



2025 EU-wide Stress Test

Bank Name	BPER Banca S.p.A.
LEI Code	N747OI7JINV7RUUH6190
Country Code	IT

2025 EU-wide Stress Test: Summary

BPER Banca S.p.A.

RowNum	(mIn EUR, %)	1	2	3	4	5	6	7	8
		Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
		31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Net interest income	3,365		3,674	3,720	3,711	2,912	3,311	3,283
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	40		0	0	0	-249	0	0
3	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-332		-499	-519	-514	-1,393	-1,157	-1,047
4	Profit or (-) loss for the year	1,439		1,647	1,587	1,508	106	542	559
5	Coverage ratio: non-performing exposure (%)	53.74%		45.60%	40.50%	37.40%	45.31%	41.14%	38.99%
6	Common Equity Tier 1 capital	8,579	8,580	9,051	9,303	9,530	8,147	8,274	8,299
7	Total Risk exposure amount (all transitional adjustments included)	54,228	57,063	57,986	58,028	58,299	57,779	57,936	58,847
8	Common Equity Tier 1 ratio, %	15.82%	15.04%	15.61%	16.03%	16.35%	14.10%	14.28%	14.10%
9	Fully loaded Common Equity Tier 1 ratio, %	15.82%	14.86%	15.43%	15.86%	16.19%	13.93%	14.13%	13.97%
10	Tier 1 capital	9,695	9,696	10,167	10,419	10,646	9,263	9,390	9,415
11	Total leverage ratio exposures	145,976		145,976	145,976	145,976	145,976	145,976	145,976
12	Leverage ratio, %	6.64%	6.64%	6.97%	7.14%	7.29%	6.35%	6.43%	6.45%
13	Fully loaded leverage ratio, %	6.64%	6.64%	6.97%	7.14%	7.29%	6.35%	6.43%	6.45%

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

Net interest income (NII) for 2024 is reported in accordance with FINREP definitions. Projections of NII follow the definitions in accordance with Section 4 of the 2025 EU-wide stress test methodological note.

14	IFRS 9 transitional arrangements?	No
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2025 EU-wide Stress Test: Credit risk IRB
BPER Banca S.p.A.

RowNum		(mln EUR, %)	Restated 31/12/2024*														
			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	Non-defaulted	Defaulted								
85	Central banks		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
86	Central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
87	Regional governments or local authorities		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
88	Public sector entities		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
89	Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
90	Corporates		4	0	9	0	4	0	0	11	2	0	0	0	0	0	
91	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
92	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
93	Corporates - Of Which: Purchased receivables		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
94	Retail		3	0	0	0	1	0	0	2	0	0	0	0	0	68.70%	
95	Retail - Secured by residential estate property		2	0	0	0	1	0	0	2	0	0	0	0	0	73.51%	
96	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
97	Retail - Purchased receivables		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
98	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	44.59%	
99	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
100	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	44.59%	
101	Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
102	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
103	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
104	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
105	TOTAL		7	0	9	0	5	0	6	14	2	0	0	0	0	68.70%	

RowNum		(mln EUR, %)	Restated 31/12/2024*														
			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	Non-defaulted	Defaulted								
106	Central banks		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
107	Central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
108	Regional governments or local authorities		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
109	Public sector entities		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
110	Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
111	Corporates		0	0	343	0	0	0	121	0	113	0	0	0	0	0	
112	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
113	Corporates - Of Which: SME general corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
114	Corporates - Of Which: Purchased receivables		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
115	Retail		6	1	0	0	2	0	0	6	1	1	0	0	1	81.74%	
116	Retail - Secured by residential estate property		4	0	0	0	2	0	0	5	0	0	0	0	0	61.05%	
117	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
118	Retail - Purchased receivables		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
119	Retail - Other Retail		1	1	0	0	0	0	0	0	1	0	0	0	1	85.04%	
120	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	91.48%	
121	Retail - Other Retail - Of Which: non-SME		1	1	0	0	0	0	0	0	0	0	0	0	0	80.79%	
122	Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
123	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
124	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
125	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
126	TOTAL		6	1	343	0	2	0	121	0	119	1	1	0	0	81.74%	

RowNum		(mln EUR, %)	Restated 31/12/2024*														
			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	Non-defaulted	Defaulted								
127	Central banks		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
128	Central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
129	Regional governments or local authorities		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
130	Public sector entities		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
131	Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
132	Corporates		0	0	63	0	0	0	27	0	33	0	0	0	0	0	
133	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
134	Corporates - Of Which: SME general corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
135	Corporates - Of Which: Purchased receivables		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
136	Retail		2	0	0	0	1	0	0	2	0	0	0	0	0	66.94%	
137	Retail - Secured by residential estate property		2	0	0	0	0	0	0	2	0	0	0	0	0	0	
138	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
139	Retail - Purchased receivables		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
140	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	66.94%	
141	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
142	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	66.94%	
143	Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
144	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
145	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
146	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
147	TOTAL		2	0	63	0	1	0	27	0	35	0	0	0	0	66.94%	

2025 EU-wide Stress Test: Credit risk IRB
BPER Banca S.p.A.

Row/Num		Baseline Scenario																					
		31/12/2025				31/12/2026				31/12/2027													
		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	
(mln EUR, %)																							
1	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
6	Corporates	21,276	2,753	925	91	97	499	53,93%	20,985	2,693	1,277	92	82	648	50,75%	20,520	2,795	1,631	90	77	797	48,85%	
7	Corporates - Of Which: Specialised Lending	185	45	14	6	5	7	52,44%	172	44	27	6	5	14	52,44%	160	41	41	5	5	22	52,44%	
8	Corporates - Of Which: SME general corporates	6,500	1,204	652	33	50	363	55,72%	6,378	1,180	799	33	43	420	52,54%	6,153	1,261	943	32	41	475	50,31%	
9	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	26,90%	0	0	0	0	0	0	26,97%	0	0	0	0	0	0	27,03%	
10	Retail	34,862	6,950	1,635	50	253	681	41,90%	33,993	8,254	2,589	47	281	898	34,69%	30,932	8,798	3,709	44	270	1,145	30,88%	
11	Retail - Secured by residential estate property	24,221	4,069	656	17	138	210	32,29%	23,221	4,836	1,050	17	146	286	25,86%	22,134	5,210	1,591	16	144	361	22,71%	
12	Retail - Qualifying Revolving	1,138	55	44	2	2	22	49,23%	1,130	54	54	2	1	25	47,69%	1,123	52	62	2	1	29	45,94%	
13	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
14	Retail - Other Retail	8,503	2,826	935	31	113	449	48,20%	8,643	3,363	2,565	1,461	28	134	561	40,82%	7,675	3,528	2,055	23	125	753	36,74%
15	Retail - Other Retail - Of Which: SME	4,576	1,335	580	16	66	308	53,12%	4,231	1,453	801	15	75	372	46,40%	3,996	1,455	1,034	14	66	438	42,35%	
16	Retail - Other Retail - Of Which: non-SME	4,927	1,491	351	15	47	141	40,23%	4,212	1,911	600	13	58	221	33,95%	3,680	2,072	1,021	12	59	317	31,07%	
17	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
18	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
19	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
20	Other non-credit obligation assets	4,868	0	0	0	0	0	0	4,868	0	0	0	0	0	4,868	0	0	0	0	0	0	0	
21	TOTAL	61,006	9,703	2,550	141	350	1,180	46,26%	58,447	10,945	3,867	139	363	1,547	40,00%	56,329	11,590	5,340	133	347	1,942	36,37%	

Row/Num		Baseline Scenario																				
		31/12/2025				31/12/2026				31/12/2027												
		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
(mln EUR, %)																						
22	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
27	Corporates	20,914	2,732	923	90	97	498	53,95%	20,026	2,670	1,273	92	82	647	50,77%	20,188	2,776	1,624	89	77	794	48,87%
28	Corporates - Of Which: Specialised Lending	185	45	14	6	5	7	52,44%	172	44	27	6	5	14	52,44%	160	41	41	5	5	22	52,44%
29	Corporates - Of Which: SME general corporates	6,488	1,204	652	33	50	363	55,73%	6,366	1,180	798	33	43	420	52,55%	6,141	1,260	943	32	41	474	50,32%
30	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	26,90%	0	0	0	0	0	0	26,97%	0	0	0	0	0	0	27,03%
31	Retail	14,773	6,932	1,635	50	252	678	41,89%	13,505	8,237	2,581	46	280	895	34,69%	10,946	8,775	3,699	43	270	1,142	30,87%
32	Retail - Secured by residential estate property	24,149	4,064	647	17	137	209	32,30%	22,900	4,800	1,079	16	145	279	25,86%	22,005	5,201	1,584	16	144	360	22,70%
33	Retail - Qualifying Revolving	1,138	55	44	2	2	22	49,23%	1,130	54	54	2	1	25	47,69%	1,123	52	62	2	1	29	45,94%
34	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
35	Retail - Other Retail	9,484	2,813	938	31	113	447	48,23%	8,434	3,363	1,466	28	134	561	40,79%	7,658	3,528	2,055	23	125	754	36,72%
36	Retail - Other Retail - Of Which: SME	4,565	1,329	579	16	66	307	53,10%	4,220	1,453	800	15	75	371	46,39%	3,985	1,455	1,033	14	66	437	42,34%
37	Retail - Other Retail - Of Which: non-SME	4,919	1,484	349	15	47	140	40,15%	4,204	1,910	648	13	58	220	33,89%	3,672	2,071	1,019	12	59	316	31,03%
38	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
39	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
40	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
41	Other non-credit obligation assets	4,062	0	0	0	0	0	0	4,062	0	0	0	0	0	4,062	0	0	0	0	0	0	0
42	TOTAL	59,745	9,644	2,542	140	349	1,176	46,27%	57,193	10,907	3,855	139	362	1,542	40,00%	55,076	11,555	5,323	132	346	1,936	36,36%

Row/Num		Baseline Scenario																				
		31/12/2025				31/12/2026				31/12/2027												
		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
(mln EUR, %)																						
43	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
44	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
45	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
46	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
47	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
48	Corporates	80	2	0	0	0	0	44,73%	79	3	0	0	0	0	47,16%	78	3	0	0	0	0	47,71%
49	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
50	Corporates - Of Which: SME general corporates	0	0	0	0	0	0	23,54%	0	0	0	0	0	0	23,54%	0	0	0	0	0	0	23,54%
51	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
52	Retail	31	1	0	0	0	0	29,33%	31	1	0	0	0	0	25,41%	31	1	0	0	0	0	23,69%
53	Retail - Secured by residential estate property	3	1	0	0	0	0	15,24%	3	1	0	0	0	0	11,18%	3	1	0	0	0	0	11,11%
54	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
55	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
56	Retail - Other Retail	8	0	0	0	0	0	49,15%	8	0	0	0	0	0	46,88%	8	0	0	0	0	0	45,16%
57	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	41,49%	0	0	0	0	0	0	40,62%	0	0	0	0	0	0	40,32%
58	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	51,19%	0	0	0	0	0	0	49,71%	0	0	0	0	0	0	48,11%
59	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
60	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
61	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
62	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
63	TOTAL	91	3	0	0	0	0	34,12%	90	4	0	0	0	0	35,25%	89	4	1	0			

2025 EU-wide Stress Test: Credit risk IRB
BPER Banca S.p.A.

Row/num	(mln EUR, %)	Adverse Scenario																					
		31/12/2025							31/12/2026							31/12/2027							
		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	
1	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Corporates	20,503	3,268	1,183	166	188	623	52.70%	19,107	3,853	1,996	149	185	996	49.80%	18,300	3,797	2,277	133	166	1,355	48.70%	
7	Corporates - Of Which: Specialised Lending	178	49	16	8	7	8	52.77%	158	53	34	8	8	18	52.90%	140	49	54	7	28	86	52.93%	
8	Corporates - Of Which: SME general corporates	6,000	1,480	867	86	116	468	53.97%	5,443	1,534	1,300	66	99	703	50.91%	5,030	1,491	1,836	56	86	915	49.81%	
9	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	27.33%	0	0	0	0	0	0	27.30%	0	0	0	0	0	0	27.17%	
10	Retail	35,431	6,074	1,932	127	269	784	48.58%	33,532	7,417	3,488	104	309	1,213	34.77%	30,998	8,157	5,382	86	318	1,656	31.95%	
11	Retail - Secured by residential estate property	24,803	3,434	725	31	164	226	31.10%	23,177	4,429	1,354	31	199	335	25.12%	21,030	5,175	2,136	27	215	472	22.10%	
12	Retail - Qualifying Revolving	1,123	89	46	3	2	23	48.56%	1,106	72	60	3	2	28	46.41%	1,090	74	74	3	2	33	44.16%	
13	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
14	Retail - Other Retail	5,507	2,551	1,161	93	91	536	46.19%	5,248	2,916	2,094	70	108	856	40.58%	4,970	2,907	2,571	57	100	1,151	38.72%	
15	Retail - Other Retail - Of Which: SME	4,536	1,242	707	47	45	307	53.94%	4,251	1,213	1,112	35	44	518	46.39%	3,917	1,123	1,445	35	37	643	44.54%	
16	Retail - Other Retail - Of Which: non-SME	4,970	1,309	453	46	46	307	37.22%	4,098	1,694	982	35	64	332	33.77%	3,460	1,784	1,528	22	63	508	33.23%	
17	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
18	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
19	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
20	Other non-credit obligation assets	4,868	0	0	0	0	0	0	4,868	0	0	0	0	0	4,868	0	0	0	0	0	0	0	
21	TOTAL	60,802	9,343	3,115	293	448	1,407	45.18%	56,507	11,268	5,484	254	493	2,209	40.27%	53,346	11,954	7,960	217	482	3,011	37.83%	

Row/num	(mln EUR, %)	Adverse Scenario																				
		31/12/2025							31/12/2026							31/12/2027						
		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
22	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
27	Corporates	20,142	3,246	1,181	165	187	622	52.72%	18,748	3,820	1,993	148	184	994	49.91%	18,022	3,728	2,769	130	165	1,351	48.80%
28	Corporates - Of Which: Specialised Lending	178	49	16	8	7	8	52.77%	158	53	34	8	8	18	52.90%	140	49	54	7	28	86	52.93%
29	Corporates - Of Which: SME general corporates	5,998	1,479	867	86	116	468	53.97%	5,431	1,533	1,300	66	99	703	50.92%	5,018	1,490	1,836	55	86	915	49.82%
30	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	27.33%	0	0	0	0	0	0	27.30%	0	0	0	0	0	0	27.17%
31	Retail	35,341	6,056	1,926	127	259	792	48.57%	32,444	7,399	3,480	104	308	1,210	34.77%	30,214	8,138	5,371	86	315	1,652	31.95%
32	Retail - Secured by residential estate property	24,700	3,398	720	30	163	225	31.10%	23,078	4,413	1,329	31	198	334	25.12%	21,064	5,020	2,137	29	214	470	22.10%
33	Retail - Qualifying Revolving	1,123	89	46	3	2	23	48.56%	1,106	72	60	3	2	28	46.41%	1,090	74	74	3	2	33	44.16%
34	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
35	Retail - Other Retail	9,488	2,568	1,158	93	94	534	46.16%	8,230	3,014	2,091	70	108	846	40.56%	7,961	2,905	2,571	56	100	1,150	38.71%
36	Retail - Other Retail - Of Which: SME	4,536	1,241	706	47	45	307	53.94%	4,240	1,222	1,111	35	44	518	46.39%	3,907	1,122	1,444	30	37	643	44.54%
37	Retail - Other Retail - Of Which: non-SME	4,952	1,327	451	46	49	307	37.24%	4,090	1,692	980	35	64	331	33.73%	3,454	1,783	1,528	26	63	507	33.23%
38	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
39	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
40	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
41	Other non-credit obligation assets	4,062	0	0	0	0	0	0	4,062	0	0	0	0	0	4,062	0	0	0	0	0	0	0
42	TOTAL	59,545	9,302	3,107	292	447	1,404	45.19%	55,255	11,229	5,470	253	492	2,203	40.28%	52,099	11,916	7,940	210	481	3,004	37.83%

Row/num	(mln EUR, %)	Adverse Scenario																				
		31/12/2025							31/12/2026							31/12/2027						
		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
43	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
44	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
45	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
46	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
47	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
48	Corporates	80	2	0	0	0	0	44.80%	79	3	0	0	0	0	46.87%	78	3	0	0	0	0	47.25%
49	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
50	Corporates - Of Which: SME general corporates	0	0	0	0	0	0	23.71%	0	0	0	0	0	0	23.71%	0	0	0	0	0	0	23.71%
51	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
52	Retail	31	1	0	0	0	0	29.32%	11	1	0	0	0	0	25.79%	11	1	0	0	0	0	24.04%
53	Retail - Secured by residential estate property	3	1	0	0	0	0	15.75%	3	1	0	0	0	0	15.74%	3	1	0	0	0	0	15.60%
54	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
55	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
56	Retail - Other Retail	8	0	0	0	0	0	48.74%	8	0	0	0	0	0	46.54%	8	0	0	0	0	0	

RowNum		Baseline Scenario																				
		31/12/2025						31/12/2026						31/12/2027								
		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
(in EUR %)																						
1	Central banks	7,357	309	3	0	0	0.00%	7,184	465	20	0	0	0.00%	7,047	582	40	0	0	0	0.00%		
2	Central governments	21,627	2,623	454	38	121	40.00%	20,844	3,263	160	36	36	21%	20,163	3,828	674	37	38	26%	40.00%		
3	Regional governments or local authorities	986	33	7	1	0	4	56.67%	967	49	10	1	1	5	51.70%	950	63	12	1	6	48.97%	
4	Public sector entities	1,414	32	15	1	0	4	28.76%	1,404	35	22	1	0	5	23.87%	1,396	35	20	1	0	6	20.51%
5	Multilateral Development Banks	1,155	75	0	0	0	0	23.62%	1,152	74	0	0	0	3	21.60%	1,148	75	0	0	0	3	20.51%
6	International Organisations	550	36	1	0	0	0	47.84%	522	63	0	0	0	0	47.84%	494	91	0	0	0	0	47.84%
7	Institutions	3,671	179	33	12	12	15	45.30%	3,640	175	67	12	11	31	45.30%	3,605	174	103	12	11	47	45.23%
8	Corporates	7,031	454	308	26	18	157	51.00%	6,917	460	400	29	17	304	48.58%	6,841	462	493	29	16	232	46.92%
9	of which: Other - SME	3,539	137	80	7	3	45	56.20%	3,507	149	100	7	3	53	53.01%	3,478	157	122	7	3	62	50.78%
10	of which: Specialised Lending	5	1	0	0	0	0	65.45%	5	1	0	0	0	1	65.45%	5	1	0	0	0	1	65.45%
11	Retail	1,656	224	153	12	7	87	53.98%	1,636	216	209	12	6	100	49.35%	1,575	210	256	11	6	119	46.45%
12	of which: SME	1,157	104	128	9	6	70	55.77%	1,136	109	162	9	5	83	51.14%	1,094	156	198	9	4	95	48.24%
13	Secured by mortgages on immovable property and ADC exposures	4,224	1,274	265	18	53	107	40.14%	4,185	1,254	274	18	45	136	38.38%	4,052	1,241	480	18	42	165	34.35%
14	of which: Residential immovable property	2,084	791	113	3	25	35	31.21%	2,064	769	153	3	20	43	22.84%	2,039	755	192	3	18	50	25.94%
15	of which: Commercial immovable property	2,094	480	152	14	26	73	46.70%	2,027	483	216	15	25	91	42.34%	1,962	483	281	14	24	112	39.94%
16	of which: Land, acquisition, development and construction exposures (ADC)	56	3	1	1	0	1	40.17%	54	3	1	0	0	2	40.14%	51	3	1	1	0	3	40.11%
17	Subordinated debt exposures	311	20	0	0	1	0	53.42%	294	36	1	0	0	1	53.44%	278	52	1	0	0	1	53.28%
18	Covered bonds	3,161	229	0	1	6	3	13.88%	3,004	379	13	1	5	2	14.09%	2,850	525	20	1	5	3	14.25%
19	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
20	Collective Investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
21	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
22	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
23	Other exposures	284	0	2	1	0	1	35.04%	282	0	4	1	0	1	34.99%	280	0	6	1	0	2	34.94%
24	TOTAL	53,425	5,440	1,260	113	129	560	44.38%	51,994	6,441	1,694	113	129	706	41.64%	50,480	7,319	2,121	110	120	823	40.00%

RowNum		Baseline Scenario																				
		31/12/2025						31/12/2026						31/12/2027								
		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
(in EUR %)																						
25	Central banks	7,357	309	3	0	0	0.00%	7,184	465	20	0	0	0.00%	7,047	582	40	0	0	0	0.00%		
26	Central governments	25,173	2,499	450	31	28	180	40.00%	18,500	3,059	554	36	31	212	40.00%	17,853	3,570	669	31	26	264	40.00%
27	Regional governments or local authorities	331	20	0	0	0	0	60.00%	333	27	7	1	0	4	55.38%	315	33	0	0	0	0	51.45%
28	Public sector entities	207	21	13	0	0	2	17.47%	202	20	18	0	0	3	15.19%	196	20	24	0	0	3	14.08%
29	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
30	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
31	Institutions	2,421	171	33	11	12	15	46.84%	2,393	168	63	12	11	30	46.84%	2,362	166	96	12	11	45	46.74%
32	Corporates	4,224	397	297	26	16	152	51.12%	4,140	389	27	14	14	148	48.70%	4,059	398	486	26	13	219	47.11%
33	of which: Other - SME	3,332	131	79	7	3	45	56.51%	3,304	139	99	7	3	53	53.19%	3,276	146	120	7	3	61	51.01%
34	of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
35	Retail	1,189	216	143	9	7	83	56.02%	1,164	208	186	9	8	97	52.01%	1,123	201	233	9	8	109	49.04%
36	of which: SME	699	117	112	7	6	66	59.21%	676	112	140	7	5	77	54.79%	654	148	166	6	4	86	51.90%
37	Secured by mortgages on immovable property and ADC exposures	4,223	1,219	264	18	53	106	40.24%	4,133	1,241	371	18	45	135	33.48%	4,040	1,229	477	18	42	164	34.44%
38	of which: Residential immovable property	2,078	765	111	3	25	35	31.20%	2,059	761	152	3	20	47	22.85%	2,033	750	191	3	18	49	25.50%
39	of which: Commercial immovable property	2,088	471	150	14	26	73	46.89%	2,021	476	214	15	25	91	42.51%	1,955	476	278	14	24	112	40.09%
40	of which: Land, acquisition, development and construction exposures (ADC)	56	3	1	1	0	0	40.17%	54	3	1	0	0	2	40.14%	51	3	1	1	0	3	40.11%
41	Subordinated debt exposures	237	2	0	0	0	0	64.70%	230	3	0	0	0	0	64.70%	224	5	1	0	0	0	64.65%
42	Covered bonds	366	48	0	0	0	0	17.14%	354	57	5	0	1	1	17.12%	344	64	8	0	1	1	17.08%
43	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44	Collective Investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
45	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
46	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
47	Other exposures	281	0	3	1	0	1	35.15%	279	0	4	1	0	1	35.10%	277	0	6	1	0	2	35.05%
48	TOTAL	41,795	4,943	1,213	104	115	543	44.71%	40,687	5,655	1,608	104	108	678	42.14%	39,675	6,368	2,008	102	104	814	40.52%

RowNum		Baseline Scenario																				
		31/12/2025						31/12/2026						31/12/2027								
		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
(in EUR %)																						
49	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
50	Central governments	440	20	0	0	0	0	40.00%	424	36	0	0	1	0	40.00%	410	49	0	0	1	0	40.00%
51	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
52	Public sector entities	256	2	0	0	0	0	44.64%	255	3	0	0	0	0	19.64%	255	3	0	0	0	0	17.59%
53	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	0.00%
54	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
55	Institutions	487	3	0	0	0	0	40.19%	487	3	1	0	0	0	40.20%	486	3	1	0	0	1	40.20%
56	Corporates																					



2025 EU-wide Stress Test: Credit risk STA
BPER Banca S.p.A.

RowNum		Baseline Scenario																				
		31/12/2025								31/12/2027												
		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
73	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
74	Central governments	668	32	0	0	0	40.00%	643	57	0	0	1	0	40.00%	623	77	0	0	1	0	40.00%	
75	Regional governments or local authorities	110	4	0	0	0	40.00%	101	7	0	0	0	0	40.00%	94	10	0	0	0	0	40.00%	
76	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
77	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
78	International Organizations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
79	Institutions	58	0	0	0	0	43.48%	58	0	0	0	0	0	43.48%	58	0	1	0	0	0	43.48%	
80	Corporates	13	0	0	0	0	52.87%	10	0	0	0	0	0	49.31%	10	0	1	0	0	0	46.38%	
81	of which: Other - SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
82	of which: Specialised Lending	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
83	Retail	63	1	0	0	0	22.00%	61	1	0	0	0	0	24.53%	59	1	0	0	0	0	25.91%	
84	of which: SME	62	1	0	0	0	22.92%	60	1	0	0	0	0	24.47%	59	1	0	0	0	0	25.87%	
85	Secured by mortgages on immovable property and ADC exposures	0	1	0	0	0	15.94%	0	1	0	0	0	0	14.13%	0	1	0	0	0	0	13.51%	
86	of which: Residential immovable property	0	1	0	0	0	15.98%	0	1	0	0	0	0	14.55%	0	1	0	0	0	0	13.52%	
87	of which: Commercial immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
88	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
89	Subordinated debt exposures	70	5	0	0	0	46.63%	67	4	0	0	0	0	46.63%	63	12	0	0	0	0	46.63%	
90	Covered bonds	309	20	0	0	0	11.87%	293	36	0	0	0	0	11.87%	277	51	0	0	0	0	12.01%	
91	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	0.00%	
92	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	0.00%	
93	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
94	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
95	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
96	TOTAL	1,489	63	4	1	1	29.25%	1,439	111	7	1	1	2	28.99%	1,395	153	9	1	1	1	27.72%	

RowNum		Baseline Scenario																			
		31/12/2025								31/12/2027											
		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
97	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
98	Central governments	738	32	0	0	0	40.00%	713	57	0	0	3	0	40.00%	690	77	0	0	4	0	40.00%
99	Regional governments or local authorities	166	0	0	0	0	40.00%	165	4	0	0	0	0	40.00%	163	5	1	0	0	0	40.00%
100	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
101	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
102	International Organizations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
103	Institutions	33	0	0	0	0	23.46%	33	0	0	0	0	0	23.46%	32	0	1	0	0	0	23.46%
104	Corporates	4	0	0	0	0	31.99%	4	0	0	0	0	0	31.99%	4	0	0	0	0	0	30.71%
105	of which: Other - SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
106	of which: Specialised Lending	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
107	Retail	19	0	0	0	0	31.71%	18	0	0	0	0	0	30.72%	18	0	1	0	0	0	30.42%
108	of which: SME	18	0	0	0	0	31.76%	18	0	0	0	0	0	30.90%	18	0	1	0	0	0	30.61%
109	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	9.07%	0	0	0	0	0	0	8.61%	0	0	0	0	0	0	8.67%
110	of which: Residential immovable property	0	0	0	0	0	9.07%	0	0	0	0	0	0	8.61%	0	0	0	0	0	0	8.67%
111	of which: Commercial immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
112	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
113	Subordinated debt exposures	152	10	0	0	0	11.07%	144	18	0	0	0	0	11.40%	136	25	1	0	0	0	11.68%
114	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
115	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	0.00%
116	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	0.00%
117	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
118	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
119	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
120	TOTAL	1,122	45	2	1	2	32.79%	1,084	80	5	1	4	2	32.56%	1,052	110	7	1	5	2	32.44%

RowNum		Baseline Scenario																			
		31/12/2025								31/12/2027											
		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
121	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
122	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
123	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
124	Public sector entities	839	7	0	0	0	44.80%	836	10	0	0	0	0	44.80%	834	11	2	0	0	0	44.80%
125	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
126	International Organizations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
127	Institutions	46	0	0	0	0	42.34%	46	0	0	0	0	0	42.34%	46	0	0	0	0	0	42.34%
128	Corporates	10	0	0	0	0	30.60%	10	0	0	0	0	0	30.31%	10	0	1	0	0	0	30.26%
129	of which: Other - SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
130	of which: Specialised Lending	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
131	Retail	45	1	0	0	0	39.03%	44	1	0	0	0	0	37.22%	43	1	0	0	0	0	35.28%
132	of which: SME	42	1	0	0	0	38.34%	42	1	0	0	0	0	36.48%	41	1	0	0	0	0	34.56%
133	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	14.85%	0	0	0	0	0	0	14.82%	0	0	0	0	0	0	14.82%
134	of which: Residential immovable property	0	0	0	0	0	14.77%	0	0	0	0	0	0	14.76%	0	0	0	0	0	0	14.74%
135	of which: Commercial immovable property																				

RowNum	(mtn EUR %)	Adverse Scenario																				
		31/12/2025							31/12/2026							31/12/2027						
		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
1	Central banks	7,305	360	5	0	0	0.00%	7,076	561	32	0	0	0	0.00%	6,871	731	68	0	0	0	0.00%	
2	Central governments	21,024	3,176	484	60	57	194	40.00%	19,522	4,524	628	64	71	263	40.00%	18,278	5,565	857	55	22	343	40.00%
3	Regional governments or local authorities	978	40	8	2	1	4	54.26%	947	67	12	2	1	6	40.21%	920	89	17	2	1	8	46.48%
4	Public sector entities	1,411	34	17	1	0	5	27.30%	1,396	38	27	1	0	6	21.52%	1,385	39	17	1	0	7	18.80%
5	Multilateral Development Banks	1,151	28	0	1	1	2	73.23%	1,145	30	14	1	1	3	21.18%	1,140	30	19	1	1	4	20.25%
6	International Organisations	549	36	0	0	1	0	48.04%	538	55	1	0	2	0	34.95%	511	71	3	0	2	1	34.64%
7	Institutions	3,653	190	40	18	18	18	45.32%	3,669	221	82	25	20	42	45.73%	3,486	234	163	22	20	75	45.78%
8	Corporates	6,766	607	424	78	33	219	51.78%	6,560	778	678	62	137	339	49.96%	6,248	665	884	54	32	435	49.19%
9	of which: Other - SME	3,460	175	123	24	5	62	51.16%	3,378	165	213	19	5	101	47.40%	3,210	261	285	16	7	131	45.95%
10	of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
11	Retail	1,626	170	10	15	15	30	53.11%	1,558	246	237	17	11	113	47.72%	1,494	242	305	15	10	136	44.61%
12	of which: SME	1,134	181	132	13	8	73	55.04%	1,083	184	182	13	8	91	49.66%	1,033	182	233	12	7	109	46.56%
13	Secured by mortgages on immovable property and ADC exposures	3,814	1,811	349	54	168	156	44.62%	3,638	1,500	645	53	151	266	41.19%	3,401	1,643	836	43	134	376	39.95%
14	of which: Residential immovable property	1,898	950	158	7	123	45	32.78%	1,845	873	268	10	110	74	23.78%	1,758	834	8	92	103	26.21%	
15	of which: Commercial immovable property	1,860	657	208	45	48	109	52.51%	1,793	623	371	41	44	189	50.93%	1,596	609	521	33	41	262	50.34%
16	of which: Land, acquisition, development and construction exposures (ADC)	56	3	1	1	0	1	40.59%	52	4	4	2	2	0	40.50%	47	5	11	1	1	4	40.39%
17	Subordinated debt exposures	311	20	1	0	1	0	53.55%	298	31	2	0	1	1	46.41%	288	40	4	0	1	2	44.69%
18	Covered bonds	3,159	229	7	1	6	3	13.88%	3,051	344	17	1	5	2	14.10%	2,931	436	29	1	5	4	14.25%
19	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	0	0.00%
20	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	0.00%
21	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
22	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
23	Other exposures	283	0	2	1	0	1	34.88%	281	0	0	1	0	2	34.89%	277	0	8	1	0	3	34.92%
24	TOTAL	92,040	6,375	1,514	231	296	699	46.56%	89,213	8,197	2,420	226	298	1,043	43.11%	87,228	9,582	3,320	195	278	1,387	41.78%

RowNum	(mtn EUR %)	Adverse Scenario																				
		31/12/2025							31/12/2026							31/12/2027						
		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
25	Central banks	7,305	360	5	0	0	0.00%	7,076	561	32	0	0	0	0.00%	6,871	731	68	0	0	0	0.00%	
26	Central governments	23,628	3,036	479	57	53	193	40.00%	21,244	4,274	645	61	64	258	40.00%	16,064	5,223	836	53	64	335	40.00%
27	Regional governments or local authorities	326	25	4	1	0	4	58.49%	310	37	9	1	1	3	52.79%	295	12	1	1	1	1	49.45%
28	Public sector entities	204	23	13	1	0	2	16.20%	195	24	22	1	0	3	14.29%	185	24	31	1	0	4	13.33%
29	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	0.00%
30	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
31	Institutions	2,406	181	37	18	18	17	46.87%	2,327	210	86	23	20	41	47.22%	2,249	222	153	21	20	72	47.09%
32	Corporates	5,963	544	418	30	19	213	51.95%	5,738	512	652	58	28	328	50.20%	5,474	600	843	50	27	417	49.48%
33	of which: Other - SME	3,253	168	123	24	4	62	53.24%	3,175	156	211	19	5	100	47.49%	3,006	254	282	16	7	130	46.06%
34	of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
35	Retail	1,148	236	144	12	12	26	56.79%	1,089	235	248	12	11	113	49.39%	1,057	230	261	11	10	123	47.21%
36	of which: SME	678	173	116	9	7	68	58.70%	639	174	154	9	8	82	53.43%	606	170	191	7	9	96	50.38%
37	Secured by mortgages on immovable property and ADC exposures	3,803	1,996	347	54	168	155	44.71%	3,616	1,487	642	53	154	265	41.27%	3,389	1,435	922	43	113	369	40.02%
38	of which: Residential immovable property	1,992	945	137	7	120	45	32.78%	1,840	868	267	10	110	74	22.71%	1,752	828	303	8	8	101	26.22%
39	of which: Commercial immovable property	1,851	648	207	45	47	109	52.69%	1,775	615	369	41	43	188	51.09%	1,590	602	518	33	41	261	50.45%
40	of which: Land, acquisition, development and construction exposures (ADC)	56	3	1	1	0	1	40.59%	52	4	2	0	0	3	40.50%	47	5	11	1	1	4	40.39%
41	Subordinated debt exposures	237	2	1	0	0	0	64.59%	241	3	1	0	0	0	64.09%	235	4	3	0	0	1	59.68%
42	Covered bonds	365	48	3	1	3	1	17.07%	352	57	7	1	1	1	17.07%	341	64	11	1	1	2	17.05%
43	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	0	0.00%
44	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	0.00%
45	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
46	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
47	Other exposures	280	0	3	1	0	1	34.99%	278	0	0	1	0	1	34.99%	274	0	8	1	0	3	35.01%
48	TOTAL	40,444	6,051	1,455	218	280	670	46.03%	38,241	7,401	2,308	211	278	1,007	43.63%	36,225	8,580	3,145	181	256	1,331	42.32%

RowNum	(mtn EUR %)	Adverse Scenario																				
		31/12/2025							31/12/2026							31/12/2027						
		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
49	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
50	Central governments	440	20	0	0	0	0	40.00%	423	37	0	0	1	0	40.00%	410	49	0	0	1	0	40.00%
51	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
52	Public sector entities	256	2	0	0	0	0	45.01%	255	3	0	0	0	0	22.27%	255	3	1	0	0	0	20.35%
53	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%	
54	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
55	Institutions	487	3	3	0	0	0	40.26%	485	4	1	0	0	1	40.30%	484	5	2	0	0	1	40.31%
56	Cor																					

RowNum		Adverse Scenario																				
		31/12/2025						31/12/2026						31/12/2027								
		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
73	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
74	Central governments	668	32	0	0	0	40.00%	643	57	0	0	1	0	40.00%	623	77	0	0	0	1	0	40.00%
75	Regional governments or local authorities	110	4	0	0	0	40.00%	101	7	0	0	0	0	40.00%	94	10	0	0	0	0	0	40.00%
76	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
77	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	0.00%
78	International Organizations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
79	Institutions	58	0	0	0	0	43.58%	58	0	0	0	0	0	43.58%	58	0	0	1	0	0	0	43.58%
80	Corporates	13	0	3	0	0	52.68%	10	0	3	0	0	0	47.53%	10	0	3	0	0	0	0	44.19%
81	of which: Other - SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
82	of which: Specialised Lending	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
83	Retail	61	1	3	0	1	22.76%	56	1	4	1	0	1	25.61%	57	2	6	1	0	2	0	27.00%
84	of which: SME	61	1	3	0	1	22.66%	59	1	4	1	0	1	25.56%	57	2	6	1	0	2	0	27.00%
85	Secured by mortgages on immovable property and ADC exposures	0	1	0	0	0	16.33%	0	1	0	0	0	0	14.59%	0	1	0	0	0	0	0	13.96%
86	of which: Residential immovable property	0	1	0	0	0	16.33%	0	1	0	0	0	0	14.59%	0	1	0	0	0	0	0	13.96%
87	of which: Commercial immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
88	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
89	Subordinated debt exposures	70	5	0	0	0	46.85%	67	7	0	0	0	0	40.00%	65	9	1	0	0	0	0	38.82%
90	Covered bonds	309	20	3	1	1	11.82%	297	32	2	0	0	0	0	286	41	3	0	0	0	0	11.84%
91	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	0.00%
92	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	0.00%
93	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
94	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
95	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
96	TOTAL	1,489	63	5	1	1	29.00%	1,442	107	9	1	1	2	28.17%	1,403	141	13	1	2	4	2	27.80%

RowNum		Adverse Scenario																				
		31/12/2025						31/12/2026						31/12/2027								
		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
97	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
98	Central governments	795	32	2	1	2	40.00%	709	58	4	1	4	2	40.00%	687	78	6	1	5	2	2	40.00%
99	Regional governments or local authorities	166	7	0	0	0	40.00%	164	4	0	0	0	0	40.00%	162	5	1	1	0	0	0	40.00%
100	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
101	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	0.00%
102	International Organizations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
103	Institutions	33	0	0	0	0	23.54%	32	0	0	0	0	0	23.54%	32	0	1	0	0	0	0	23.54%
104	Corporates	4	0	0	0	0	31.82%	4	0	0	0	0	0	30.36%	4	0	0	0	0	0	0	30.36%
105	of which: Other - SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
106	of which: Specialised Lending	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
107	Retail	19	0	0	0	0	31.58%	18	0	1	0	0	0	30.72%	17	0	2	0	0	0	0	30.45%
108	of which: SME	18	0	0	0	0	31.63%	18	0	1	0	0	0	30.86%	17	0	2	0	0	0	0	30.61%
109	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	9.33%	0	0	0	0	0	0	8.97%	0	0	0	0	0	0	0	9.03%
110	of which: Residential immovable property	0	0	0	0	0	9.33%	0	0	0	0	0	0	8.97%	0	0	0	0	0	0	0	9.03%
111	of which: Commercial immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
112	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
113	Subordinated debt exposures	152	10	0	0	0	11.38%	145	16	1	0	0	0	11.44%	140	20	2	0	0	0	0	11.59%
114	Covered bonds	152	10	0	0	0	11.38%	145	16	1	0	0	0	11.44%	140	20	2	0	0	0	0	11.59%
115	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	0.00%
116	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	0.00%
117	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
118	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
119	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
120	TOTAL	1,120	45	3	1	3	34.33%	1,083	79	7	1	5	2	33.54%	1,052	106	11	1	5	4	2	32.95%

RowNum		Adverse Scenario																				
		31/12/2025						31/12/2026						31/12/2027								
		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
121	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
122	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
123	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
124	Public sector entities	839	7	0	0	0	45.04%	835	10	1	0	0	0	45.00%	834	11	2	0	0	0	0	20.33%
125	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	0.00%
126	International Organizations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
127	Institutions	46	0	0	0	0	42.39%	46	0	0	0	0	0	42.41%	46	0	0	0	0	0	0	42.42%
128	Corporates	10	0	0	0	0	30.51%	10	0	0	0	0	0	30.44%	10	0	1	0	0	0	0	30.42%
129	of which: Other - SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
130	of which: Specialised Lending	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
131	Retail	44	1	2	0	0	20.27%	43	2	3	0	0	1	24.81%	41	2	4	0	1	0	0	26.80%
132	of which: SME	42	1	2	0	0	19.66%	41	1	3</												

2025 EU-wide Stress Test: Securitisations

BPER Banca S.p.A.

RowNum	m	(mln EUR)	1	2	3	4	5	6	7
			Restated	Baseline Scenario			Adverse Scenario		
			31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Exposure values	SEC-IRBA	0						
2		SEC-SA	76						
3		SEC-ERBA	10						
4		SEC-IAA	0						
5		Total	86						
6	REA	SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	119	124	130	136	130	140	153
8		SEC-ERBA	4	4	5	5	5	5	5
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		Total	123	128	134	141	134	145	158
12	Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0

2025 EU-wide Stress Test: Risk exposure amounts

BPER Banca S.p.A.

RowNum	m	(mln EUR)	1	2	3	4	5	6	7	8
			Actual	Restatement CRR3	Baseline scenario			Adverse scenario		
			31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Risk exposure amount for credit risk	44,964	46,416	47,339	47,380	47,652	46,760	46,890	47,823	
2	Risk exposure amount for securitisations and re-securitisations	123	123	128	134	141	134	145	158	
3	Risk exposure amount other credit risk	44,841	46,292	47,211	47,246	47,511	46,626	46,745	47,665	
4	Risk exposure amount for market risk	878	904	904	904	904	904	904	904	
5	Risk exposure amount for operational risk	8,100	9,457	9,457	9,457	9,457	9,457	9,457	9,457	
6	Other risk exposure amounts	286	286	286	286	286	658	684	662	
7	Total Risk exposure amount before Output floor	54,228	57,063	57,986	58,028	58,299	57,779	57,936	58,847	
8	Unfloored Total Risk exposure amount (transitional)		57,063	57,986	58,028	58,299	57,779	57,936	58,847	
9	Unfloored Total Risk exposure amount (fully loaded)		57,756	58,675	58,652	58,860	58,468	58,559	59,406	
10	Standardised Risk exposure amount for credit risk exposures		60,867	64,186	63,983	63,924	63,255	62,794	62,595	
11	Standardised Risk exposure amount for market risk exposures		949	949	949	949	949	949	949	
12	Standardised Risk exposure amount for operational risk		9,457	9,457	9,457	9,457	9,457	9,457	9,457	
13	Other Standardised risk exposure amounts		0	0	0	0	371	398	375	
14	Standardised Total risk exposure amount (S-TREA) for Output floor (transitional)		69,254	72,752	72,562	72,517	72,196	71,781	71,580	
15	Standardised Total risk exposure amount (S-TREA) for Output floor (fully loaded)		73,883	76,900	76,621	76,487	76,337	75,818	75,512	
16	TOTAL RISK EXPOSURE AMOUNT (transitional)	54,228	57,063	57,986	58,028	58,299	57,779	57,936	58,847	
17	TOTAL RISK EXPOSURE AMOUNT (fully loaded)	54,228	57,756	58,675	58,652	58,860	58,468	58,559	59,406	

2025 EU-wide Stress Test: Capital
BPER Banca S.p.A.

Row/Item			1	2	3	4	5	6	7	8	9
			IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
51	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		1,116	1,116	1,116	1,116	1,116	1,116	1,116	1,116
52	A.2.1	Additional Tier 1 Capital Instruments		1,116	1,116	1,116	1,116	1,116	1,116	1,116	1,116
53	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0	0
54	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0	0
55	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0	0
56	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0	0
57	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		9,695	9,696	10,167	10,419	10,646	9,263	9,390	9,415
58	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		1,571	1,579	1,580	1,581	1,457	1,579	1,580	1,586
59	A.4.1	Tier 2 Capital Instruments		1,422	1,422	1,422	1,422	1,422	1,422	1,422	1,422
60	A.4.2	Other Tier 2 Capital components and deductions		149	157	158	158	35	157	158	164
61	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0	0
62	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0	0
63	B.3	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (transitional)			57,063	57,986	58,028	58,299	57,779	57,936	58,847
64	B.4	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)			57,756	58,675	58,652	58,860	58,468	58,559	59,406
65	B.7	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)			69,254	72,752	72,562	72,517	72,196	71,781	71,580
66	B.8	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)			73,883	76,900	76,621	76,487	76,337	75,818	75,512
67	B.12	TOTAL RISK EXPOSURE AMOUNT (transitional)		54,228	57,063	57,986	58,028	58,299	57,779	57,936	58,847
68	B.13	TOTAL RISK EXPOSURE AMOUNT (fully loaded)		54,228	57,756	58,675	58,652	58,860	58,468	58,559	59,406
69	C.1	Common Equity Tier 1 Capital ratio (transitional)		15.82%	15.04%	15.61%	16.03%	16.35%	14.10%	14.28%	14.10%
70	C.2	Tier 1 Capital ratio (transitional)		17.88%	16.99%	17.53%	17.96%	18.26%	16.03%	16.21%	16.00%
71	C.3	Total Capital ratio (transitional)		20.77%	19.76%	20.26%	20.68%	20.76%	18.76%	18.94%	18.69%
72	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		8,579	8,580	9,051	9,303	9,530	8,147	8,274	8,299
73	D.2	TIER 1 CAPITAL (fully loaded)		9,695	9,696	10,167	10,419	10,646	9,263	9,390	9,415
74	D.3	TOTAL CAPITAL (fully loaded)		11,266	11,275	11,747	12,000	12,103	10,842	10,971	11,001
75	E.1	Common Equity Tier 1 Capital ratio (fully loaded)		15.82%	14.86%	15.43%	15.86%	16.19%	13.93%	14.13%	13.97%
76	E.2	Tier 1 Capital ratio (fully loaded)		17.88%	16.79%	17.33%	17.76%	18.09%	15.84%	16.04%	15.85%
77	E.3	Total Capital ratio (fully loaded)		20.77%	19.52%	20.02%	20.46%	20.56%	18.54%	18.73%	18.52%
78	H.1	Total leverage ratio exposures (transitional)		145,976		145,976	145,976	145,976	145,976	145,976	145,976
79	H.2	Total leverage ratio exposures (fully loaded)		145,976		145,976	145,976	145,976	145,976	145,976	145,976
80	H.3	Leverage ratio (transitional)		6.64%	6.64%	6.97%	7.14%	7.29%	6.35%	6.43%	6.45%
81	H.4	Leverage ratio (fully loaded)		6.64%	6.64%	6.97%	7.14%	7.29%	6.35%	6.43%	6.45%
82	P.1	Capital conservation buffer		2.50%		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
83	P.2	Countercyclical capital buffer		0.04%		0.04%	0.04%	0.04%	0.04%	0.04%	0.04%
84	P.3	D-SII buffer		0.13%		0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
85	P.4	G-SII buffer		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.36%		0.72%	0.72%	0.72%	0.72%	0.72%	0.72%
87	P.6	Combined buffer		3.03%		3.52%	3.52%	3.52%	3.52%	3.52%	3.52%
88	R.1	Pillar 2 capital requirement		2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
89	R.1.1	of which: CET1		1.27%	1.27%	1.27%	1.27%	1.27%	1.27%	1.27%	1.27%
90	R.1.2	of which: AT1		0.42%	0.42%	0.42%	0.42%	0.42%	0.42%	0.42%	0.42%
91	R.2	Total STREP capital requirement (applicable requirements to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.25%	10.25%	10.25%	10.25%	10.25%	10.25%	10.25%	10.25%
92	R.2.1	of which: CET1		5.77%	5.77%	5.77%	5.77%	5.77%	5.77%	5.77%	5.77%
93	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		13.28%	13.28%	13.77%	13.77%	13.77%	13.77%	13.77%	13.77%
94	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		8.79%	8.79%	9.28%	9.28%	9.28%	9.28%	9.28%	9.28%
95	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
96	S	Shortages		0.00%	0.00%	0.00%	0.00%	0.07%	0.00%	0.00%	0.03%

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

2025 EU-wide Stress Test: P&L

BPER Banca S.p.A.

RowNum	m	(mln EUR)	1	2	3	4	5	6	7
			Actual	Baseline scenario			Adverse scenario		
			31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Net interest income		3,365	3,674	3,720	3,711	2,912	3,311	3,283
2	Interest income		5,014	4,445	4,418	4,538	5,233	5,443	5,486
3	Interest expense		-1,648	-764	-691	-819	-2,314	-2,059	-1,955
4	Dividend income		42	35	35	35	21	21	21
5	Net fee and commission income		2,040	1,993	1,938	1,891	1,833	1,791	1,771
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities		40	0	0	0	-249	0	0
7	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						-21		
8	Other operating income not listed above, net		361	330	330	330	295	188	216
9	Total operating income, net		5,848	6,032	6,023	5,968	4,791	5,310	5,291
10	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss		-332	-499	-519	-514	-1,393	-1,157	-1,047
11	Other income and expenses not listed above, net		-3,462	-3,181	-3,237	-3,299	-3,247	-3,379	-3,447
12	Profit or (-) loss before tax from continuing operations		2,054	2,353	2,268	2,154	151	774	798
13	Tax expenses or (-) income related to profit or loss from continuing operations		-615	-706	-680	-646	-45	-232	-239
14	Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)		0						
15	Profit or (-) loss for the year		1,439	1,647	1,587	1,508	106	542	559
16	Amount of dividends paid and minority interests after MDA-related adjustments		889	1,246	1,200	1,140	80	410	423
17	Attributable to owners of the parent net of estimated dividends		550	402	387	368	26	132	136
18	Memo row: Impact of one-off adjustments			194	194	194	194	194	194
19	Total post-tax MDA-related adjustment			0	0	0	0	0	0
20	Total assets		140,591						

The total net interest income (NII) is reported after the effect of the aggregate cap in accordance with Section 4.1 of the 2025 EU-wide stress test methodological note and the contribution of held-for-trading instruments in accordance with Section 4.5 of the 2025 EU-wide stress test methodological note.

2025 EU-wide Stress Test: Major capital measures and realised losses

BPER Banca S.p.A.

		(mln EUR)	1
RowNum	Issuance of CET 1 Instruments 01 January to 31 March 2025		Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)		0
2	Repayment of CET1 capital, buybacks (-)		0
3	Conversion to CET1 of hybrid instruments (+)		0

		1
RowNum	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2025	Impact on Additional Tier 1 and Tier 2
4	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
5	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

		1
RowNum	Realised losses 01 January to 31 March 2025	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0