



# 2021 EU-wide Stress Test

<b>Bank Name</b>	Banco BPM S.p.A.
<b>LEI Code</b>	815600E4E6DCD2D25E30
<b>Country Code</b>	IT

## 2021 EU-wide Stress Test: Summary

Banco BPM S.p.A.

Row Num	(mln EUR, %)	1	2	3	4	5	6	7
		Actual	Baseline Scenario			Adverse Scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	1,957	1,917	1,830	1,747	1,710	1,686	1,637
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-1	-64	-64	-64	-129	-64	-64
3	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-1,050	-714	-392	-379	-2,082	-865	-741
4	<b>Profit or (-) loss for the year</b>	<b>16</b>	<b>270</b>	<b>441</b>	<b>390</b>	<b>-1,405</b>	<b>-235</b>	<b>-150</b>
5	Coverage ratio: non-performing exposure (%)	49.81%	47.94%	45.73%	44.10%	51.97%	48.56%	45.95%
6	Common Equity Tier 1 capital	9,575	9,640	9,786	9,750	6,665	5,905	5,018
7	Total Risk exposure amount (all transitional adjustments included)	65,604	65,790	65,436	66,465	68,380	72,189	71,567
8	<b>Common Equity Tier 1 ratio, %</b>	<b>14.59%</b>	<b>14.65%</b>	<b>14.95%</b>	<b>14.67%</b>	<b>9.75%</b>	<b>8.18%</b>	<b>7.01%</b>
9	<b>Fully loaded Common Equity Tier 1 ratio, %</b>	<b>13.23%</b>	<b>13.61%</b>	<b>14.31%</b>	<b>14.67%</b>	<b>8.57%</b>	<b>7.44%</b>	<b>7.01%</b>
10	Tier 1 capital	10,375	10,419	10,481	10,445	7,444	6,600	5,714
11	Total leverage ratio exposures	183,747	183,747	183,747	183,747	183,747	183,747	183,747
12	<b>Leverage ratio, %</b>	<b>5.65%</b>	<b>5.67%</b>	<b>5.70%</b>	<b>5.68%</b>	<b>4.05%</b>	<b>3.59%</b>	<b>3.11%</b>
13	<b>Fully loaded leverage ratio, %</b>	<b>5.14%</b>	<b>5.30%</b>	<b>5.52%</b>	<b>5.71%</b>	<b>3.57%</b>	<b>3.31%</b>	<b>3.12%</b>
<b>Memorandum items</b>								
14	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions) <sup>1</sup>		0	0	0	0	0	0
15	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event <sup>2</sup>		0	0	0	0	0	0
16	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>		0	0	0	0	0	0

<sup>1</sup> Conversions not considered for CET1 computation

<sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period

17	<b>IFRS 9 transitional arrangements?</b>	Yes (static and dynamic)
18	<b>New definition of default?</b>	No

2021 EU-wide Stress Test: Credit risk IRB  
Banco BPM S.p.A.

Row/ sum	(min EUR, %)	Actual 31/12/2020														
		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		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	Corporates	38,955	4,616	0	0	16,528	869	0	0	31,989	6,495	4,557	100	174	2,406	52.78%
6	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	Corporates - Of Which: SME	15,782	3,435	0	0	6,604	671	0	0	12,536	3,074	3,398	50	122	1,908	56.17%
8	Retail	40,237	2,080	0	0	6,479	418	0	0	35,321	4,824	2,083	38	135	910	43.71%
9	Retail - Secured on real estate property	27,667	1,166	0	0	3,480	160	0	0	24,238	3,377	1,171	11	89	251	21.43%
10	Retail - Secured on real estate property - Of Which: SME	4,028	484	0	0	1,040	64	0	0	3,097	921	485	6	42	111	22.87%
11	Retail - Secured on real estate property - Of Which: non-SME	23,639	682	0	0	2,441	95	0	0	21,140	2,456	686	5	48	140	20.41%
12	Retail - Qualifying Revolving	911	5	0	0	152	1	0	0	839	72	5	2	1	3	61.48%
13	Retail - Other Retail	11,659	908	0	0	2,846	257	0	0	10,245	1,375	906	25	44	655	72.36%
14	Retail - Other Retail - Of Which: SME	9,943	795	0	0	2,540	229	0	0	8,761	1,145	794	23	39	583	73.46%
15	Retail - Other Retail - Of Which: non-SME	1,716	113	0	0	307	28	0	0	1,484	231	113	2	5	72	64.77%
16	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	IRB TOTAL	79,192	6,696	0	0	23,007	1,287	0	0	67,310	11,319	6,641	138	309	3,316	49.94%

Row/ sum	(min EUR, %)	Actual 31/12/2020														
		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							
19		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	Corporates	38,955	4,615	0	0	16,528	869	0	0	31,989	6,495	4,557	100	174	2,405	52.78%
24	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25	Corporates - Of Which: SME	15,782	3,435	0	0	6,604	671	0	0	12,536	3,074	3,398	50	122	1,908	56.16%
26	Retail	40,188	2,075	0	0	6,479	417	0	0	35,261	4,813	2,078	38	135	909	43.72%
27	Retail - Secured on real estate property	27,606	1,163	0	0	3,472	159	0	0	24,185	3,368	1,168	11	89	256	21.42%
28	Retail - Secured on real estate property - Of Which: SME	4,028	484	0	0	1,040	64	0	0	3,097	921	485	6	42	111	22.87%
29	Retail - Secured on real estate property - Of Which: non-SME	23,578	679	0	0	2,432	95	0	0	21,087	2,447	683	5	47	139	20.38%
30	Retail - Qualifying Revolving	910	5	0	0	152	1	0	0	839	72	5	2	1	3	61.37%
31	Retail - Other Retail	11,652	907	0	0	2,846	257	0	0	10,238	1,375	906	25	44	655	72.36%
32	Retail - Other Retail - Of Which: SME	9,943	795	0	0	2,540	229	0	0	8,761	1,145	794	23	39	583	73.46%
33	Retail - Other Retail - Of Which: non-SME	1,709	112	0	0	306	28	0	0	1,477	230	112	2	5	72	64.57%
34	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
35	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
36	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
37	IRB TOTAL	79,123	6,690	0	0	22,998	1,286	0	0	67,251	11,310	6,635	138	309	3,314	49.94%

Row/ sum	(min EUR, %)	Actual 31/12/2020														
		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							
37		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
38	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
39	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
40	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
41	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
42	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
43	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
44	Retail	5	0	0	0	1	0	0	0	4	1	0	0	0	0	0.00%
45	Retail - Secured on real estate property	5	0	0	0	1	0	0	0	4	1	0	0	0	0	0
46	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
47	Retail - Secured on real estate property - Of Which: non-SME	5	0	0	0	1	0	0	0	4	1	0	0	0	0	0
48	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
49	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
50	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
51	Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	0	0	2	0	0	0	0	0	0.00%
52	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
53	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
54	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
55	IRB TOTAL	6	0	0	0	1	0	0	0	6	1	0	0	0	0	0.00%

Row/ sum	(min EUR, %)	Actual 31/12/2020														
		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							
55		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
56	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
57	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
58	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
59	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
60	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
61	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
62	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
63	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
64	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
65	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
66	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
67	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
68	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
69	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
70	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
71	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
72	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
73	IRB TOTAL	0	0	0	0</											











2021 EU-wide Stress Test: Credit risk IRB  
Banco BPM S.p.A.

RowNum	um	(min EUR, %)	Adverse Scenario																				
			31/12/2021				31/12/2022				31/12/2023												
			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	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Corporates	31,714	5,900	5,428	230	464	2,898	53.40%	30,453	5,949	6,640	296	418	3,334	50.21%	28,855	6,105	8,082	254	337	3,854	47.69%	
5	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	0
6	Corporates - Of Which: SME	12,358	2,734	3,917	119	356	2,248	57.38%	11,808	2,670	4,533	140	298	2,401	54.75%	11,152	2,639	5,218	121	223	2,743	52.57%	
7	Retail	34,625	4,890	2,713	92	277	1,169	43.08%	33,840	5,002	3,387	113	251	1,343	39.64%	32,847	5,228	4,154	100	203	1,546	37.22%	
8	Retail - Secured on real estate property	23,909	3,321	1,555	24	125	421	27.10%	23,560	3,306	1,920	27	103	484	25.86%	23,082	3,392	2,312	23	88	550	23.79%	
9	Retail - Secured on real estate property - Of Which: SME	3,067	814	624	17	56	214	34.25%	2,962	776	766	19	45	249	32.50%	2,831	760	914	16	38	286	31.30%	
10	Retail - Secured on real estate property - Of Which: non-SME	20,943	2,508	931	8	69	206	22.32%	20,598	2,530	1,154	9	57	235	20.33%	20,251	2,633	1,398	8	51	264	18.88%	
11	Retail - Qualifying Revolving	813	83	19	4	5	8	40.95%	784	94	39	4	6	15	37.43%	750	102	63	4	5	23	36.06%	
12	Retail - Other Retail	9,903	1,485	1,139	64	146	739	64.92%	9,491	1,601	1,427	81	142	844	59.13%	9,014	1,734	1,777	73	110	973	54.72%	
13	Retail - Other Retail - Of Which: SME	8,478	1,233	990	61	140	660	66.68%	8,108	1,347	1,245	78	136	759	60.98%	7,671	1,471	1,558	71	105	881	56.56%	
14	Retail - Other Retail - Of Which: non-SME	1,425	252	149	3	6	79	53.29%	1,388	255	184	3	6	85	46.65%	1,343	263	221	3	5	92	41.76%	
15	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
16	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
17	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	
18	IRB TOTAL	66,339	10,790	8,141	321	741	4,067	49.96%	64,292	10,951	10,027	409	670	4,677	46.64%	61,702	11,333	12,236	354	540	5,400	44.13%	

RowNum	um	(min EUR, %)	Adverse Scenario																			
			31/12/2021				31/12/2022				31/12/2023											
			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
19	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	Corporates	31,714	5,900	5,427	230	464	2,897	53.39%	30,453	5,949	6,639	296	418	3,333	50.21%	28,855	6,105	8,081	254	337	3,853	47.68%
23	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
24	Corporates - Of Which: SME	12,358	2,734	3,917	119	356	2,247	57.38%	11,808	2,670	4,530	140	298	2,400	54.75%	11,152	2,639	5,218	121	223	2,743	52.57%
25	Retail	34,567	4,860	2,707	92	276	1,166	43.08%	33,784	4,991	3,380	113	251	1,340	39.65%	32,792	5,218	4,145	100	202	1,543	37.23%
26	Retail - Secured on real estate property	23,858	3,313	1,550	24	125	420	27.09%	23,510	3,296	1,914	27	103	480	25.17%	23,034	3,383	2,304	23	88	548	23.78%
27	Retail - Secured on real estate property - Of Which: SME	3,066	814	624	17	56	214	34.25%	2,962	776	766	19	45	249	32.50%	2,831	759	913	16	38	286	31.30%
28	Retail - Secured on real estate property - Of Which: non-SME	20,792	2,499	926	8	69	206	22.27%	20,548	2,520	1,148	9	57	233	20.28%	20,203	2,623	1,391	8	50	262	18.84%
29	Retail - Qualifying Revolving	813	83	19	4	5	8	40.88%	783	94	39	4	6	14	37.29%	750	102	63	4	5	23	36.04%
30	Retail - Other Retail	9,897	1,494	1,138	64	146	738	64.91%	9,491	1,601	1,427	81	142	844	59.13%	9,008	1,733	1,777	73	110	972	54.71%
31	Retail - Other Retail - Of Which: SME	8,478	1,233	990	61	140	660	66.68%	8,108	1,347	1,245	78	136	759	60.98%	7,671	1,471	1,558	71	105	881	56.56%
32	Retail - Other Retail - Of Which: non-SME	1,419	252	148	2	6	79	53.08%	1,382	254	182	3	6	85	46.66%	1,337	262	220	2	5	91	41.58%
33	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
34	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
35	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
36	IRB TOTAL	66,281	10,780	8,134	321	740	4,064	49.96%	64,236	10,940	10,019	408	669	4,673	46.65%	61,648	11,322	12,226	354	539	5,396	44.14%

RowNum	um	(min EUR, %)	Adverse Scenario																			
			31/12/2021				31/12/2022				31/12/2023											
			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
37	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
38	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
39	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
40	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
41	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
42	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
43	Retail	6	1	0	0	0	0	13.84%	6	1	0	0	0	0	14.94%	5	1	0	0	0	0	0
44	Retail - Secured on real estate property	4	1	0	0	0	0	14.60%	4	1	0	0	0	0	14.59%	4	1	0	0	0	0	0
45	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
46	Retail - Secured on real estate property - Of Which: non-SME	4	1	0	0	0	0	14.60%	4	1	0	0	0	0	14.59%	4	1	0	0	0	0	0
47	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
48	Retail - Other Retail	2	0	0	0	0	0	11.21%	2	0	0	0	0	0	16.42%	1	0	0	0	0	0	0
49	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
50	Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	11.21%	2	0	0	0	0	0	16.42%	1	0	0	0	0	0	0
51	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
52	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
53	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
54	IRB TOTAL	6	1	0	0	0	0	13.84%	6	1	0	0	0	0	14.94%	5	1	0	0	0	0	0

RowNum	um	(min EUR, %)	Adverse Scenario															
			31/12/2021				31/12/2022				31/12/2023							













**2021 EU-wide Stress Test: Credit risk STA**  
Banco BPM S.p.A.

RowNum	um	(mn EUR, %)	Baseline Scenario																			
			31/12/2021							31/12/2022							31/12/2023					
			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
1	Central banks	7,960	38	2	0	0	0.00%	7,919	77	5	0	0	0.00%	7,879	115	7	0	0	0	0	0.00%	
2	Central governments	32,842	920	261	10	21	46.31%	32,945	777	301	111	14	137	45.47%	32,966	718	339	11	10	152	44.85%	
3	Regional governments or local authorities	210	7	6	0	0	57.33%	210	7	6	0	0	4	56.54%	210	7	6	0	0	4	55.85%	
4	Public sector entities	425	69	4	1	0	40.79%	430	60	6	1	0	2	37.60%	433	54	9	1	0	3	36.62%	
5	Multilateral Development Banks	146	27	7	0	0	53.73%	150	22	9	0	0	4	48.80%	153	17	10	0	0	5	45.62%	
6	International Organisations	2	0	0	0	0	21.59%	2	0	0	0	0	0	21.59%	2	0	0	0	0	0	21.59%	
7	Institutions	9,771	1,452	174	19	18	36.94%	9,531	1,800	266	18	22	95	35.78%	9,507	2,124	367	18	21	129	35.18%	
8	Corporates	5,695	587	1,691	13	10	53.68%	5,566	653	1,745	13	12	925	52.89%	5,494	668	1,805	14	14	941	52.17%	
9	of which: SME	3,989	388	1,561	10	7	85.3	3,900	437	1,601	10	10	866	54.06%	3,844	452	1,642	10	11	878	53.47%	
10	Retail	1,739	132	186	2	2	127	68.37%	1,700	157	200	2	3	130	65.10%	1,672	171	214	2	3	133	62.14%
11	of which: SME	293	20	112	1	1	71	62.60%	285	34	115	1	1	72	62.65%	285	36	119	1	1	73	61.78%
12	Secured by mortgages on immovable property	633	64	94	1	1	22	24.25%	621	72	98	1	1	24	24.51%	613	76	102	1	1	25	24.77%
13	of which: SME	420	50	71	1	1	17	24.30%	414	54	73	1	1	18	24.57%	409	56	76	1	1	19	24.82%
14	Items associated with particularly high risk	346	24	214	1	0	110	51.51%	336	30	217	1	0	111	51.13%	336	28	220	1	0	112	50.79%
15	Covered bonds	30	1	0	0	0	29.31%	30	2	0	0	0	0	29.31%	29	2	0	0	0	0	29.29%	
16	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%	
17	Collective investments undertakings (CIU)	932	85	45	4	1	21	46.99%	884	118	60	3	1	25	41.95%	878	111	73	3	1	29	39.27%
18	Equity	75	8	1	0	0	27.19%	72	11	2	0	0	1	26.92%	72	10	3	0	0	1	26.86%	
19	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
20	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%	
21	Standardised Total	60,800	3,416	2,685	51	54	1,383	51.52%	60,196	3,785	2,919	49	55	1,458	49.95%	59,643	4,101	3,156	48	51	1,534	48.60%

RowNum	um	(mn EUR, %)	Baseline Scenario																			
			31/12/2021							31/12/2022							31/12/2023					
			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
22	Central banks	7,960	38	2	0	0	0.00%	7,919	77	5	0	0	0.00%	7,879	115	7	0	0	0	0	0.00%	
23	Central governments	27,033	675	257	10	17	119	46.40%	27,144	528	293	10	11	134	45.62%	27,170	468	327	10	0	147	45.02%
24	Regional governments or local authorities	210	7	6	0	0	57.33%	210	7	6	0	0	4	56.54%	210	7	6	0	0	4	55.85%	
25	Public sector entities	421	69	4	1	0	40.91%	426	60	6	1	0	2	37.73%	430	54	9	1	0	3	36.73%	
26	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%	
27	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
28	Institutions	8,127	781	149	18	6	55	36.87%	7,721	1,115	221	17	9	78	35.43%	7,329	1,427	301	16	11	104	34.66%
29	Corporates	4,538	514	1,632	13	9	87%	53.68%	4,432	565	1,686	12	12	892	52.3%	4,375	570	1,738	13	13	908	52.24%
30	of which: SME	2,880	350	1,503	10	7	822	54.70%	2,817	376	1,541	9	9	834	54.13%	2,781	374	1,578	9	10	846	53.59%
31	Retail	1,738	132	186	2	2	127	68.30%	1,699	157	199	2	3	130	65.03%	1,671	171	213	2	3	132	62.07%
32	of which: SME	293	20	112	1	1	71	63.59%	285	34	115	1	1	72	62.64%	285	36	119	1	1	73	61.77%
33	Secured by mortgages on immovable property	633	64	93	1	1	22	24.25%	621	72	97	1	1	24	24.51%	613	76	101	1	1	25	24.77%
34	of which: SME	420	50	70	1	1	17	24.28%	413	54	72	1	1	18	24.56%	409	56	75	1	1	19	24.82%
35	Items associated with particularly high risk	346	24	214	1	0	110	51.51%	336	30	217	1	0	111	51.13%	336	28	220	1	0	112	50.79%
36	Covered bonds	24	1	0	0	0	29.31%	24	1	0	0	0	0	29.24%	24	1	0	0	0	0	29.30%	
37	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%	
38	Collective investments undertakings (CIU)	932	85	45	4	1	21	46.99%	884	118	60	3	1	25	41.95%	878	111	73	3	1	29	39.27%
39	Equity	75	8	1	0	0	27.19%	72	11	2	0	0	1	26.92%	72	10	3	0	0	1	26.86%	
40	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
41	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%	
42	Standardised Total	52,037	2,398	2,589	48	37	1,336	51.62%	51,489	2,741	2,793	47	38	1,400	50.14%	50,985	3,037	3,001	46	38	1,466	48.85%

RowNum	um	(mn EUR, %)	Baseline Scenario																			
			31/12/2021							31/12/2022							31/12/2023					
			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
43	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%	
44	Central governments	1,934	61	1	0	0	40.00%	1,933	67	2	0	1	1	40.00%	1,932	67	3	0	0	0	40.00%	
45	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%	
46	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%	
47	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%	
48	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
49	Institutions	210	16	1	0	1	0	46.35%	203	22	1	0	1	47.69%	197	27	2	0	1	1	48.71%	
50	Corporates	148	3	0	0	0	19.06%	145	5	0	0	0	0	18.78%	144	7	1	0	0	0	18.61%	
51	of which: SME	148	3	0	0	0	19.06%	145	5	0	0	0	0	18.78%	144	7	1	0	0	0	18.61%	
52	Retail	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
53	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
54	Secured by mortgages on 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%	
55	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
56	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
57	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%	
58	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%															





**2021 EU-wide Stress Test: Credit risk STA**  
Banco BPM S.p.A.

RowNum	Description	Baseline Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		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
169	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
170	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
171	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
172	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
173	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
174	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
175	Institutions	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
176	Corporates	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
177	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
178	Retail	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
179	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
180	Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
181	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
182	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
183	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
184	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
185	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
186	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
187	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
188	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
189	Standardised Total	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%

RowNum	Description	Baseline Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		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
190	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
191	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
192	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
193	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
194	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
195	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
196	Institutions	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
197	Corporates	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
198	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
199	Retail	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
200	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
201	Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
202	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
203	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
204	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
205	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
206	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
207	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
208	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
209	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
210	Standardised Total	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%

RowNum	Description	Baseline Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		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
211	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
212	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
213	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
214	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
215	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
216	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
217	Institutions	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
218	Corporates	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
219	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
220	Retail	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
221	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
222	Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
223	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
224	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
225	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
226	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
227	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
228	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
229	Securitisation	0	0	0	0	0	0.00%	0	0</													





**2021 EU-wide Stress Test: Credit risk STA**  
Banco BPM S.p.A.

RowN um	(mn EUR, %)	Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		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
85	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%
86	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%
87	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%
88	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%
89	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%
90	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
91	Institutions	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	Corporates	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	of which: 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%
94	Retail	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	of which: 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%
96	Secured by mortgages on 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%
97	of which: 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%
98	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
99	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
100	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%
101	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%
102	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%
103	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%
104	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%
105	Standardised Total	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%

RowN um	(mn EUR, %)	Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		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
106	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%
107	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%
108	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%
109	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%
110	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%
111	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
112	Institutions	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	Corporates	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
114	of which: 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%
115	Retail	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	of which: 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%
117	Secured by mortgages on 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%
118	of which: 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%
119	Items associated with particularly high risk	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	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
121	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%
122	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%
123	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%
124	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%
125	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%
126	Standardised Total	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%

RowN um	(mn EUR, %)	Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		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
127	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%
128	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%
129	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%
130	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%
131	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%
132	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
133	Institutions	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
134	Corporates	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
135	of which: 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%
136	Retail	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
137	of which: 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%
138	Secured by mortgages on 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%
139	of which: 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%
140	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
141	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
142	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%
143	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%
144	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%
145	Securitisation	0	0	0	0	0	0.00%	0	0	0	0											



2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Banco BPM S.p.A.

Row Num		(min EUR, %)	Moratoria - Actual												Coverage Ratio Stage 3 exposure		
			Exposure values		Risk exposure amounts		31/12/2020						Stock of provisions for				
			A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stage 1 exposure	Stage 2 exposure		Stage 3 exposure	
2	Central banks																
3	Central governments																
4	Institutions																
5	Corporates - Of Which: Specialised Lending		6,635	0	2,337	0	5,261	716	1,344	175	25	6	16	58	7	26,60%	
6	Corporates - Of Which: SME																
7	Retail		6,817	0	1,561	0	4,836	902	1,925	505	51	9	7	52	12	22,63%	
8	Retail - Secured on real estate property																
9	Retail - Secured on real estate property - Of Which: SME																
10	Retail - Secured on real estate property - Of Which: non-SME		2,031	0	512	0	1,061	478	946	398	19	6	1	17	2	10,81%	
11	Retail - Qualifying Revolving																
12	Retail - Other Retail																
13	Retail - Other Retail - Of Which: SME																
14	Retail - Other Retail - Of Which: non-SME																
15	Equity																
16	Securitisation																
17	Other non-credit obligation assets																
18	IRB TOTAL		14,389	0	4,107	0	10,126	1,622	3,278	681	77	15	24	110	18	23,98%	

Row Num		(min EUR, %)	Moratoria - Actual												Coverage Ratio Stage 3 exposure	
			Exposure values		Risk exposure amounts		31/12/2020						Stock of provisions for			
			A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stage 1 exposure	Stage 2 exposure		Stage 3 exposure
20	Central banks															
21	Central governments															
22	Institutions															
23	Corporates		6,597	0	2,337	0	5,232	709	1,335	172	25	6	16	58	7	27,28%
24	Corporates - Of Which: Specialised Lending															
25	Corporates - Of Which: SME															
26	Retail		6,797	0	1,560	0	4,822	901	1,919	502	51	9	7	52	12	22,61%
27	Retail - Secured on real estate property															
28	Retail - Secured on real estate property - Of Which: SME															
29	Retail - Secured on real estate property - Of Which: non-SME		2,027	0	511	0	1,060	478	943	394	19	6	1	17	2	10,81%
30	Retail - Qualifying Revolving															
31	Retail - Other Retail															
32	Retail - Other Retail - Of Which: SME															
33	Retail - Other Retail - Of Which: non-SME															
34	Equity															
35	Securitisation															
36	Other non-credit obligation assets															
37	IRB TOTAL		14,293	0	4,105	0	10,054	1,609	3,254	675	76	15	24	110	18	24,12%

Row Num		(min EUR, %)	Moratoria - Actual												Coverage Ratio Stage 3 exposure	
			Exposure values		Risk exposure amounts		31/12/2020						Stock of provisions for			
			A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stage 1 exposure	Stage 2 exposure		Stage 3 exposure
39	Central banks															
40	Central governments															
41	Institutions															
42	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0
43	Corporates - Of Which: Specialised Lending															
44	Corporates - Of Which: SME															
45	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0
46	Retail - Secured on real estate property															
47	Retail - Secured on real estate property - Of Which: SME															
48	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0
49	Retail - Qualifying Revolving															
50	Retail - Other Retail															
51	Retail - Other Retail - Of Which: SME															
52	Retail - Other Retail - Of Which: non-SME															
53	Equity															
54	Securitisation															
55	Other non-credit obligation assets															
56	IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num		(min EUR, %)	Moratoria - Actual												Coverage Ratio Stage 3 exposure	
			Exposure values		Risk exposure amounts		31/12/2020						Stock of provisions for			
			A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stage 1 exposure	Stage 2 exposure		Stage 3 exposure
58	Central banks															
59	Central governments															
60	Institutions															
61	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0
62	Corporates - Of Which: Specialised Lending															
63	Corporates - Of Which: SME															
64	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0
65	Retail - Secured on real estate property															
66	Retail - Secured on real estate property - Of Which: SME															
67	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0
68	Retail - Qualifying Revolving															
69	Retail - Other Retail															
70	Retail - Other Retail - Of Which: SME															
71	Retail - Other Retail - Of Which: non-SME															
72	Equity															
73	Securitisation															
74	Other non-credit obligation assets															
75	IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num		(min EUR, %)	Moratoria - Actual												Coverage Ratio Stage 3 exposure	
			Exposure values		Risk exposure amounts		31/12/2020						Stock of provisions for			
			A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stage 1 exposure	Stage 2 exposure		Stage 3 exposure
76	Central banks															
77	Central governments															
78	Institutions															
79	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0
80	Corporates - Of Which: Specialised Lending															
81	Corporates - Of Which: SME															
82	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0
83	Retail - Secured on real estate property															
84	Retail - Secured on real estate property - Of Which: SME															
85	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0
86	Retail - Qualifying Revolving															
87	Retail - Other Retail															
88	Retail - Other Retail - Of Which: SME															
89	Retail - Other Retail - Of Which: non-SME															
90	Equity															
91	Securitisation															
92	Other non-credit obligation assets															
93	IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num		(min EUR, %)	Moratoria - Actual												Coverage Ratio Stage 3 exposure	
			Exposure values		Risk exposure amounts		31/12/2020						Stock of provisions for			
			A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stage 1 exposure	Stage 2 exposure		Stage 3 exposure
94	Central banks															
95	Central governments															
96	Institutions															
97	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0
98	Corporates - Of Which: Specialised Lending															
99	Corporates - Of Which: SME															
100	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0
101	Retail - Secured on real estate property															
102	Retail - Secured on real estate property - Of Which: SME															
103	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0
104	Retail - Qualifying Revolving															
105	Retail - Other Retail															
106	Retail - Other Retail - Of Which: SME															
107	Retail - Other Retail - Of Which: non-SME															
108	Equity			</												



































2021 EU-wide Stress Test: Credit risk COVID-19 STA

Banco BPM S.p.A.

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			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																						
2		Central governments																						
3		Regional governments or local authorities																						
4		Public sector entities																						
5		Multilateral Development Banks																						
6		International Organisations																						
7		Institutions																						
8		Corporates	155	19	3	1	1	1	34.41%	143	26	8	2	2	3	34.41%	132	30	15	1	2	5	34.38%	
9		of which: SME																						
10		Retail	18	3	0	0	0	0	42.38%	17	4	1	0	0	0	38.96%	15	4	2	0	0	1	37.78%	
11		of which: SME																						
12		Secured by mortgages on immovable property																						
13		of which: non-SME																						
14		Items associated with particularly high risk																						
15		Covered bonds																						
16		Claims on institutions and corporates with a ST credit assessment																						
17		Collective investments undertakings (CIU)																						
18		Equity																						
19		Securitisation																						
20		Other exposures																						
21		Standardised Total	283	37	6	3	3	2	35.04%	262	50	15	3	4	5	34.93%	245	56	26	3	4	9	34.87%	

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			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																						
23		Central governments																						
24		Regional governments or local authorities																						
25		Public sector entities																						
26		Multilateral Development Banks																						
27		International Organisations																						
28		Institutions																						
29		Corporates	152	18	3	1	1	1	34.46%	140	26	8	2	2	3	34.47%	129	30	14	1	2	5	34.44%	
30		of which: SME																						
31		Retail	18	3	0	0	0	0	42.38%	17	4	1	0	0	0	38.96%	15	4	2	0	0	1	37.78%	
32		of which: SME																						
33		Secured by mortgages on immovable property																						
34		of which: non-SME																						
35		Items associated with particularly high risk																						
36		Covered bonds																						
37		Claims on institutions and corporates with a ST credit assessment																						
38		Collective investments undertakings (CIU)																						
39		Equity																						
40		Securitisation																						
41		Other exposures																						
42		Standardised Total	279	36	6	3	3	2	35.10%	257	49	15	3	4	5	34.99%	240	55	26	2	4	9	34.93%	

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			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																						
44		Central governments																						
45		Regional governments or local authorities																						
46		Public sector entities																						
47		Multilateral Development Banks																						
48		International Organisations																						
49		Institutions																						
50		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
51		of which: SME																						
52		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
53		of which: SME																						
54		Secured by mortgages on immovable property																						
55		of which: non-SME																						
56		Items associated with particularly high risk																						
57		Covered bonds																						
58		Claims on institutions and corporates with a ST credit assessment																						
59		Collective investments undertakings (CIU)																						
60		Equity																						
61		Securitisation																						
62		Other exposures																						
63		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			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	
64		Central banks																						
65		Central governments																						
66		Regional governments or local authorities																						
67		Public sector entities																						
68		Multilateral Development Banks																						
69		International Organisations																						
70		Institutions																						
71		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
72		of which: SME																						
73		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
74		of which: SME																						
75		Secured by mortgages on immovable property																						
76		of which: non-SME																						
77		Items associated with particularly high risk																						
78		Covered bonds																						
79		Claims on institutions and corporates with a ST credit assessment																						
80		Collective investments undertakings (CIU)																						
81		Equity																						
82		Securitisation																						
83		Other exposures																						
84		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Row Num	(min EUR, %)		Moratoria - Adverse Scenario												







## 2021 EU-wide Stress Test: Securitisations

Banco BPM S.p.A.

Row Num		(mln EUR)	1	2	3	4	5	6	7
			Actual	Baseline Scenario			Adverse Scenario		
			31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Exposure values	SEC-IRBA	2,182						
2		SEC-SA	130						
3		SEC-ERBA	34						
4		SEC-IAA	0						
5		<b>Total</b>	<b>2,346</b>						
6	REA	SEC-IRBA	483	547	543	559	609	799	954
7		SEC-SA	273	293	297	307	333	410	425
8		SEC-ERBA	33	40	42	46	52	77	87
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11	<b>Total</b>	<b>789</b>	<b>880</b>	<b>882</b>	<b>913</b>	<b>995</b>	<b>1,287</b>	<b>1,466</b>	
12	Impairments	Total banking book others than assessed at fair value		1	0	0	1	1	1

# 2021 EU-wide Stress Test: Risk exposure amounts

Banco BPM S.p.A.

RowN um	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Risk exposure amount for credit risk	54,391	54,799	54,484	55,538	56,946	60,668	60,147
2	Risk exposure amount for securitisations and re-securitisations	789	880	882	913	995	1,287	1,466
3	Risk exposure amount other credit risk	53,602	53,918	53,602	54,625	55,952	59,381	58,681
4	Risk exposure amount for market risk	3,638	3,638	3,638	3,638	3,993	4,167	4,132
5	Risk exposure amount for operational risk	6,851	6,851	6,851	6,851	6,851	6,851	6,851
6	Other risk exposure amounts	624	437	437	437	437	437	437
7	<b>Total risk exposure amount</b>	<b>65,504</b>	<b>65,725</b>	<b>65,410</b>	<b>66,465</b>	<b>68,227</b>	<b>72,123</b>	<b>71,567</b>
8	<b>Total Risk exposure amount (transitional)</b>	<b>65,604</b>	<b>65,790</b>	<b>65,436</b>	<b>66,465</b>	<b>68,380</b>	<b>72,189</b>	<b>71,567</b>
9	<b>Total Risk exposure amount (fully loaded)</b>	<b>65,863</b>	<b>66,038</b>	<b>65,699</b>	<b>66,465</b>	<b>68,097</b>	<b>72,010</b>	<b>71,567</b>



# 2021 EU-wide Stress Test: Capital

Banco BPM S.p.A.

Row Number	Description	(min EUR,%)	1	2	3	4	5	6	7	8
			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
61	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>		65,504	65,725	65,410	66,465	68,227	72,123	71,567
62	<b>B.1</b>	Of which: Transitional adjustments included		-359	-313	-289	0	129	113	0
63	<b>B.2</b>	Adjustments due to IFRS 9 transitional arrangements		100	65	26	0	153	66	0
64	<b>C.1</b>	Common Equity Tier 1 Capital ratio		14.59%	14.65%	14.95%	14.67%	9.75%	8.18%	7.01%
65	<b>C.2</b>	Tier 1 Capital ratio		15.81%	15.84%	16.02%	15.72%	10.89%	9.14%	7.98%
66	<b>C.3</b>	Total Capital ratio		18.72%	18.74%	18.93%	18.59%	13.70%	11.83%	10.69%
67	<b>D.1</b>	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		8,713	8,989	9,403	9,750	5,837	5,361	5,018
68	<b>D.2</b>	TIER 1 CAPITAL (fully loaded)		9,408	9,685	10,098	10,445	6,533	6,056	5,714
69	<b>D.3</b>	TOTAL CAPITAL (fully loaded)		11,315	11,593	12,005	12,357	8,453	7,998	7,651
70	<b>E.1</b>	Common Equity Tier 1 Capital ratio		13.23%	13.61%	14.31%	14.67%	8.57%	7.44%	7.01%
71	<b>E.2</b>	Tier 1 Capital ratio		14.28%	14.67%	15.37%	15.72%	9.59%	8.41%	7.98%
72	<b>E.3</b>	Total Capital ratio		17.18%	17.56%	18.27%	18.59%	12.41%	11.11%	10.69%
73	<b>F</b>	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021 - 2023 period (cumulative conversions) (1)		0	0	0	0	0	0	0
74	<b>G</b>	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)		0	0	0	0	0	0	0
75	<b>G.1</b>	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)		0	0	0	0	0	0	0
76	<b>H.1</b>	Total leverage ratio exposures (transitional)		183,747	183,747	183,747	183,747	183,747	183,747	183,747
77	<b>H.2</b>	Total leverage ratio exposures (fully loaded)		182,884	182,884	182,884	182,884	182,884	182,884	182,884
78	<b>H.3</b>	Leverage ratio (transitional)		5.65%	5.67%	5.70%	5.68%	4.05%	3.59%	3.11%
79	<b>H.4</b>	Leverage ratio (fully loaded)		5.14%	5.30%	5.52%	5.71%	3.57%	3.31%	3.12%
80	<b>P.1</b>	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
81	<b>P.2</b>	Countercyclical capital buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
82	<b>P.3</b>	O-SII buffer		0.13%	0.19%	0.25%	0.25%	0.19%	0.25%	0.25%
83	<b>P.4</b>	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
84	<b>P.5</b>	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
85	<b>P.5.1</b>	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86	<b>P.6</b>	Combined buffer		2.63%	2.69%	2.75%	2.75%	2.69%	2.75%	2.75%
87	<b>R.1</b>	Pillar 2 capital requirement		2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
88	<b>R.1.1</b>	Of which: CET1		1.27%	1.27%	1.27%	1.27%	1.27%	1.27%	1.27%
89	<b>R.2</b>	Total SREP capital requirement (applicable requirement 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%
90	<b>R.2.1</b>	Of which: CET1		5.77%	5.77%	5.77%	5.77%	5.77%	5.77%	5.77%
91	<b>R.3</b>	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		12.88%	12.94%	13.00%	13.00%	12.94%	13.00%	13.00%
92	<b>R.3.1</b>	Of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		8.40%	8.46%	8.52%	8.52%	8.46%	8.52%	8.52%

# 2021 EU-wide Stress Test: P&L

Banco BPM S.p.A.

Row Number		(mln EUR)						
		1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023	
1	<b>Net interest income</b>	1,957	1,917	1,830	1,747	1,710	1,686	1,637
2	Interest income	2,418	2,030	1,949	1,947	2,088	2,113	2,144
3	Interest expense	-461	-112	-120	-200	-379	-427	-506
4	<b>Dividend income</b>	42	42	42	42	30	29	31
5	<b>Net fee and commission income</b>	1,654	1,654	1,654	1,654	1,489	1,489	1,489
6	<b>Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities</b>	-1	-64	-64	-64	-129	-64	-64
7	<b>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</b>					-282		
8	<b>Other operating income not listed above, net</b>	242	294	294	294	289	294	294
9	<b>Total operating income, net</b>	3,894	3,844	3,756	3,673	3,107	3,434	3,387
10	<b>Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss</b>	-1,050	-714	-392	-379	-2,082	-865	-741
11	<b>Other income and expenses not listed above, net</b>	-3,098	-2,825	-2,825	-2,825	-3,090	-2,985	-2,941
12	<b>Profit or (-) loss before tax from continuing operations</b>	-254	305	540	470	-2,065	-416	-295
13	<b>Tax expenses or (-) income related to profit or loss from continuing operations</b>	270	-34	-99	-80	659	181	145
14	<b>Profit or (-) loss after tax from discontinued operations</b>	0						
15	<b>Profit or (-) loss for the year</b>	<b>16</b>	<b>270</b>	<b>441</b>	<b>390</b>	<b>-1,405</b>	<b>-235</b>	<b>-150</b>
16	<b>Amount of dividends paid and minority interests after MDA-related adjustments</b>	87	108	177	156	-1	-37	-37
17	<b>Attributable to owners of the parent net of estimated dividends</b>	-71	162	264	234	-1,404	-198	-113
18	Memo row: Impact of one-off adjustments		299	299	299	299	299	299
19	Total post-tax MDA-related adjustment		0	0	0	0	75	75

## 2021 EU-wide Stress Test

### Major capital measures and realised losses

Banco BPM S.p.A.

		(mln EUR)	1
Row Number	Issuance of CET 1 Instruments 01 January to 31 March 2021		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

Row Number	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2021	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 (+/-)	398

Row Number	Realised losses 01 January to 31 March 2021	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0