail																						
- Retail - Other Retail - OF which: SME																						
- Retail - Other Retail - OF which: non-SME																						
Securities																						
- Securities																						
- Other non-credit obligation assets																						
RIS TOTAL																						

ITALY

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

		Public guarantees - Actual										
		31/12/2022										
(000 EUR, %)	Exposure value	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 Ratio Stage 2 exposure
	Capital funds											
	Capital assessments											
	Capital assessments or local authorities											
	Public sector entities											
	Multi-level Development Banks											
	International Organizations											
	Guarantors											
	Collateral	1,633	208	1,373	1,111	261	208	47	10	8	12	17
	Unsecured loan	861	178	728	708	120	120	11	1	1	7	7
	Retain	1,892	386	1,505	1,220	385	328	58	11	9	19	24
	Unsecured loan	1,506	303	1,203	1,171	262	208	54	10	8	12	17
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0
	Unsecured loan	0	0	0	0	0	0	0	0	0	0	0
	Items associated with particularly high risk											
	Capital funds											
	Claims on institutions and corporates with a RT credit assessment											
	Collateral investments (contingencies) (CBI)											
	Equity											
	Securitization											
	Other											
	Grandtotal Total	3,272	395	2,726	2,327	599	436	63	11	10	30	47%

		Public guarantees - Actual										
		31/12/2022										
(000 EUR, %)	Exposure value	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 Ratio Stage 2 exposure
	Capital funds											
	Capital assessments											
	Capital assessments or local authorities											
	Public sector entities											
	Multi-level Development Banks											
	International Organizations											
	Guarantors											
	Collateral	1,633	208	1,373	1,111	261	208	47	10	8	12	17
	Unsecured loan	861	178	728	708	120	120	11	1	1	7	7
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	Unsecured loan	1,506	303	1,203	1,171	262	208	54	10	8	12	17
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0
	Unsecured loan	0	0	0	0	0	0	0	0	0	0	0
	Items associated with particularly high risk											
	Capital funds											
	Claims on institutions and corporates with a RT credit assessment											
	Collateral investments (contingencies) (CBI)											
	Equity											
	Securitization											
	Other											
	Grandtotal Total	3,272	395	2,726	2,327	599	436	63	11	10	30	47%

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

		Public guarantee - Baseline Scenario																																
		31/12/2023										31/12/2024										31/12/2025												
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
Cassa Centrale Banca - Credito Cooperativo Italiano S.p.A.	Central banks																																	
	Central governments																																	
	Public sector entities or local authorities																																	
	Public sector entities																																	
	Non-financial counterparties																																	
	International Organizations																																	
	Residential																																	
	Commercial	1,378	1,138	233	193	61	55	1	4	20	30.3%	1,372	1,132	221	191	60	54	1	3	21	29.7%	1,361	1,120	218	175	60	55	1	2	22	29.2%			
	Retail	1,366	1,126	222	182	61	56	1	4	20	30.0%	1,360	1,120	217	181	59	53	1	3	21	30.0%	1,349	1,109	205	165	59	54	1	4	26	30.9%			
	of which are																																	
	Secured for mortgages on immovable assets	0	0	0	0	0	0	0	0	0	0%	0	0	0	0	0	0	0	0	0	0%	0	0	0	0	0	0	0	0	0	0	0%		
of which are																																		
Not associated with particularly high risk																																		
Covered bonds																																		
Claims on institutions and corporates with a ST credit assessment																																		
Collective investment undertakings (CIU)																																		
State																																		
Securitisation																																		
Other exposures																																		
Standardized total	1,758	1,493	312	258	127	120	1	10	43	30.3%	1,762	1,487	312	258	127	120	1	11	43	30.3%	1,764	1,484	312	257	127	120	1	8	48	30.8%				

		Public guarantee - Baseline Scenario																															
		31/12/2023										31/12/2024										31/12/2025											
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
ITALY	Central banks																																
	Central governments																																
	Public sector entities or local authorities																																
	Public sector entities																																
	Non-financial counterparties																																
	International Organizations																																
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	Commercial	1,378	1,138	233	193	61	55	1	4	20	30.3%	1,372	1,132	221	191	60	54	1	3	21	29.7%	1,361	1,120	218	175	60	55	1	2	22	29.2%		
	Retail	1,366	1,126	222	182	61	56	1	4	20	30.0%	1,360	1,120	217	181	59	53	1	3	21	30.0%	1,349	1,109	205	165	59	54	1	4	26	30.9%		
	of which are																																
	Secured for mortgages on immovable assets	0	0	0	0	0	0	0	0	0	0%	0	0	0	0	0	0	0	0	0	0%	0	0	0	0	0	0	0	0	0	0	0%	
of which are																																	
Not associated with particularly high risk																																	
Covered bonds																																	
Claims on institutions and corporates with a ST credit assessment																																	
Collective investment undertakings (CIU)																																	
State																																	
Securitisation																																	
Other exposures																																	
Standardized total	1,758	1,493	312	258	127	120	1	10	43	30.3%	1,762	1,487	312	258	127	120	1	11	43	30.3%	1,764	1,484	312	257	127	120	1	8	48	30.8%			

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

		31/12/2023										31/12/2024										31/12/2025														
		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 2 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 2 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 2 exposure					
Cassa Centrale Banca - Credito Cooperativo Italiano S.p.A.	Central banks																																			
	Central governments																																			
	Regional governments or local authorities																																			
	Public sector entities																																			
	Multi-lateral Development Banks																																			
	International Organisations																																			
	Retail	1,372	1,112	238	188	83	15	6	6	22	31.23%	1,952	1,099	218	178	101	81	17	1	33	26.62%	1,911	1,079	212	172	138	112	6	5	38	28.18%					
	Businesses	1,365	1,105	231	202	88	16	7	9	28	49.29%	1,845	1,151	281	204	188	101	9	9	39	31.24%	1,888	1,064	201	205	173	146	7	10	51	29.71%					
	Secured for mortgages on immovable assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Secured for mortgages on immovable assets																																			
	Items associated with counterparty risk risk																																			
	Overseas banks																																			
	Claims on institutions and corporates with a ST credit assessment																																			
	Claims on institutions and corporates with a BT credit assessment																																			
	State																																			
Securitisation																																				
Other exposures																																				
Standardised total	2,727	2,310	513	480	183	11	14	14	51	36.36%	2,842	2,251	507	485	293	183	18	11	71	31.26%	2,970	2,360	508	479	317	203	14	10	61	29.12%						

		31/12/2023										31/12/2024										31/12/2025															
		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 2 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 2 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 2 exposure						
ITALY	Central banks																																				
	Central governments																																				
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	Retail	1,372	1,112	238	188	83	15	6	6	22	31.23%	1,952	1,099	218	178	101	81	17	1	33	26.62%	1,911	1,079	212	172	138	112	6	5	38	28.18%						
	Businesses	1,365	1,105	231	202	88	16	7	9	28	49.29%	1,845	1,151	281	204	188	101	9	9	39	31.24%	1,888	1,064	201	205	173	146	7	10	51	29.71%						
	Secured for mortgages on immovable assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Secured for mortgages on immovable assets																																				
	Items associated with counterparty risk risk																																				
	Overseas banks																																				
	Claims on institutions and corporates with a ST credit assessment																																				
	Claims on institutions and corporates with a BT credit assessment																																				
	State																																				
Securitisation																																					
Other exposures																																					
Standardised total	2,727	2,310	513	480	183	11	14	14	51	36.36%	2,842	2,251	507	485	293	183	18	11	71	31.26%	2,970	2,360	508	479	317	203	14	10	61	29.12%							



2023 EU-wide Stress Test: Securitisations

Cassa Centrale Banca - Credito Cooperativo Italiano S.p.A.

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



2023 EU-wide Stress Test: Risk exposure amounts

Cassa Centrale Banca - Credito Cooperativo Italiano S.p.A.

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

2023 EU-wide Stress Test: Capital

Cassa Centrale Banca - Credito Cooperativo Italiano S.p.A.

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

2023 EU-wide Stress Test: Capital

Cassa Centrale Banca - Credito Cooperativo Italiano S.p.A.

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

2023 EU-wide Stress Test: Capital

Cassa Centrale Banca - Credito Cooperativo Italiano S.p.A.

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

2023 EU-wide Stress Test: Capital

Cassa Centrale Banca - Credito Cooperativo Italiano S.p.A.

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

2023 EU-wide Stress Test: P&L

Cassa Centrale Banca - Credito Cooperativo Italiano S.p.A.

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

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

Cassa Centrale Banca - Credito Cooperativo Italiano S.p.A.

(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 (-)	-1.511
Conversion to CET1 of hybrid instruments (+)	0

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

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