2025 EU-wide Stress Test

Bank Name	ICCREA Banca S.p.A. – Istituto Centrale del Credito Cooperativo
LEI Code	NNVPP80YIZGEY2314M97
Country Code	IT

2025 EU-wide Stress Test: Summary

ICCREA Banca S.p.A. – Istituto Centrale del Credito Cooperativo

RowNum	(mln EUR, %)	1 Actual 31/12/2024	2 Restatement CRR3 31/12/2024	3 Baseline Scenario 31/12/2025	4 Baseline Scenario 31/12/2026	5 Baseline Scenario 31/12/2027	6 Adverse Scenario 31/12/2025	7 Adverse Scenario 31/12/2026	8 Adverse Scenario 31/12/2027
1	Net interest income	4,358		4,192	4,218	4,232	3,597	4,012	4,127
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	9		8	8	8	-129	0	0
3	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-337		-367	-439	-428	-1,644	-1,329	-1,242
4	**Profit or (-) loss for the year**	**2,030**		**1,495**	**1,396**	**1,352**	**-510**	**320**	**439**
5	Coverage ratio: non-performing exposure (%)	74.61%		57.85%	50.34%	46.44%	57.00%	49.19%	45.62%
6	Common Equity Tier 1 capital	15,481	15,481	16,727	17,934	19,079	14,272	14,658	15,100
7	Total Risk exposure amount (all transitional adjustments included)	66,380	66,739	68,023	68,797	69,368	68,124	69,646	70,882
8	**Common Equity Tier 1 ratio, %**	**23.32%**	**23.20%**	**24.59%**	**26.07%**	**27.50%**	**20.95%**	**21.05%**	**21.30%**
9	**Fully loaded Common Equity Tier 1 ratio, %**	**23.24%**	**22.55%**	**24.00%**	**25.45%**	**26.85%**	**20.45%**	**20.55%**	**20.80%**
10	Tier 1 capital	15,511	15,511	16,757	17,964	19,109	14,302	14,688	15,130
11	Total leverage ratio exposures	172,444		172,444	172,444	172,444	172,444	172,444	172,444
12	**Leverage ratio, %**	**8.99%**	**8.99%**	**9.72%**	**10.42%**	**11.08%**	**8.29%**	**8.52%**	**8.77%**
13	**Fully loaded leverage ratio, %**	**8.96%**	**8.96%**	**9.72%**	**10.42%**	**11.09%**	**8.30%**	**8.52%**	**8.78%**

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?**	Yes (static and dynamic)

2025 EU-wide Stress Test: Credit risk IRB

ICCREA Banca S.p.A. – Istituto Centrale del Credito Cooperativo

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			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							
1	ICCREA Banca S.p.A. – Istituto Centrale del Credito Cooperativo	**Central banks**	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	-
3		**Regional governments or local authorities**	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	-
5		**Institutions**			0	0			0	0	0	0	0	0	0	0	-
6		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
7		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
8		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
10		**Retail**	0	0			0	0			0	0	0	0	0	0	-
11		**Retail - Secured by residential estate property**	0	0			0	0			0	0	0	0	0	0	-
12		**Retail - Qualifying Revolving**	0	0			0	0			0	0	0	0	0	0	-
13		**Retail - Purchased receivables**	0	0			0	0			0	0	0	0	0	0	-
14		**Retail - Other Retail**	0	0			0	0			0	0	0	0	0	0	-
15		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
16		Retail - Other Retail - Of Which: non-SME	0	0			0	0			0	0	0	0	0	0	-
17		**Collective investments undertakings (CIU)**	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	-
19		**Securitisation**															
20		**Other non-credit obligation assets**	0	0			0	0			0	0	0	0	0	0	-
21		**TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	0	0	0	0	0	0	-

* Restated 31/12/2024:

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							
22	ITALY	**Central banks**	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	-
24		**Regional governments or local authorities**	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	-
26		**Institutions**			0	0			0	0	0	0	0	0	0	0	-
27		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
28		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
29		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
31		**Retail**	0	0			0	0			0	0	0	0	0	0	-
32		**Retail - Secured by residential estate property**	0	0			0	0			0	0	0	0	0	0	-
33		**Retail - Qualifying Revolving**	0	0			0	0			0	0	0	0	0	0	-
34		**Retail - Purchased receivables**	0	0			0	0			0	0	0	0	0	0	-
35		**Retail - Other Retail**	0	0			0	0			0	0	0	0	0	0	-
36		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
37		Retail - Other Retail - Of Which: non-SME	0	0			0	0			0	0	0	0	0	0	-
38		**Collective investments undertakings (CIU)**	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	-
40		**Securitisation**															
41		**Other non-credit obligation assets**	0	0			0	0			0	0	0	0	0	0	-
42		**TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	0	0	0	0	0	0	-

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk IRB

ICCREA Banca S.p.A. – Istituto Centrale del Credito Cooperativo

RowNum		(mln EUR, %)	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			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
1	ICCREA Banca S.p.A. – Istituto Centrale del Credito Cooperativo	Central banks	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	-
3		Regional governments or local authorities	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	-
5		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
6		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
7		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
8		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
10		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
11		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
12		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
13		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
14		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
15		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
16		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	-
17		Collective investments undertakings (CIU)	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	-
19		Securitisation																					
20		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
21		TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

RowNum		(mln EUR, %)																					
			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
22	ITALY	Central banks	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	-
24		Regional governments or local authorities	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	-
26		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
27		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
28		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
29		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
31		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
32		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
33		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
34		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
36		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
37		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	-
38		Collective investments undertakings (CIU)	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	-
40		Securitisation																					
41		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
42		TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

2025 EU-wide Stress Test: Credit risk IRB

ICCREA Banca S.p.A. – Istituto Centrale del Credito Cooperativo

RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
1	ICCREA Banca S.p.A. – Istituto Centrale del Credito Cooperativo	Central banks	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	-
3		Regional governments or local authorities	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	-
5		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
6		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
7		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
8		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
10		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
11		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
12		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
13		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
14		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
15		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
16		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	-
17		Collective investments undertakings (CIU)	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	-
19		Securitisation																					
20		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
21		TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
22	ITALY	Central banks	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	-
24		Regional governments or local authorities	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	-
26		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
27		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
28		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
29		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
31		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
32		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
33		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
34		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
36		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
37		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	-
38		Collective investments undertakings (CIU)	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	-
40		Securitisation																					
41		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
42		TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

2025 EU-wide Stress Test: Credit risk STA

ICCREA Banca S.p.A. – Istituto Centrale del Credito Cooperativo

RowNum		(mln EUR, %)	1 Exposure values: Non-defaulted	2 Exposure values: Defaulted	3 Risk exposure amounts: Non-defaulted	4 Risk exposure amounts: Defaulted	5 Stage 1 exposure	6 Stage 2 exposure	7 Stage 3 exposure	8 Stock of provisions for Stage 1 exposure	9 Stock of provisions for Stage 2 exposure	10 Stock of provisions for Stage 3 exposure	11 Coverage Ratio - Stage 3 exposure
			Restated 31/12/2024*										
1	ICCREA Banca S.p.A. – Istituto Centrale del Credito Cooperativo	Central banks	3,964	0	0	0	3,964	0	0	0	0	0	0.00%
2		Central governments	72,492	233	1,322	0	59,305	2,180	489	13	20	255	52.27%
3		Regional governments or local authorities	843	4	158	2	785	39	19	2	2	15	77.97%
4		Public sector entities	236	0	229	0	198	5	0	0	0	0	94.99%
5		Multilateral Development Banks	150	0	0	0	129	9	2	0	0	2	90.50%
6		International Organisations	129	0	0	0	118	0	0	0	0	0	0.00%
7		Institutions	4,356	18	2,296	10	3,424	347	41	2	7	23	55.74%
8		Corporates	16,627	34	15,253	76	13,896	1,815	526	154	107	492	93.58%
9		of which: Other - SME	4,136	14	3,260	24	3,646	491	107	27	37	93	86.79%
10		of which: Specialised Lending	38	0	33	0	32	6	0	0	0	0	0.00%
11		Retail	16,002	62	8,537	85	13,863	1,633	396	86	93	335	84.51%
12		of which: SME	10,544	36	5,021	55	9,499	1,106	260	65	64	224	86.04%
13		Secured by mortgages on immovable property and ADC exposures	47,714	417	21,790	449	43,676	4,288	1,550	129	305	1,134	73.19%
14		of which: Residential immovable property	32,532	219	9,005	242	30,441	2,266	766	51	144	547	71.36%
15		of which: Commercial immovable property	13,215	178	9,367	187	11,695	1,700	708	60	136	530	74.88%
16		of which: Land, acquisition, development and construction exposures (ADC)	1,967	19	3,418	20	1,540	322	76	18	25	57	76.07%
17		Subordinated debt exposures	646	0	969	0	376	67	0	1	1	0	0.00%
18		Covered bonds	99	0	37	0	0	0	0	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	735	7	916	11	0	0	0	0	0	0	0.00%
21		Equity	872	0	903	0	0	0	0	0	0	0	0.00%
22		Securitisation											
23		Other exposures	4,383	6	2,855	0	839	87	18	3	2	12	67.86%
24		**TOTAL**	**169,247**	**782**	**55,265**	**634**	**140,573**	**10,470**	**3,040**	**391**	**537**	**2,268**	**74.60%**

RowNum		(mln EUR, %)	Exposure values: Non-defaulted	Exposure values: Defaulted	Risk exposure amounts: Non-defaulted	Risk exposure amounts: 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
			Restated 31/12/2024*										
25	ITALY	Central banks	3,962	0	0	0	3,962	0	0	0	0	0	0.00%
26		Central governments	68,624	233	1,316	0	56,479	2,180	489	12	19	255	52.27%
27		Regional governments or local authorities	767	4	154	2	729	39	19	2	2	15	77.97%
28		Public sector entities	235	0	229	0	197	5	0	0	0	0	94.99%
29		Multilateral Development Banks	29	0	0	0	22	7	2	0	0	2	90.50%
30		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
31		Institutions	3,930	17	1,909	10	3,139	323	39	2	6	22	56.83%
32		Corporates	16,186	32	14,895	74	13,677	1,676	523	148	100	490	93.79%
33		of which: Other - SME	4,130	13	3,256	23	3,640	491	105	27	37	92	87.26%
34		of which: Specialised Lending	38	0	33	0	32	6	0	0	0	0	0.00%
35		Retail	15,992	62	8,530	85	13,855	1,632	396	86	93	334	84.50%
36		of which: SME	10,542	36	5,019	55	9,497	1,105	260	65	64	224	86.04%
37		Secured by mortgages on immovable property and ADC exposures	47,592	416	21,738	449	43,563	4,278	1,547	129	304	1,133	73.19%
38		of which: Residential immovable property	32,421	219	8,964	241	30,340	2,256	764	51	143	545	71.36%
39		of which: Commercial immovable property	13,203	178	9,357	187	11,684	1,699	708	60	136	530	74.86%
40		of which: Land, acquisition, development and construction exposures (ADC)	1,967	19	3,417	20	1,539	322	76	18	25	57	76.07%
41		Subordinated debt exposures	598	0	898	0	363	67	0	1	1	0	0.00%
42		Covered bonds	84	0	31	0	0	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	732	7	913	11	0	0	0	0	0	0	0.00%
45		Equity	824	0	854	0	0	0	0	0	0	0	0.00%
46		Securitisation											
47		Other exposures	4,253	6	2,727	0	838	86	15	3	2	10	63.10%
48		**TOTAL**	**163,809**	**777**	**54,193**	**631**	**136,825**	**10,294**	**3,029**	**384**	**528**	**2,261**	**74.63%**

2025 EU-wide Stress Test: Credit risk STA

ICCREA Banca S.p.A. – Istituto Centrale del Credito Cooperativo

RowNum		(mln EUR, %)	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			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
1	ICCREA Banca S.p.A. – Istituto Centrale del Credito Cooperativo	Central banks	3,964	0	0	0	0	0	0.00%	3,964	0	0	0	0	0	0.00%	3,964	0	0	0	0	0	0.00%
2		Central governments	58,475	2,725	774	112	22	370	47.75%	57,862	3,045	1,068	115	21	487	45.62%	57,373	3,230	1,371	114	18	608	44.37%
3		Regional governments or local authorities	778	42	23	1	0	16	71.61%	773	44	27	2	0	18	66.96%	768	45	31	2	0	19	63.40%
4		Public sector entities	197	5	1	0	0	1	43.92%	196	5	3	0	0	1	40.88%	195	5	4	0	0	1	39.92%
5		Multilateral Development Banks	128	9	3	0	0	2	64.58%	128	8	4	0	0	2	57.20%	127	8	5	0	0	2	53.54%
6		International Organisations	118	0	0	0	0	0	45.00%	118	0	0	0	0	0	45.00%	118	0	0	0	0	0	45.00%
7		Institutions	3,402	342	68	9	7	34	50.14%	3,379	339	94	8	7	44	47.08%	3,357	336	118	8	7	54	45.50%
8		Corporates	13,746	1,673	817	50	83	599	73.35%	13,563	1,605	1,069	44	77	678	63.38%	13,370	1,574	1,293	44	72	747	57.78%
9		of which: Other - SME	3,623	439	181	13	27	119	65.43%	3,565	430	248	12	25	139	56.02%	3,511	425	308	12	24	157	51.01%
10		of which: Specialised Lending	33	4	1	0	0	0	24.59%	32	4	2	0	0	1	24.68%	32	3	3	0	0	1	24.72%
11		Retail	13,731	1,383	779	66	69	468	60.14%	13,449	1,328	1,115	56	62	588	52.72%	13,224	1,255	1,413	55	54	696	49.30%
12		of which: SME	9,533	858	473	38	41	297	62.75%	9,384	824	657	34	36	354	53.93%	9,242	804	818	34	33	405	49.48%
13		Secured by mortgages on immovable property and ADC exposures	44,017	3,056	2,442	95	172	1,353	55.42%	43,381	2,901	3,233	83	150	1,516	46.90%	42,809	2,800	3,905	82	138	1,656	42.41%
14		of which: Residential immovable property	30,528	1,634	1,311	50	91	660	50.38%	30,109	1,552	1,812	44	82	750	41.38%	29,730	1,504	2,239	43	77	828	36.96%
15		of which: Commercial immovable property	11,939	1,163	1,001	38	65	620	61.99%	11,753	1,106	1,245	34	56	681	54.75%	11,585	1,065	1,453	33	50	734	50.49%
16		of which: Land, acquisition, development and construction exposures (ADC)	1,549	258	130	7	15	72	55.63%	1,518	243	176	6	13	85	48.26%	1,494	231	213	6	11	95	44.57%
17		Subordinated debt exposures	374	66	2	1	2	1	45.07%	372	66	5	1	2	2	45.07%	370	66	7	1	2	3	45.07%
18		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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																					
23		Other exposures	838	64	41	4	3	19	46.76%	826	58	59	3	3	24	41.19%	814	55	74	3	2	29	38.64%
24		TOTAL	**139,769**	**9,365**	**4,949**	**338**	**358**	**2,863**	**57.85%**	**138,008**	**9,399**	**6,676**	**313**	**322**	**3,361**	**50.34%**	**136,490**	**9,374**	**8,220**	**309**	**294**	**3,817**	**46.44%**

RowNum		(mln EUR, %)	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
25	ITALY	Central banks	3,962	0	0	0	0	0	0.00%	3,962	0	0	0	0	0	0.00%	3,962	0	0	0	0	0	0.00%
26		Central governments	55,724	2,662	761	107	21	365	47.88%	55,160	2,945	1,042	110	20	477	45.76%	54,708	3,108	1,332	109	18	593	44.50%
27		Regional governments or local authorities	724	41	22	1	0	16	71.97%	719	42	26	1	0	18	67.50%	715	43	30	1	0	19	64.03%
28		Public sector entities	196	5	1	0	0	1	43.94%	195	5	3	0	0	1	40.90%	194	5	4	0	0	1	39.94%
29		Multilateral Development Banks	21	7	3	0	0	2	67.13%	21	7	3	0	0	2	59.29%	21	6	4	0	0	2	55.15%
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	3,122	319	61	7	6	32	51.64%	3,103	316	82	7	6	40	48.51%	3,085	313	103	7	6	48	46.79%
32		Corporates	13,545	1,548	784	48	78	586	74.82%	13,366	1,493	1,017	43	73	659	64.74%	13,178	1,471	1,227	42	69	724	58.96%
33		of which: Other - SME	3,618	439	179	13	27	117	65.52%	3,561	430	246	12	25	138	56.03%	3,507	424	306	12	24	156	51.00%
34		of which: Specialised Lending	33	4	1	0	0	0	24.59%	32	4	2	0	0	1	24.68%	32	3	3	0	0	1	24.72%
35		Retail	13,722	1,382	778	66	68	468	60.14%	13,440	1,327	1,115	56	62	588	52.72%	13,216	1,254	1,412	55	54	696	49.30%
36		of which: SME	9,531	858	473	38	41	297	62.76%	9,382	824	656	34	36	354	53.94%	9,241	804	817	34	33	405	49.49%
37		Secured by mortgages on immovable property and ADC exposures	43,905	3,047	2,437	94	171	1,351	55.43%	43,270	2,892	3,227	83	150	1,514	46.91%	42,699	2,792	3,898	82	138	1,654	42.42%
38		of which: Residential immovable property	30,427	1,626	1,307	49	91	659	50.40%	30,009	1,544	1,807	44	81	748	41.39%	29,631	1,497	2,233	43	77	826	36.97%
39		of which: Commercial immovable property	11,929	1,162	1,000	38	65	620	61.99%	11,743	1,105	1,244	34	56	681	54.75%	11,575	1,064	1,452	33	50	733	50.49%
40		of which: Land, acquisition, development and construction exposures (ADC)	1,549	258	130	7	15	72	55.63%	1,518	243	176	6	13	85	48.26%	1,493	231	213	6	11	95	44.57%
41		Subordinated debt exposures	361	66	2	1	2	1	45.07%	359	66	4	1	2	2	45.07%	357	66	7	1	2	3	45.07%
42		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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																					
47		Other exposures	837	64	38	4	3	17	43.41%	825	58	56	3	3	22	38.69%	813	55	72	3	2	26	36.60%
48		TOTAL	**136,119**	**9,141**	**4,889**	**329**	**351**	**2,838**	**58.05%**	**134,421**	**9,151**	**6,576**	**305**	**317**	**3,321**	**50.51%**	**132,948**	**9,113**	**8,087**	**301**	**290**	**3,766**	**46.57%**

2025 EU-wide Stress Test: Credit risk STA

ICCREA Banca S.p.A. – Istituto Centrale del Credito Cooperativo

Adverse Scenario — 31/12/2025 (mln EUR, %)

RowNum			33 Stage 1 exposure	34 Stage 2 exposure	35 Stage 3 exposure	36 Stock of provisions for Stage 1 exposure	37 Stock of provisions for Stage 2 exposure	38 Stock of provisions for Stage 3 exposure	39 Coverage Ratio - Stage 3 exposure
1	ICCREA Banca S.p.A. – Istituto Centrale del Credito Cooperativo	Central banks	3,964	0	0	0	0	0	0.00%
2		Central governments	58,400	2,722	852	182	34	401	47.03%
3		Regional governments or local authorities	777	42	24	2	1	17	70.21%
4		Public sector entities	196	5	2	1	0	1	42.88%
5		Multilateral Development Banks	123	13	3	0	0	2	63.69%
6		International Organisations	118	0	0	0	0	0	45.00%
7		Institutions	3,377	357	78	19	13	40	50.71%
8		Corporates	11,841	3,418	977	108	194	680	69.58%
9		of which: Other - SME	3,080	954	210	27	59	133	63.29%
10		of which: Specialised Lending	31	6	2	0	1	0	27.29%
11		Retail	12,371	2,532	989	161	175	597	60.42%
12		of which: SME	8,529	1,741	594	91	105	367	61.76%
13		Secured by mortgages on immovable property and ADC exposures	41,998	4,578	2,938	203	344	1,610	54.80%
14		of which: Residential immovable property	29,500	2,373	1,600	84	154	768	47.99%
15		of which: Commercial immovable property	11,065	1,849	1,188	105	160	761	64.01%
16		of which: Land, acquisition, development and construction exposures (ADC)	1,433	355	149	14	30	81	54.51%
17		Subordinated debt exposures	373	67	3	2	4	1	45.50%
18		Covered bonds	0	0	0	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%
21		Equity	0	0	0	0	0	0	0.00%
22		Securitisation							
23		Other exposures	780	115	48	7	7	22	46.35%
24		TOTAL	134,320	13,849	5,913	685	772	3,371	57.00%

Adverse Scenario — 31/12/2026 (mln EUR, %)

RowNum			40 Stage 1 exposure	41 Stage 2 exposure	42 Stage 3 exposure	43 Stock of provisions for Stage 1 exposure	44 Stock of provisions for Stage 2 exposure	45 Stock of provisions for Stage 3 exposure	46 Coverage Ratio - Stage 3 exposure
1	ICCREA Banca S.p.A. – Istituto Centrale del Credito Cooperativo	Central banks	3,964	0	0	0	0	0	0.00%
2		Central governments	57,612	3,033	1,329	206	32	591	44.51%
3		Regional governments or local authorities	769	44	30	3	0	19	63.84%
4		Public sector entities	194	6	3	1	0	1	39.77%
5		Multilateral Development Banks	121	14	5	0	0	3	53.94%
6		International Organisations	117	0	0	0	0	0	45.00%
7		Institutions	3,301	381	130	21	14	61	47.18%
8		Corporates	10,341	4,383	1,513	103	229	883	58.34%
9		of which: Other - SME	2,675	1,217	351	26	69	180	51.41%
10		of which: Specialised Lending	28	6	4	0	1	1	27.57%
11		Retail	11,174	3,044	1,673	165	195	906	54.12%
12		of which: SME	7,650	2,228	987	88	122	531	53.88%
13		Secured by mortgages on immovable property and ADC exposures	39,716	5,356	4,442	239	394	2,032	45.75%
14		of which: Residential immovable property	28,327	2,703	2,444	115	171	945	38.65%
15		of which: Commercial immovable property	10,075	2,269	1,760	111	194	979	55.65%
16		of which: Land, acquisition, development and construction exposures (ADC)	1,314	384	239	13	30	108	45.37%
17		Subordinated debt exposures	358	78	7	2	4	3	45.52%
18		Covered bonds	0	0	0	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%
21		Equity	0	0	0	0	0	0	0.00%
22		Securitisation							
23		Other exposures	726	135	82	7	8	33	40.40%
24		TOTAL	128,396	16,472	9,215	746	877	4,533	49.19%

Adverse Scenario — 31/12/2027 (mln EUR, %)

RowNum			47 Stage 1 exposure	48 Stage 2 exposure	49 Stage 3 exposure	50 Stock of provisions for Stage 1 exposure	51 Stock of provisions for Stage 2 exposure	52 Stock of provisions for Stage 3 exposure	53 Coverage Ratio - Stage 3 exposure
1	ICCREA Banca S.p.A. – Istituto Centrale del Credito Cooperativo	Central banks	3,964	0	0	0	0	0	0.00%
2		Central governments	56,899	3,205	1,870	188	26	808	43.21%
3		Regional governments or local authorities	761	45	37	3	0	22	59.23%
4		Public sector entities	193	6	5	1	0	2	38.92%
5		Multilateral Development Banks	120	14	6	0	0	3	48.82%
6		International Organisations	117	0	0	0	0	0	45.00%
7		Institutions	3,249	375	188	18	14	86	45.53%
8		Corporates	9,671	4,458	2,107	85	242	1,107	52.52%
9		of which: Other - SME	2,486	1,246	512	21	72	235	45.84%
10		of which: Specialised Lending	26	6	6	0	1	2	27.71%
11		Retail	10,466	3,035	2,390	136	200	1,247	52.18%
12		of which: SME	7,167	2,289	1,408	73	135	700	49.70%
13		Secured by mortgages on immovable property and ADC exposures	38,011	5,414	6,088	201	414	2,525	41.47%
14		of which: Residential immovable property	27,352	2,738	3,384	99	168	1,171	34.62%
15		of which: Commercial immovable property	9,417	2,311	2,375	91	218	1,218	51.28%
16		of which: Land, acquisition, development and construction exposures (ADC)	1,242	365	330	11	28	136	41.13%
17		Subordinated debt exposures	354	77	12	1	4	5	45.53%
18		Covered bonds	0	0	0	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%
21		Equity	0	0	0	0	0	0	0.00%
22		Securitisation							
23		Other exposures	696	132	115	6	8	44	37.96%
24		TOTAL	124,503	16,761	12,820	640	908	5,849	45.62%

Adverse Scenario — 31/12/2025 (mln EUR, %)

RowNum			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	ITALY	Central banks	3,962	0	0	0	0	0	0.00%
26		Central governments	55,652	2,659	836	174	33	394	47.17%
27		Regional governments or local authorities	723	41	23	2	1	17	70.64%
28		Public sector entities	196	5	2	1	0	1	42.90%
29		Multilateral Development Banks	17	11	3	0	0	2	65.76%
30		International Organisations	0	0	0	0	0	0	0.00%
31		Institutions	3,099	334	69	16	12	36	52.12%
32		Corporates	11,647	3,292	937	104	185	663	70.82%
33		of which: Other - SME	3,076	953	208	27	59	132	63.35%
34		of which: Specialised Lending	31	6	2	0	1	0	27.29%
35		Retail	12,364	2,530	988	161	175	597	60.42%
36		of which: SME	8,528	1,740	594	91	105	367	61.77%
37		Secured by mortgages on immovable property and ADC exposures	41,893	4,563	2,933	203	343	1,608	54.82%
38		of which: Residential immovable property	29,404	2,360	1,596	84	153	766	48.00%
39		of which: Commercial immovable property	11,056	1,848	1,188	105	160	760	64.01%
40		of which: Land, acquisition, development and construction exposures (ADC)	1,432	355	149	14	30	81	54.52%
41		Subordinated debt exposures	359	67	3	2	4	1	45.50%
42		Covered bonds	0	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%
45		Equity	0	0	0	0	0	0	0.00%
46		Securitisation							
47		Other exposures	779	114	45	7	7	20	43.52%
48		TOTAL	130,691	13,617	5,839	668	760	3,339	57.18%

Adverse Scenario — 31/12/2026 (mln EUR, %)

RowNum			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	ITALY	Central banks	3,962	0	0	0	0	0	0.00%
26		Central governments	54,922	2,934	1,291	197	31	576	44.65%
27		Regional governments or local authorities	716	42	29	3	0	19	64.46%
28		Public sector entities	194	6	3	1	0	1	39.79%
29		Multilateral Development Banks	14	12	4	0	0	2	54.91%
30		International Organisations	0	0	0	0	0	0	0.00%
31		Institutions	3,032	358	112	17	13	54	48.34%
32		Corporates	10,159	4,275	1,442	99	222	855	59.32%
33		of which: Other - SME	2,672	1,216	349	26	69	179	51.40%
34		of which: Specialised Lending	28	6	4	0	1	1	27.57%
35		Retail	11,167	3,042	1,672	165	195	905	54.13%
36		of which: SME	7,649	2,227	986	88	122	531	53.88%
37		Secured by mortgages on immovable property and ADC exposures	39,616	5,337	4,435	239	393	2,030	45.77%
38		of which: Residential immovable property	28,236	2,687	2,437	114	170	942	38.67%
39		of which: Commercial immovable property	10,066	2,266	1,759	111	193	979	55.66%
40		of which: Land, acquisition, development and construction exposures (ADC)	1,314	384	239	13	30	108	45.37%
41		Subordinated debt exposures	345	78	7	2	4	3	45.52%
42		Covered bonds	0	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%
45		Equity	0	0	0	0	0	0	0.00%
46		Securitisation							
47		Other exposures	726	134	79	7	8	31	38.60%
48		TOTAL	124,855	16,218	9,075	729	867	4,477	49.33%

Adverse Scenario — 31/12/2027 (mln EUR, %)

RowNum			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	ITALY	Central banks	3,962	0	0	0	0	0	0.00%
26		Central governments	54,254	3,084	1,809	180	26	784	43.32%
27		Regional governments or local authorities	709	42	36	2	0	22	59.89%
28		Public sector entities	192	6	5	1	0	2	38.93%
29		Multilateral Development Banks	13	12	5	0	0	3	48.96%
30		International Organisations	0	0	0	0	0	0	0.00%
31		Institutions	2,989	353	160	15	13	74	46.46%
32		Corporates	9,500	4,367	2,010	82	236	1,070	53.25%
33		of which: Other - SME	2,483	1,244	509	21	71	233	45.81%
34		of which: Specialised Lending	26	6	6	0	1	2	27.71%
35		Retail	10,460	3,033	2,389	136	200	1,247	52.19%
36		of which: SME	7,166	2,288	1,408	73	135	700	49.71%
37		Secured by mortgages on immovable property and ADC exposures	37,916	5,395	6,078	201	413	2,522	41.49%
38		of which: Residential immovable property	27,265	2,721	3,374	99	167	1,169	34.64%
39		of which: Commercial immovable property	9,409	2,309	2,373	91	217	1,217	51.28%
40		of which: Land, acquisition, development and construction exposures (ADC)	1,241	365	330	11	28	136	41.13%
41		Subordinated debt exposures	341	77	11	1	4	5	45.53%
42		Covered bonds	0	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%
45		Equity	0	0	0	0	0	0	0.00%
46		Securitisation							
47		Other exposures	695	131	113	6	8	41	36.65%
48		TOTAL	121,032	16,500	12,617	625	900	5,769	45.73%

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

2025 EU-wide Stress Test: Securitisations

ICCREA Banca S.p.A. – Istituto Centrale del Credito Cooperativo

			1	2	3	4	5	6	7
			Restated	Baseline Scenario			Adverse Scenario		
RowNum		(mln EUR)	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	46						
3		SEC-ERBA	53						
4		SEC-IAA	0						
5		**Total**	**99**						
6	REA	SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	73	73	73	73	73	73	73
8		SEC-ERBA	175	206	241	266	233	281	316
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		**Total**	**248**	**278**	**314**	**339**	**306**	**353**	**388**
12	Impairments	**Total banking book others than assessed at fair value**		**3**	**3**	**3**	**12**	**1**	**1**

2025 EU-wide Stress Test: Risk exposure amounts

ICCREA Banca S.p.A. – Istituto Centrale del Credito Cooperativo

RowNum	(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	55,006	56,154	57,548	58,321	58,892	57,261	58,783	60,019
2	Risk exposure amount for securitisations and re-securitisations	248	248	278	314	339	306	353	388
3	Risk exposure amount other credit risk	54,759	55,907	57,270	58,007	58,554	56,955	58,429	59,630
4	Risk exposure amount for market risk	332	562	562	562	562	562	562	562
5	Risk exposure amount for operational risk	11,021	10,002	10,002	10,002	10,002	10,002	10,002	10,002
6	Other risk exposure amounts	0	0	-88	-88	-88	300	300	300
7	**Total Risk exposure amount before Output floor**	**66,359**	**66,718**	**68,023**	**68,797**	**69,368**	**68,124**	**69,646**	**70,882**
8	**Unfloored Total Risk exposure amount (transitional)**		**66,739**	**68,023**	**68,797**	**69,368**	**68,124**	**69,646**	**70,882**
9	**Unfloored Total Risk exposure amount (fully loaded)**		**68,370**	**69,692**	**70,479**	**71,064**	**69,797**	**71,345**	**72,611**
10	Standardised Risk exposure amount for credit risk exposures		56,154	57,548	58,321	58,892	57,261	58,783	60,019
11	Standardised Risk exposure amount for market risk exposures		595	595	595	595	595	595	595
12	Standardised Risk exposure amount for operational risk		10,002	10,002	10,002	10,002	10,002	10,002	10,002
13	Other Standardised risk exposure amounts		0	0	0	0	388	388	388
14	**Standardised Total risk exposure amount (S-TREA) for Output floor (transitional)**		**66,750**	**68,144**	**68,917**	**69,488**	**68,245**	**69,766**	**71,002**
15	**Standardised Total risk exposure amount (S-TREA) for Output floor (fully loaded)**		**68,403**	**69,812**	**70,600**	**71,184**	**69,917**	**71,465**	**72,732**
16	**TOTAL RISK EXPOSURE AMOUNT (transitional)**	**66,380**	**66,739**	**68,023**	**68,797**	**69,368**	**68,124**	**69,646**	**70,882**
17	**TOTAL RISK EXPOSURE AMOUNT (fully loaded)**	**66,359**	**68,370**	**69,692**	**70,479**	**71,064**	**69,797**	**71,345**	**72,611**

2025 EU-wide Stress Test: Capital

ICCREA Banca S.p.A. – Istituto Centrale del Credito Cooperativo

RowNum			(mln EUR, %)	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
1		A	**OWN FUNDS**		**15,819**	**15,819**	**17,065**	**18,273**	**19,417**	**14,610**	**14,996**	**15,438**
2		A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**		**15,481**	**15,481**	**16,727**	**17,934**	**19,079**	**14,272**	**14,658**	**15,100**
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		1,039		1,039	1,039	1,039	1,039	1,039	1,039
4		A.1.1.1	of which: CET1 instruments subscribed by Government		0		0	0	0	0	0	0
5		A.1.2	Retained earnings		-156		1,175	2,417	3,620	-666	-381	10
6		A.1.3	Accumulated other comprehensive income		-52		-52	-52	-52	-414	-414	-414
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-13		-13	-13	-13	-375	-375	-375
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-39		-39	-39	-39	-39	-39	-39
9		A.1.3.3	Other OCI contributions		0		0	0	0	0	0	0
10		A.1.4	Other Reserves		14,787		14,787	14,787	14,787	14,787	14,787	14,787
11		A.1.5	Funds for general banking risk		0		0	0	0	0	0	0
12		A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0	0
13		A.1.7	Adjustments to CET1 due to prudential filters		-27	-27	-27	-27	-27	-43	-43	-43
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-10	-10	-10	-10	-10	-10	-10	-10
15		A.1.7.2	Cash flow hedge reserve		-17		-17	-17	-17	-33	-33	-33
16		A.1.7.3	Other adjustments		0		0	0	0	0	0	0
17		A.1.8	(-) Intangible assets (including Goodwill)		-150		-150	-150	-150	-150	-150	-150
18		A.1.8.1	of which: Goodwill (-)		-21		-21	-21	-21	-21	-21	-21
19		A.1.8.2	of which: Software assets (-)		-113		-113	-113	-113	-113	-113	-113
20		A.1.8.3	of which: Other intangible assets (-)		-16		-16	-16	-16	-16	-16	-16
21		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-17	-17	0	0	0	-238	-104	0
22		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	0	0	0	0	0	0	0
23		A.1.11	(-) Defined benefit pension fund assets		0		0	0	0	0	0	0
24		A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0		0	0	0	0	0	0
25		A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0		0	0	0	0	0	0
26		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
27		A.1.14.1	of which: from securitisation positions (-)		0		0	0	0	0	0	0
28		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
29		A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0	0
30		A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0		0	0	0	0	0	0
31	OWN FUNDS	A.1.18	(-) Amount exceeding the 17.65% threshold		0		0	0	0	0	0	0
32		A.1.18A	(-) Insufficient coverage for non-performing exposures		-2	-2	-45	-80	-138	-43	-75	-129
33		A.1.18B	(-) Minimum value commitment shortfalls		0		0	0	0	0	0	0
34		A.1.18C	(-) Other foreseeable tax charges		0		0	0	0	0	0	0
35		A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		0		0	0	0	0	0	0
36		A.1.20	CET1 capital elements or deductions - other		0		0	0	0	0	0	0
37		A.1.21	Amount subject to IFRS 9 transitional arrangements		-1,776							
38		A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	1,710	1,710							
39		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							
40		A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0							
41		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")		106							
42		A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		40							
43		A.1.22	Transitional adjustments		60	60	0	0	0	0	0	0
44		A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		16							
45		A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		16							
46		A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0							
47		A.1.22.2	Other transitional adjustments to CET1 Capital		43	43	0	0	0	0	0	0
48		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	0
49		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	0
50		A.1.22.2.3	of which: due to temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income		43	43	0			0		

eba European Banking Authority

2025 EU-wide Stress Test: Capital

ICCREA Banca S.p.A. – Istituto Centrale del Credito Cooperativo

RowNum			(mln EUR, %)	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)		30	30	30	30	30	30	30	30
52		A.2.1	Additional Tier 1 Capital instruments		30	30	30	30	30	30	30	30
53		A.2.2	(-) Excess deduction from T2 items over T2 capital		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
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							
57		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		15,511	15,511	16,757	17,964	19,109	14,302	14,688	15,130
58		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		308	308	308	308	308	308	308	308
59		A.4.1	Tier 2 Capital instruments		315	315	315	315	315	315	315	315
60		A.4.2	Other Tier 2 Capital components and deductions		-7	-7	-7	-7	-7	-7	-7	-7
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							
63	TOTAL RISK EXPOSURE AMOUNT AND OUTPUT FLOOR	B.3	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (transitional)			66,739	68,023	68,797	69,368	68,124	69,646	70,882
64		B.4	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)			68,370	69,692	70,479	71,064	69,797	71,345	72,611
65		B.7	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)			66,750	68,144	68,917	69,488	68,245	69,766	71,002
66		B.8	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)			68,403	69,812	70,600	71,184	69,917	71,465	72,732
67		B.12	TOTAL RISK EXPOSURE AMOUNT (transitional)		66,380	66,739	68,023	68,797	69,368	68,124	69,646	70,882
68		B.13	TOTAL RISK EXPOSURE AMOUNT (fully loaded)		66,359	68,370	69,692	70,479	71,064	69,797	71,345	72,611
69	CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio (transitional)		23.32%	23.20%	24.59%	26.07%	27.50%	20.95%	21.05%	21.30%
70		C.2	Tier 1 Capital ratio (transitional)		23.37%	23.24%	24.63%	26.11%	27.55%	20.99%	21.09%	21.35%
71		C.3	Total Capital ratio (transitional)		23.83%	23.70%	25.09%	26.56%	27.99%	21.45%	21.53%	21.78%
72	Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		15,421	15,421	16,727	17,934	19,079	14,272	14,658	15,100
73		D.2	TIER 1 CAPITAL (fully loaded)		15,451	15,451	16,757	17,964	19,109	14,302	14,688	15,130
74		D.3	TOTAL CAPITAL (fully loaded)		15,759	15,759	17,065	18,273	19,417	14,610	14,996	15,438
75	CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio (fully loaded)		23.24%	22.55%	24.00%	25.45%	26.85%	20.45%	20.55%	20.80%
76		E.2	Tier 1 Capital ratio (fully loaded)		23.28%	22.60%	24.04%	25.49%	26.89%	20.49%	20.59%	20.84%
77		E.3	Total Capital ratio (fully loaded)		23.75%	23.05%	24.49%	25.93%	27.32%	20.93%	21.02%	21.26%
78	Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		172,444		172,444	172,444	172,444	172,444	172,444	172,444
79		H.2	Total leverage ratio exposures (fully loaded)		172,385		172,385	172,385	172,385	172,385	172,385	172,385
80		H.3	Leverage ratio (transitional)		8.99%	8.99%	9.72%	10.42%	11.08%	8.29%	8.52%	8.77%
81		H.4	Leverage ratio (fully loaded)		8.96%	8.96%	9.72%	10.42%	11.09%	8.30%	8.52%	8.78%
82	Transitional combined buffer requirements (%)	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		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
84		P.3	O-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		0.41%		0.84%	0.84%	0.84%	0.84%	0.84%	0.84%
87		P.6	Combined buffer		3.04%		3.59%	3.59%	3.59%	3.59%	3.59%	3.59%
88	Pillar 2 (%)	R.1	Pillar 2 capital requirement		2.53%	2.53%	2.52%	2.52%	2.52%	2.52%	2.52%	2.52%
89		R.1.1	of which: CET1		1.42%	1.42%	1.42%	1.42%	1.42%	1.42%	1.42%	1.42%
90		R.1.2	of which: AT1		0.47%	0.47%	0.47%	0.47%	0.47%	0.47%	0.47%	0.47%
91		R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.53%	10.53%	10.52%	10.52%	10.52%	10.52%	10.52%	10.52%
92		R.2.1	of which: CET1		5.92%	5.92%	5.92%	5.92%	5.92%	5.92%	5.92%	5.92%
93		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		13.57%	13.57%	14.11%	14.11%	14.11%	14.11%	14.11%	14.11%
94		R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		8.96%	8.96%	9.51%	9.51%	9.51%	9.50%	9.51%	9.51%
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	Shortages	S	AT1/T2 shortages of Pillar 1 and Pillar 2 risk-based requirements as % of total risk exposure amount		4.10%	4.10%	4.11%	4.11%	4.11%	4.11%	4.12%	4.13%

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

ICCREA Banca S.p.A. – Istituto Centrale del Credito Cooperativo

RowNum	(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**	4,358	4,192	4,218	4,232	3,597	4,012	4,127
2	Interest income	6,766	5,436	5,346	5,495	6,470	6,654	6,686
3	Interest expense	-2,408	-1,247	-1,131	-1,266	-2,875	-2,646	-2,562
4	**Dividend income**	25	25	25	25	13	13	13
5	**Net fee and commission income**	1,405	1,354	1,294	1,243	1,176	1,131	1,110
6	**Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities**	9	8	8	8	-129	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**					-387		
8	**Other operating income not listed above, net**	473	390	390	390	390	389	389
9	**Total operating income, net**	6,270	5,969	5,935	5,898	4,660	5,543	5,638
10	**Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss**	-337	-367	-439	-428	-1,644	-1,329	-1,242
11	**Other income and expenses not listed above, net**	-3,420	-3,469	-3,502	-3,539	-3,745	-3,760	-3,768
12	**Profit or (-) loss before tax from continuing operations**	2,513	2,133	1,994	1,931	-729	454	628
13	**Tax expenses or (-) income related to profit or loss from continuing operations**	-430	-637	-598	-579	219	-134	-188
14	**Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)**	-53						
15	**Profit or (-) loss for the year**	**2,030**	**1,495**	**1,396**	**1,352**	**-510**	**320**	**439**
16	**Amount of dividends paid and minority interests after MDA-related adjustments**	196	164	153	149	0	35	48
17	**Attributable to owners of the parent net of estimated dividends**	1,834	1,331	1,242	1,203	-511	285	391
18	Memo row: Impact of one-off adjustments		109	109	109	109	109	109
19	Total post-tax MDA-related adjustment		0	0	0	0	0	0
20	Total assets	164,612						

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

ICCREA Banca S.p.A. – Istituto Centrale del Credito Cooperativo

		(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

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

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