

2023 EU-wide Stress Test

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



2023 EU-wide Stress Test: Summary

| | Actual | | Baseline Scenario | | | Adverse Scenario | |
|---|------------|------------|-------------------|------------|------------|------------------|------------|
| (mln EUR, %) | 31/12/2022 | 31/12/2023 | 31/12/2024 | 31/12/2025 | 31/12/2023 | 31/12/2024 | 31/12/2025 |
| Net interest income | 3,693 | 3,885 | 3,544 | 3,057 | 3,152 | 3,398 | 3,158 |
| Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities | 213 | -4 | -4 | -4 | -5 | -4 | -4 |
| Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss | -477 | -330 | -605 | -560 | -1,302 | -1,410 | -1,135 |
| Profit or (-) loss for the year | 1,796 | 1,229 | 778 | 453 | -830 | -204 | -80 |
| Coverage ratio: non-performing exposure (%) | 68.78% | 56.49% | 49.24% | 45.04% | 59.05% | 49.81% | 44.79% |
| Common Equity Tier 1 capital | 12,291 | 12,802 | 13,503 | 13,848 | 9,825 | 9,567 | 9,331 |
| Total Risk exposure amount (all transitional adjustments included) | 63,891 | 64,537 | 65,419 | 66,282 | 64,704 | 65,579 | 66,665 |
| Common Equity Tier 1 ratio, % | 19.24% | 19.84% | 20.64% | 20.89% | 15.18% | 14.59% | 14.00% |
| Fully loaded Common Equity Tier 1 ratio, % | 18.34% | 19.84% | 20.64% | 20.89% | 15.15% | 14.49% | 14.00% |
| Tier 1 capital | 12,321 | 12,832 | 13,533 | 13,878 | 9,855 | 9,597 | 9,361 |
| Total leverage ratio exposures | 178,524 | 178,524 | 178,524 | 178,524 | 178,524 | 178,524 | 178,524 |
| Leverage ratio, % | 6.90% | 7.19% | 7.58% | 7.77% | 5.52% | 5.38% | 5.24% |
| Fully loaded leverage ratio, % | 6.55% | 7.21% | 7.61% | 7.80% | 5.53% | 5.35% | 5.26% |
| Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. % | 18.34% | 19.84% | 20.64% | 20.89% | 15.15% | 14.49% | 14.00% |

| IFRS 9 transitional arrangements? | Yes (static and dynamic) |
|-----------------------------------|--------------------------|
|-----------------------------------|--------------------------|



2023 EU-wide Stress Test: Credit risk IRB

| | | _ | | | | | | | | | | | | | | | |
|-----------------------------------|--|--------------|-----------------------|-----------------------|--|------------------|----------------------|------------|-------------------|--------------------|---------------------|---------------------|---------------------|---------------------------|---------------------------|---|--------------------------|
| | | | | | | | | | | Actual | | | | | | | |
| | | | | | | | | | | 31/12/2022* | | | | | | | |
| | | | | Exposu | re values | | | Risk expos | ure amounts | | | | | Stock of | Stock of | Stock of | |
| | | | Α- | IRB | F | IRB | A-l | IRB | F | RB | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Coverage Rati Stage 3 |
| | | (min EUR. %) | lon-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | | Non-defaulted | Defaulted | | | | exposure | exposure | exposure | exposure |
| | Central banks | | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |) (| | 0 | e | |
| | Central governments | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |) (| 0 | 0 | | - |
| | Institutions | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |) (| 0 | 0 | 0 | |
| | Corporates | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |) (| 0 | 0 | | |
| | Corporates - Of Which: Specialised Lending | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |) (| 0 | 0 | 0 | |
| | Corporates - Of Which: SME | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |) (| 0 | 0 | 0 | |
| | Retail | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |) (| 0 | 0 | 0 | |
| Jessen Panen C n A Tetitute | Retail - Secured on real estate property | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |) (| 0 | 0 | 0 | |
| Iccrea Banca S.p.A. – Istituto | Retail - Secured on real estate property - Of Which: SME | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |) (| 0 | 0 | 0 | |
| Centrale del Credito Cooperativo | Retail - Secured on real estate property - Of Which: non-SME | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |) (| 0 | 0 | | |
| contrate act circuito cooperativo | Retail - Qualifying Revolving | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |) (| 0 | 0 | | |
| | Retail - Other Retail | | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | |) (| 0 | 0 | | |
| | Retail - Other Retail - Of Which: SME | | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | | 0 0 | 0 | 0 | | |
| | Retail - Other Retail - Of Which: non-SME | | 0 | | 0 | 0 | 0 | | 0 | | 0 | |) (| 0 | 0 | 0 | |
| | Equity | | | | | | 0 | | | | 0 | |) (| 0 | 0 | | |
| | Securitisation | | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets IRB TOTAL | | 0 | 0 | 0 | | 0 | | 0 | | 0 | - |) (| 0 | 0 | | |
| | IRB IOIAL | | | | | | | | | | | | | | U | | • |
| | | _ | | | | | | | | | | | | | | | |
| | | _ | | | | | | | | Actual 31/12/2022* | | | | | | | |
| | | | | Evinaeu | re values | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | |
| | | | | | | | | | ure amounts | | | | | Stock of | Stock of | Stack of | |
| | | | Α- | IRB | | IRB | A-l | Risk expos | ure amounts F: | RB | Stage 1 | Stage 2 | Stage 3 | Stock of provisions for | Stock of provisions for | Stock of provisions for | |
| | | | A- ion-defaulted | IRB Defaulted | | IRB Defaulted | A-I Non-defaulted | | | RB Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | | | Stock of provisions for Stage 3 exposure | Stage 3 |
| | | (min EUR, %) | | | F- | | | IRB | E | | | | | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 |
| | Central banks | | | | F- | | | IRB | E | | | | | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 |
| | Central banks Central governments | | | | F- | | | IRB | E | | | | | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 |
| | Central banks Central governments Institutions | | | | F- | | | IRB | E | | | | | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 |
| | Central banks Central governments Institutions Corporates | | | | F- | | | IRB | E | | | | | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 |
| | Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending | | | | F- | | | IRB | E | | | | | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 |
| | Central abusia Central doperaments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending | | 0 0 0 0 0 | Defaulted 0 0 0 0 0 0 | F- | | | IRB | E | | | | | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 |
| | Central banks Central dovernments Institutions Corporates: Corpora | | | Defaulted 0 0 0 0 0 0 | F- | | | IRB | E | | | | | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 |
| | Central Januals Central governments Institutions Corporates Corporates - Of Whick: Socialised Lending Corporates - Of Whick: SME Retail Retail - Secured on real estate property | | 0 0 0 0 0 | Defaulted 0 0 0 0 0 0 | F- | | | IRB | E | | | | | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 |
| ITAI V | Central Seales Central governments Institutions Corporates — Of Which Secondard Lending Corporates — Of Which Secondard Lending Corporates — Of Which Secondard Lending Retail — Secondard on real settles property Retail — Secondard on relient property—Of Which SME | | 0 0 0 0 0 | Defaulted 0 0 0 0 0 0 | F- | | | IRB | E | | | | | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 |
| ITALY | Central parameter Control governments Comproduce Co | | 0 0 0 0 0 | Defaulted 0 0 0 0 0 0 | F- | | | IRB | E | | | | | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 |
| ITALY | Central sealed Coloried governments Corporates - Of Weich-Soncialed Lending Corporates - Of Weich-Soncialed Lending Corporates - Of Weich-Soncialed Lending Retail - Sonce do not all statella property Retail - Sonce do not all statella propert | | 0 0 0 0 0 | Defaulted 0 0 0 0 0 0 | F- | | | IRB | E | | | | | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 |
| ITALY | Central powerments Testilations Comprises Retail - Secured on real estate property Estate Retail - Country Retail - Country Comprises Retail - Country Comprises Compri | | 0 0 0 0 0 | Defaulted 0 0 0 0 0 0 | P-Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | | IRB | E | | | | | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 |
| ITALY | Central powerments Control governments Corporates Of Which: Specialized Lending Corporates - Of Which: Specialized Lending Retail - Common of Lending Lending Retail - Country of Lending Lending Lending Lending Retail - Country of Lending | | 0 0 0 0 0 | Defaulted 0 0 0 0 0 0 | F- | | | IRB | E | | | | | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | |
| ITALY | Central seales Central governments Facilitations Comparates of Misch Socialised Leading Comparates of Misch Socialised Leading Comparates of Wisch Self Retail - Socialised and Self-Leading Comparates of Wisch Self Retail - Socialised on one death properly of Wisch Self Retail - Central Securation on and death properly of Wisch Self Retail - Central Securation on the death properly of Wisch Self Retail - Central | | 0 0 0 0 0 | Defaulted 0 0 0 0 0 0 | P-Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | | IRB | E | | | | | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | |
| ITALY | Central powerments Control governments Corporates Of Which: Specialized Lending Corporates - Of Which: Specialized Lending Retail - Common of Lending Lending Retail - Country of Lending Lending Lending Lending Retail - Country of Lending | | 0 0 0 0 0 | Defaulted 0 0 0 0 0 0 | P-Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | | IRB | E | | | | | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 |

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



2023 EU-wide Stress Test: Credit risk IRBIccrea Banca S.p.A. – Istituto Centrale del Credito Cooperativo

| | | | | | | | | | | | | Baseline Scenario | | | | | | | | | | |
|---------------------------------|--|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|----------------------------------|
| | | | | | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | |
| | (min EUR, %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage R Stage 3 exposur |
| | Central banks | | 0 | | 0 0 |) (| | - | | 0 | 0 | | 0 | - | - | 0 | 0 | | 0 | | 0 | - |
| | Central governments | | 0 | | 0 0 |) |) | - | _ | 0 | 0 | 0 | 0 | _ | | 0 | 0 | | 0 | | 0 | - |
| | Institutions | | 0 | | 0 |) |) |) - | Ī | 0 | 0 | 0 | 0 | Ī | | 0 | 0 | | 0 | | 0 | - |
| | Corporates | | 0 | | 0 0 |) |) | - | _ | 0 | 0 | 0 | 0 | _ | | 0 | 0 | | 0 | | 0 | - |
| | Corporates - Of Which: Specialised Lending | | 0 | | 0 |) |) | - | | 0 | 0 | 0 | 0 | _ | | 0 | 0 | | 0 | | 0 | - |
| | Corporates - Of Which: SME | | 0 | | 0 0 |) (|) | - | | 0 | 0 | 0 | 0 | - | | 0 | 0 | | 0 | | 0 | - |
| | Retail | | 0 | 1 | 0 0 |) | |) - | | 0 | 0 | 0 | 0 | | | 0 | 0 | | 0 | | 0 | - |
| | Retail - Secured on real estate property | | 0 |) | 0 0 |) |) |) - | _ | 0 | 0 | 0 | 0 | _ | , | 0 | 0 | | 0 | | 0 | - |
| Iccrea Banca S.p.A. – Istituto | Retail - Secured on real estate property - Of Which: SME | | 0 | | 0 0 |) |) | - | _ | 0 | 0 | 0 | 0 | _ | | 0 | 0 | | 0 | | 0 | - |
| entrale del Credito Cooperativo | Retail - Secured on real estate property - Of Which: non-SME | | 0 |) | 0 0 |) |) |) - | _ | 0 | 0 | 0 | 0 | _ | , | 0 | 0 | | 0 | | 0 | - |
| entrale del Credito Cooperativo | | | 0 | | 0 0 |) (|) | - | | 0 | 0 | 0 | 0 | - | | 0 | 0 | | 0 | | 0 | - |
| | Retail - Other Retail | | 0 | 1 | 0 0 |) | |) - | | 0 | 0 | 0 | 0 | | | 0 | 0 | | 0 | | 0 | - |
| | Retail - Other Retail - Of Which: SME | | 0 | | 0 0 |) (|) | - | | 0 | 0 | 0 | 0 | - | | 0 | 0 | | 0 | | 0 | - |
| | Retall - Other Retail - Of Which: non-SME | | 0 | 1 | 0 0 |) | |) - | | 0 | 0 | 0 | 0 | | | 0 | 0 | | 0 | | 0 | - |
| | Equity | | 0 | 1 | 0 0 |) (|) | - | | 0 | 0 | 0 | 0 | | - | 0 | 0 | | 0 | | 0 | - |
| | Securitisation | | | | 1 | | | | | | | 1 | | | | | | | | | | |
| | Other non-credit obligation assets | | 0 | 1 | 0 0 |) (|) |) - | | 0 | 0 | 0 | 0 | | - | 0 | 0 | | 0 | | 0 | - |
| | IRB TOTAL | | | | | | | | | | 0 | | | | - | 0 | _ | | • | | | |

| | | | | | | | | | | | | Baseline Scenario | | | | | | | | | | |
|-------|--|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---------------------------------------|
| | | | | | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | |
| | (min EUR, % | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure |
| | Central banks | |) (| | | 0 1 | 0 | - | 0 | 0 | | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | | - |
| | Central governments | |) (| 0 | | 0 0 | | - | 0 | 0 | - | 0 | 0 | | - | 0 | 0 | 0 | 0 | | | - |
| | Institutions | |) (| 0 | | 0 0 | | - | 0 | 0 | - | 0 | 0 | | - | 0 | 0 | 0 | 0 | | | - |
| | Corporates | |) (| 0 | | 0 0 | | - | 0 | 0 | - | 0 | 0 | | - | 0 | 0 | 0 | 0 | | | - |
| | Corporates - Of Which: Specialised Lending | |) (| 0 | | 0 0 | | - | 0 | 0 | - | 0 | 0 | | - | 0 | 0 | 0 | 0 | | | - |
| | Corporates - Of Which: SME | |) (| 0 | | 0 0 | | - | 0 | 0 | - | 0 | 0 | | - | 0 | 0 | 0 | 0 | | | - |
| | Retail | |) (| 0 | | 0 0 | 0 | - | 0 | 0 | - | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | | | - |
| | Retail - Secured on real estate property | |) (| 0 | | 0 0 | 0 | - | 0 | 0 | - | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | | | - |
| ITALY | Retail - Secured on real estate property - Of Which: SME | |) (| 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | |
| TIALI | Retail - Secured on real estate property - Of Which: non-SME | |) (| 0 | | 0 0 | | - | 0 | 0 | - | 0 | 0 | | - | 0 | 0 | 0 | 0 | | | - |
| | Retail - Qualifying Revolving | |) (| 0 | | 0 0 | | - | 0 | 0 | - | 0 | 0 | | - | 0 | 0 | 0 | 0 | | | - |
| | Retail - Other Retail | |) (| 0 | | 0 0 | | - | 0 | 0 | - | 0 | 0 | | - | 0 | 0 | 0 | 0 | | | - |
| | Retail - Other Retail - Of Which: SME | |) (| 0 | | 0 0 | | - | 0 | 0 | - | 0 | 0 | | - | 0 | 0 | 0 | 0 | | | - |
| | Retail - Other Retail - Of Which: non-SME | |) (| 0 | | 0 0 | | - | 0 | 0 | - | 0 | 0 | | - | 0 | 0 | 0 | 0 | | | - |
| | Equity | |) (| 0 | | 0 0 | | - | 0 | 0 | - | 0 | 0 | | - | 0 | 0 | 0 | 0 | | | - |
| | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | |) (| 0 | | 0 0 | | - | 0 | 0 | - | 0 | 0 | | - | 0 | 0 | 0 | 0 | | | - |
| | TRR TOTAL | | | | | J | | 1. | - 0 | | | | | | _ | - 0 | - 0 | | 0 | 0 | | 1. |

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



2023 EU-wide Stress Test: Credit risk IRBIccrea Banca S.p.A. – Istituto Centrale del Credito Cooperativo

| | | | | | | | | | | | | Adverse Scenark | • | | | | | | | | | |
|--------------------------------|--|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|--------------------------------------|
| | | | | | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | |
| | (min EUR, % | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Rati Stage 3 exposure |
| | Central banks | | 0 | | 0 | 0 | | - | 0 | 0 | 0 | | 0 | 0 | - | 0 | 0 | | 0 | 0 | 0 | - |
| | Central governments | | 0 | | 0 | 0 | | - | 0 | 0 | 0 | | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Institutions | | 0 | | 0 | 0 | | - | 0 | 0 | 0 | | 0 | 0 | , | 0 | 0 | | 0 | 0 | 0 | |
| | Corporates | | 0 | | 0 | 0 | | - | 0 | 0 | 0 | | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Corporates - Of Which: Specialised Lending | | 0 | | 0 | 0 | | - | 0 | 0 | 0 | | 0 | 0 | , | 0 | 0 | | 0 | 0 | 0 | |
| | Corporates - Of Which: SME | | 0 | | 0 | 0 | | - | 0 | 0 | 0 | | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail | | 0 | | 0 | 0 | | - | 0 | 0 | 0 | | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Retail - Secured on real estate property | | 0 | | 0 | 0 | | - | 0 | 0 | 0 | | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| ccrea Banca S.p.A. – Istituto | Retail - Secured on real estate property - Of Which: SME | | 0 | | 0 | 0 | | - | 0 | 0 | 0 | | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | |
| ntrale del Credito Cooperativo | Retail - Secured on real estate property - Of Which: non-SME | | 0 | | 0 | 0 | | - | 0 | 0 | 0 | | 0 | 0 | , | 0 | 0 | | 0 | 0 | 0 | |
| ntrale del credito cooperativo | Retail - Qualifying Revolving | | 0 | | 0 | 0 | | - | 0 | 0 | 0 | | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Other Retail | | 0 | | 0 | 0 | | - | 0 | 0 | 0 | | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Retail - Other Retail - Of Which: SME | | 0 | | 0 | 0 | | - | 0 | 0 | 0 | | 0 | 0 | , | 0 | 0 | | 0 | 0 | 0 | |
| | Retail - Other Retail - Of Which: non-SME | | 0 | | 0 | 0 | | - | 0 | 0 | 0 | | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Equity | | 0 | | 0 | 0 | | - | 0 | 0 | 0 | | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | 0 | | 0 | 0 | | - | 0 | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | 0 | - |
| | IRB TOTAL | | | | | | | | 0 | • | | | | 9 | | 0 | 0 | 0 | 0 | 0 | | - |

| | | | | | | | | | | | | Adverse Scenario | | | | | | | | | | |
|-------|--|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---|
| | | | | | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | |
| | (min EUR, % | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | Central banks | | 0 0 | 0 | | | 0 | - | 0 | 0 | | 0 0 | | 0 | | 0 | | 0 | 0 | 0 | 0 | - |
| | Central governments | | 0 | 0 | | | | - | 0 | 0 | | 0 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | | - |
| | Institutions | | 0 | 0 | | | 0 | - | 0 | 0 | | 0 | 0 | 0 | | 0 | | 0 | 0 | 0 | | - |
| | Corporates | | 0 | 0 | | | 0 | - | 0 | 0 | | 0 | 0 | 0 | | 0 | | 0 | 0 | 0 | | - |
| | Corporates - Of Which: Specialised Lending | | 0 | 0 | | | 0 | - | 0 | 0 | | 0 | 0 | 0 | | 0 | | 0 | 0 | 0 | | - |
| | Corporates - Of Which: SME | | 0 | 0 | | | 0 | - | 0 | 0 | | 0 | 0 | 0 | | 0 | | 0 | 0 | 0 | | - |
| | Retail | | 0 | 0 | | | 0 | - | 0 | 0 | | 0 | 0 | 0 | • | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Secured on real estate property | | 0 | 0 | | | 0 | - | 0 | 0 | | 0 | 0 | 0 | • | 0 | 0 | 0 | 0 | 0 | 0 | - |
| ITALY | Retail - Secured on real estate property - Of Which: SME | | 0 0 | 0 | | | 0 | - | 0 | 0 | | 0 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | | - |
| IIALI | Retail - Secured on real estate property - Of Which: non-SME | | 0 0 | 0 | | | | - | 0 | 0 | (| 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | | - |
| | Retail - Qualifying Revolving | | 0 | 0 | | | 0 | - | 0 | 0 | | 0 | 0 | 0 | | 0 | | 0 | 0 | 0 | | - |
| | Retail - Other Retail | | 0 | 0 | | | 0 | - | 0 | 0 | | 0 | 0 | 0 | | 0 | | 0 | 0 | 0 | | - |
| | Retail - Other Retail - Of Which: SME | | 0 | 0 | | | 0 | - | 0 | 0 | | 0 | 0 | 0 | | 0 | | 0 | 0 | 0 | | - |
| | Retail - Other Retail - Of Which: non-SME | | 0 | 0 | | | 0 | - | 0 | 0 | | 0 | 0 | 0 | | 0 | | 0 | 0 | 0 | | - |
| | Equity | | 0 | 0 | | | 0 | - | 0 | 0 | | 0 0 | 0 | 0 | | 0 | | 0 | 0 | 0 | | - |
| | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | 0 | 0 | | | 0 | - | 0 | 0 | | 0 | 0 | 0 | | 0 | | 0 | 0 | 0 | | - |
| | TRR TOTAL | | ol o | | | 1 . | ıl o | 1- | | | | | 1 0 | | I- | | | | | 0 | | 1- |

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



2023 EU-wide Stress Test: Credit risk STA Iccrea Banca S.p.A. – Istituto Centrale del Credito Cooperativo

| | | | | | | | Actual | | | | | |
|---|---|---------------|-----------|---------------|-------------|---------------------|---------------------|---------------------|---------------------------------------|---------------------------------------|---------------------------------------|---|
| | | | | | | | 31/12/2022 | | | | | |
| | | Exposure | values | Risk exposu | ure amounts | | | | Stock of | Stock of | Stock of | |
| | (min EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | provisions for Stage 1 exposure | provisions for Stage 2 exposure | provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | Central banks | 734 | | 0 | 0 | 734 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Central governments | 87.345 | | | 0 | 72.908 | 1.523 | 349 | 34 | 17 | 116 | |
| | Regional governments or local authorities | 564 | | 113 | 0 | 530 | 24 | 0 | 2 | 0 | 0 | 14.38% |
| | Public sector entities | 238 | | 205 | 1 | 166 | 29 | | 0 | - 1 | | 0.81% |
| | Multilateral Development Banks | 121 | | | | 87 | 12 | 3 | 0 | 0 | 1 | 44,73% |
| | International Organisations | 100 | | | | 66 | | 0 | 0 | 0 | | 0.00% |
| | Institutions | 4.146 | 25 | 1,394 | - 6 | 1.664 | 983 | 36 | | - 6 | - 11 | 31,45% |
| | Corporates | 18.027 | 232 | 16,155 | 263 | 15.251 | 2.384 | 1.149 | 248 | 194 | 917 | |
| | of which: SME | 8.383 | 134 | 6.532 | 157 | 7.415 | 1.156 | 577 | 93 | 113 | 443 | |
| Iccrea Banca S.p.A. – Istituto Centrale | Retail | 18,068 | 613 | | 667 | 16,441 | 2,010 | 2,226 | 214 | 166 | 1,616 | |
| del Credito Cooperativo | of which: SME | 12,134 | 267 | | 308 | 11,019 | 1,369 | 1,016 | 136 | 119 | 749 | |
| dei Credito Cooperativo | Secured by mortgages on immovable property | 36,642 | | | 284 | 33,749 | 3,184 | 536 | 145 | 148 | 259 | |
| | of which: SME | 7,987 | 121 | | 124 | 6,826 | 1,246 | 270 | 28 | 57 | 148 | |
| | Items associated with particularly high risk | 1,243 | 96 | 1,864 | 146 | 1,018 | 267 | 450 | 12 | 31 | 354 | |
| | Covered bonds | 19 | | 2 | 0 | 10 | 0 | 0 | 0 | 0 | | 0.00% |
| | Claims on institutions and corporates with a ST credit assessment | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0.00% |
| | Collective investments undertakings (CIU) | 782 | | 945 | 0 | 0 | 0 | 0 | 0 | 0 | | 0.00% |
| | Equity | 1,019 | 0 | 1,581 | 0 | 37 | - 11 | 0 | 0 | 1 | | 0.00% |
| | Securitisation | | | | | | | | | | | |
| | Other exposures | 5,398 | 14 | 3,646 | 0 | 562 | 81 | 23 | 5 | 4 | 7 | 31.55% |
| | Standardised Total | 174,446 | 1.492 | 52,276 | 1.366 | 143,224 | 10,508 | 4,773 | 663 | 568 | 3.282 | 68,78% |

| | | | | | | | Actual | | | | | |
|-------|---|----------|-----------|---------------|------------|---------------------|---------------------|---------------------|---------------------------------------|---------------------------------------|---------------------------------------|---|
| | | | | | | | 31/12/2022 | • | | | | |
| | | Exposure | values | Risk exposu | re amounts | | | | Stock of | Stock of | Stock of | |
| | (min EUR, %) | | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | provisions for Stage 1 exposure | provisions for Stage 2 exposure | provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | Central banks | 734 | 0 | 0 | 0 | 734 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Central governments | 86.535 | 233 | 1.864 | 0 | 72.499 | 1.523 | 349 | 33 | 17 | 116 | 33.19% |
| | Regional governments or local authorities | 564 | 0 | 113 | 0 | 530 | 24 | 0 | 2 | 0 | 0 | 14.38% |
| | Public sector entities | 238 | 1 | 205 | 1 | 166 | 29 | 1 | 0 | 1 | 0 | 0.81% |
| | Multilateral Development Banks | 59 | 1 | 0 | 0 | 48 | 12 | 3 | 0 | 0 | | 44.73% |
| | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Institutions | 3,743 | 20 | | 6 | 1,557 | 916 | 32 | | - 6 | 11 | 35.28% |
| | Corporates | 17.599 | 232 | | 263 | 15.128 | 2.231 | 1.145 | | | 913 | 79,73% |
| | of which: SME | 8.370 | 134 | | 157 | 7.406 | 1.151 | 577 | | | 443 | 76.83% |
| | Retail | 18,044 | 611 | | 665 | 16,427 | 2,000 | 2,220 | | | 1,612 | 72.64% |
| ITALY | of which: SME | 12,127 | 267 | | 308 | 11,017 | 1,365 | 1,015 | | 119 | 748 | 73.72% |
| | Secured by mortgages on immovable property | 36.552 | 276 | | 283 | 33.663 | 3.179 | 536 | | 148 | 259 | 48.42% |
| | of which: SME | 7,985 | 121 | | 124 | 6,824 | 1,246 | 270 | | 57 | 148 | 54.97% |
| | Items associated with particularly high risk | 1,243 | 96 | 1,864 | 146 | 1,018 | 267 | 450 | 12 | 31 | 354 | 78.64% |
| | Covered bonds | 10 | | 1 | 0 | 10 | | | 0 | 0 | | 0.00% |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Collective investments undertakings (CIU) | 617 | | 777 | 0 | 0 | 0 | | 0 | 0 | 0 | 0.00% |
| | Equity | 972 | | 1,534 | 0 | 35 | - 11 | | 0 | 1 | 0 | 0.00% |
| | Securitisation | | | | | | | | | | | |
| | Other exposures | 5,236 | 14 | 3,622 | 0 | 562 | 80 | 23 | 5 | 4 | 7 | 31.55% |
| | Standardised Total | 172,146 | 1,486 | 51,505 | 1,364 | 142,377 | 10,273 | 4,758 | 661 | 559 | 3,274 | 68.82% |



2023 EU-wide Stress Test: Credit risk STAIccrea Banca S.p.A. – Istituto Centrale del Credito Cooperativo

| | | | | | | | | | | | | Baseline Scenario | | | | | | | | | | |
|---|---|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---------------------------------------|
| | | | | | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | |
| | (min EUR, %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure |
| | Central banks | 732 | 0 | - 1 | 0 | 0 | 0 | 0.00% | 731 | 0 | 2 | 0 | 0 | 0 | 0.00% | 730 | 0 | 3 | 0 | 0 | 0 | 0.00 |
| | Central governments | 72,199 | 1,929 | 652 | 118 | 12 | 261 | 40.00% | 71,716 | 2,110 | 954 | 117 | 11 | 381 | 40.00% | 71,338 | 2,188 | 1,254 | 116 | 9 | 502 | 40.00 |
| | Regional governments or local authorities | 532 | 20 | 3 | | 0 | 1 | 40.00% | 531 | 18 | 5 | 1 | 0 | 2 | 40.00% | 530 | 18 | 7 | 1 | 0 | 3 | 40.00 |
| | Public sector entities | 165 | 29 | 1 | 0 | | | 19,95% | 165 | 29 | 2 | 0 | 1 | 1 | 25,96% | 164 | 29 | | 0 | 1 | 1 | 28.81 |
| | Multilateral Development Banks | 85 | 13 | - 4 | 0 | | 2 | 39,78% | 82 | 14 | - 6 | 0 | 1 | 2 | 36,78% | 81 | 14 | 7 | 0 | 1 | 3 | 35.21 |
| | International Organisations | 66 | | | 0 | | | 45,00% | 66 | 0 | | 0 | | | 45.00% | 66 | | | 0 | | | 45.00 |
| | Institutions | 1,652 | 975 | | 2 | 12 | 18 | 32.61% | 1.641 | 963 | 79 | 2 | 12 | 26 | 32.88% | 1.633 | 950 | 99 | | 11 | 33 | 32.99 |
| | Corporates | 14,414 | 2,796 | | 82 | 163 | 1.048 | 66,60% | 13.525 | 3.210 | 2,049 | 71 | 174 | 1.189 | 58.02% | 13.091 | 3.202 | 2,492 | 68 | 170 | 1,320 | 52.98 |
| | of which: SME | 6.914 | 1,434 | | 39 | 89 | 509 | 63,63% | 6.450 | | 1.046 | 33 | 95 | 580 | 55,49% | 6,241 | 1,634 | 1.274 | 32 | 93 | 647 | 50.73 54.59 |
| Iccrea Banca S.p.A. – Istituto Centrale | Retail | 15,676 | | | 109 | 123 | 1,789 | 64.56% | 14,771 | 2,568 | 3,338 | 95 | 130 | 1,954 | 58.55% | 14,250 | 2,567 | 3,859 | 92 | 127 | 2,107 | |
| del Credito Cooperativo | of which: SME | 10,394 | | | 65 | 92 | 856 | 62.51% | 9,710 | | 1,750 | 55 | 98 | 965 | 55.12% | 9,369 | 1,935 | 2,100 | 53 | 95 | 1,064 | 50.69 |
| dei Credito Cooperativo | Secured by mortgages on immovable property | 32,718 | 3,448 | | 91 | 175 | 404 | 30.97% | 31,364 | | 2,101 | 83 | 191 | 552 | 26.26% | 30,328 | 4,271 | 2,870 | 80 | 197 | 693 | 24.16 32.44 |
| | of which: SME | 6,429 | 1,419 | 493 | 28 | 77 | 202 | 40.92% | 6,062 | 1,550 | 729 | 24 | 79 | 257 | 35.21% | 5,848 | 1,545 | 948 | 23 | 77 | 308 | |
| | Items associated with particularly high risk | 1,021 | 209 | 507 | 9 | 20 | 373 | 73.60% | 959 | 215 | 562 | 7 | 20 | 388 | 69.12% | 929 | 199 | 609 | 7 | 17 | 401 | 65.96 |
| | Covered bonds | 10 | 0 | 0 | 0 | 0 | 0 | 45.00% | 10 | 0 | 0 | 0 | 0 | 0 | 45.00% | 10 | 0 | 0 | 0 | 0 | 0 | 45.00 |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.01% | 0 | 0 | 0 | 0 | 0 | 0 | 0.01% | 0 | 0 | 0 | 0 | 0 | 0 | 0.01 |
| | Equity | 36 | 11 | - 1 | 0 | - 1 | 0 | 45.00% | 36 | 11 | - 1 | 0 | - 1 | - 1 | 45.00% | 36 | 11 | - 2 | 0 | 1 | 1 | 45.00 |
| | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| | Other exposures | 495 | 118 | 53 | 4 | 7 | 16 | 30.71% | 467 | 118 | 81 | 3 | 7 | 24 | 29.86% | 451 | 110 | 105 | 3 | 6 | 31 | 29.47 45.04 |
| | Standardised Total | 139.802 | 11.779 | 6.924 | 417 | 513 | 3.911 | 56.49% | 136,065 | 13.261 | 9,179 | 379 | 545 | 4.520 | 49,24% | 133,637 | 13,558 | 11.311 | 370 | 539 | 5,094 | 45,049 |

| | i | | | | | | | | | | | Baseline Scenario | | | | | | | | | | |
|-------|---|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---|
| | | | | | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | |
| | (min EUR, %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | Central banks | 732 | 0 | - 1 | 0 | 0 | 0 | 0.00% | 731 | 0 | 2 | 0 | 0 | 0 | 0.00% | 730 | 0 | 3 | 0 | 0 | | 0.00% |
| | Central governments | 71,799 | 1,922 | 650 | 117 | 12 | 260 | 40.00% | 71,321 | 2,100 | 950 | 116 | 11 | 380 | 40.00% | 70,945 | 2,177 | 1,249 | 116 | 9 | 500 | 40.00% |
| | Regional governments or local authorities | 532 | 20 | 3 | | 0 | 1 | 40.00% | 531 | 18 | 5 | 1 | 0 | 2 | 40.00% | 530 | 18 | 7 | 1 | | 3 | 40.00% |
| | Public sector entities | 165 | 29 | - 1 | 0 | - 1 | | 19.95% | 165 | 29 | 2 | 0 | 1 | 1 | 25,96% | 164 | 29 | 3 | | 1 | - 1 | 28.81% |
| | Multilateral Development Banks | 45 | 13 | 4 | 0 | 0 | 2 | 39.76% | 42 | 14 | 6 | 0 | 1 | 2 | 36.73% | 41 | 14 | 7 | 0 | 1 | 3 | 35.13% |
| | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | | 0.00% |
| | Institutions | 1,544 | 911 | 49 | 2 | 11 | 17 | 35.01% | 1,534 | | 69 | 2 | 11 | 24 | 34.50% | 1,526 | 891 | 87 | 2 | 11 | 30 | 34.17% |
| | Corporates | 14,297 | 2,652 | | 81 | 155 | 1.039 | 66,83% | 13,412 | 3.076 | 2.016 | 70 | 167 | 1.175 | 58.30% | 12.981 | 3.075 | 2,448 | 67 | 164 | 1,303 | 53.23% |
| | of which: SME | 6,906 | 1,429 | 800 | 39 | 89 | 509 | 63.66% | 6,443 | 1,648 | 1,044 | 33 | 95 | 580 | 55.53% | 6,234 | 1,629 | 1,272 | 32 | 92 | 646 | 50.77% |
| | Retail | 15,661 | 2,221 | | 109 | 122 | 1,784 | 64.56% | 14,758 | 2,559 | 3,330 | 95 | 130 | 1,950 | 58.55% | 14,237 | 2,559 | 3,850 | 92 | 126 | 2,102 | 54.58% |
| ITALY | of which: SME | 10,391 | 1,637 | | 65 | 92 | 855 | 62.52% | 9,708 | 1,940 | 1,748 | 55 | 98 | 964 | 55.13% | 9,366 | 1,932 | 2,098 | 53 | 95 | 1,064 | 50.70% |
| | Secured by mortgages on immovable property | 32,635 | 3,442 | | 91 | 175 | 403 | 31.00% | 31,284 | | 2,097 | 83 | 191 | 551 | 26.27% | 30,250 | 4,264 | 2,864 | 80 | 197 | 692 | 24.17% |
| | of which: SME | 6,428 | 1,419 | 493 | 28 | 77 | 202 | 40.92% | 6,061 | 1,550 | 729 | 24 | 79 | 257 | 35.21% | 5,847 | 1,545 | 948 | 23 | 77 | 306 | 32.45% 65.96% |
| | Items associated with particularly high risk | 1,021 | 209 | 507 | 9 | 20 | 373 | 73.60% | 959 | 215 | 562 | 7 | 20 | 388 | 69.12% | 929 | 199 | 609 | 7 | 17 | 401 | |
| | Covered bonds | 10 | 0 | 0 | 0 | | | 45,00% | 10 | 0 | 0 | 0 | 0 | 0 | 45,00% | 10 | 0 | 0 | | | | 45.00% |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | 0 | 0 | 0 | | | 0.00% |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.01% | 0 | 0 | 0 | 0 | 0 | 0 | 0.01% | 0 | 0 | 0 | 0 | | | 0.01% |
| | Equity | 35 | - 11 | 1 | 0 | 1 | 0 | 45.00% | 34 | - 11 | 1 | 0 | 1 | 1 | 45.00% | 34 | 10 | 2 | 0 | | | 45.00% |
| | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| | Other exposures | 495 | 118 | | 4 | 7 | 16 | 30.72% | 466 | | | 3 | 7 | 24 | 29.86% | 451 | 110 | 105 | 3 | 6 | 31 | 29.47% 45.09% |
| | Standardised Total | 138,971 | 11,549 | 6,888 | 414 | 504 | 3,896 | 56.56% | 135,248 | 13,039 | 9,121 | 377 | 537 | 4,497 | 49.31% | 132,828 | 13,345 | 11,235 | 368 | 531 | 5,066 | 45.09% |

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



2023 EU-wide Stress Test: Credit risk STAIccrea Banca S.p.A. – Istituto Centrale del Credito Cooperativo

| | | | | | | | | | | | | Adverse Scenario | | | | | | | | | | |
|---|---|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---------------------------------------|
| | | | | | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | |
| | (min EUR, %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure |
| | Central banks | 732 | 0 | 1 | | | 0 | 0.00% | 731 | 0 | 2 | 0 | 0 | 0 | 0.00% | 730 | 0 | 4 | 0 | 0 | | 0.009 |
| | Central governments | 72,099 | 1,927 | 754 | 157 | 15 | 302 | 40.00% | 71,518 | 2,104 | 1,157 | 156 | 13 | 463 | 40.00% | 71,043 | 2,179 | 1,558 | 148 | - 11 | 623 | 40.009 |
| | Regional governments or local authorities | 531 | 20 | 3 | | 0 | | 40.00% | 530 | | 6 | 1 | 0 | 3 | 40.00% | 528 | 17 | 9 | 1 | 0 | 4 | 40.009 |
| | Public sector entities | 165 | 29 | 2 | | 1 | 0 | 20.81% | 165 | 29 | 2 | 0 | 1 | 1 | 27.08% | 164 | 29 | 3 | 0 | 1 | | 29,799 |
| | Multilateral Development Banks | 85 | 13 | - 4 | | - 1 | 2 | 42,92% | 71 | 24 | | | 2 | 3 | 39,43% | 69 | 23 | 10 | 0 | 2 | - 4 | 37,939 |
| | International Organisations | 66 | | | | | 0 | 45,00% | 66 | 0 | | | | | 45,00% | 66 | | | 0 | | | 45.009 |
| | Institutions | 1,569 | 1.056 | | | 23 | 20 | 35,21% | 1.533 | 1.056 | 95 | 3 | 25 | 34 | 36,30% | 1,338 | 1.196 | 149 | 2 | 92 | 57 | 38,479 |
| | Corporates | 14.351 | 2,848 | 1.585 | 170 | 242 | 1.128 | 71,15% | 10.012 | 6.403 | 2,369 | 115 | 433 | 1.398 | 59.00% | 9,500 | 6.119 | 3.165 | 99 | 432 | 1.671 | 52.819 50.749 55.009 |
| | of which: SME | 6.904 | 1,439 | 805 | 81 | 132 | 548 | 68.10% | 4,689 | 3.250 | 1,210 | 54 | 239 | 684 | 56,58% | 4.416 | 3.110 | 1.622 | 46 | 238 | 823 | 50.74° |
| Iccrea Banca S.p.A. – Istituto Centrale | Retail | 15,352 | 2,505 | | 199 | 203 | 1,929 | 68.39% | 11,939 | 5,053 | 3,685 | 157 | 321 | 2,218 | 60.19% | 11,009 | 5,099 | 4,568 | 132 | 330 | 2,512 | |
| | of which: SME | 10,383 | 1,647 | 1,374 | 129 | 143 | 917 | 66.76% | 7,409 | 4,008 | 1,986 | 89 | 248 | 1,120 | 56.39% | 6,899 | 3,909 | 2,596 | 75 | 250 | 1,321 | 50.899 |
| del Credito Cooperativo | Secured by mortgages on immovable property | 31,243 | 4,802 | 1,424 | 156 | 322 | 461 | 32.36% | 27,048 | | 2,609 | 136 | 493 | 715 | 27.40% | 24,313 | 9,222 | 3,935 | 113 | 557 | 995 | 25.289 |
| | of which: SME | 6,423 | 1,423 | 496 | 57 | 118 | 219 | 44.17% | 4,725 | 2,739 | 877 | 39 | 195 | 322 | 36.72% | 4,385 | 2,695 | 1,262 | 33 | 195 | 426 | 33.729 |
| | Items associated with particularly high risk | 1,019 | 210 | 507 | 17 | 27 | 397 | 78.30% | 800 | 342 | 594 | 12 | 38 | 425 | 71.67% | 753 | 310 | 673 | 10 | 35 | 451 | 67.039 |
| | Covered bonds | 10 | 0 | 0 | | 0 | 0 | 45.00% | 10 | 0 | 0 | 0 | 0 | | 45.00% | 10 | 0 | 0 | 0 | 0 | - 0 | 45.009 |
| | 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 | 0.009 |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0.01% | 0 | 0 | 0 | 0 | 0 | 0 | 0.01% | 0 | 0 | 0 | 0 | 0 | 0 | 0.019 |
| | Equity | 36 | 11 | 1 | | 1 | 0 | 45.00% | 36 | 11 | 2 | 0 | 1 | 1 | 45.00% | 35 | 11 | 2 | 0 | 1 | - 1 | 45.009 |
| | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| | Other exposures | 489 | 123 | 54 | | - 11 | 19 | 34.45% | 387 | 182 | 97 | 5 | 14 | 33 | 33,75% | 360 | 169 | 136 | - 4 | 13 | 46 | 33.41° |
| | Standardised Total | 137,749 | 13,544 | 7.213 | 708 | 845 | 4.259 | 59.05% | 124,846 | 23.035 | 10.625 | 586 | 1.341 | 5.292 | 49.81% | 119.918 | 24,374 | 14.213 | 512 | 1,473 | 6,365 | 33.419 44.79% |

| | İ | | | | | | | | | | | Adverse Scenario | | | | | | | | | | |
|-------|---|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|------------------|---|---|---|---|
| | | | | | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | |
| | (min EUR, %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | Central banks | 732 | 0 | - 1 | 0 | 0 | 0 | 0.00% | 731 | 0 | 2 | 0 | 0 | 0 | 0.00% | 730 | 0 | 4 | 0 | 0 | 0 | 0.00% |
| | Central governments | 71,700 | 1,920 | 752 | 156 | 15 | 301 | 40.00% | 71,124 | 2,095 | 1,152 | 155 | 13 | 461 | 40.00% | 70,652 | 2,168 | 1,551 | 147 | 11 | 620 | 40.00% |
| | Regional governments or local authorities | 531 | 20 | 3 | | 0 | 1 | 40.00% | 530 | 18 | 6 | 1 | 0 | 3 | 40.00% | 528 | 17 | 9 | 1 | 0 | 4 | 40.00% |
| | Public sector entities | 165 | 29 | 2 | 0 | - 1 | | 20.81% | 165 | 29 | 2 | 0 | 1 | | 27.08% | 164 | 29 | 3 | | - 1 | 1 | 29,79% |
| | Multilateral Development Banks | 45 | 13 | 4 | 1 | 1 | 2 | 42.91% | 32 | 24 | 7 | 0 | 2 | 3 | 39.38% | 29 | 23 | 10 | 0 | 2 | 4 | 37.86% |
| | 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% |
| | Institutions | 1,462 | 992 | 51 | 3 | 21 | 19 | 37.61% | 1,425 | 996 | 83 | 3 | 23 | 31 | 37.59% | 1,231 | 1,141 | 133 | 2 | 90 | 52 | 39.37% |
| | Corporates | 14,234 | 2,704 | | 167 | 231 | 1.118 | 71,39% | 9,907 | 6.269 | 2,329 | 113 | 423 | 1.380 | 59.26% | 9,400 | 5.997 | 3.108 | 97 | 423 | 1.647 | 53.01% |
| | of which: SME | 6,896 | 1,434 | 804 | 81 | 132 | 548 | 68.13% | 4,683 | 3,244 | 1,208 | 54 | 238 | 684 | 56.61% | 4,411 | 3,105 | 1,619 | 46 | 237 | 822 | 50.77% |
| | Retail | 15,339 | | | 195 | 202 | 1,924 | 68.40% | 11,927 | 5,044 | 3,676 | 157 | 320 | 2,212 | 60.19% | 10,998 | 5,090 | 4,558 | 132 | 330 | 2,506 | 54.99% |
| ITALY | of which: SME | 10,380 | 1,643 | | 129 | 143 | 917 | 66.77% | 7,407 | 4,005 | 1,984 | 89 | 247 | 1,119 | 56.40% | 6,897 | 3,906 | 2,593 | 75 | 249 | 1,320 | 50.89% |
| | Secured by mortgages on immovable property | 31,165 | 4,792 | | 156 | 321 | 460 | 32.39% | 26,976 | 7,798 | 2,604 | 136 | 492 | 714 | 27.42% | 24,247 | 9,205 | 3,927 | 113 | 556 | 993 | 25.30% |
| | of which: SME | 6,421 | 1,422 | 496 | 57 | 118 | 219 | 44.17% | 4,724 | 2,739 | 877 | 39 | 195 | 322 | 36.72% | 4,384 | 2,695 | 1,262 | 33 | 195 | 426 | 33.72% |
| | Items associated with particularly high risk | 1,019 | 210 | 507 | 17 | 27 | 397 | 78.30% | 800 | 342 | 594 | 12 | 38 | 425 | 71.67% | 753 | 310 | 673 | 10 | 35 | 451 | 67.03% |
| | Covered bonds | 10 | 0 | 0 | | | | 45,00% | 10 | 0 | | 0 | | | 45,00% | 10 | 0 | 0 | | | | 45.00% |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.01% | 0 | 0 | 0 | 0 | 0 | | 0.01% | 0 | 0 | 0 | 0 | 0 | 0 | 0.01% |
| | Equity | 34 | - 11 | 1 | 0 | 1 | 0 | 45.00% | 34 | 11 | 2 | 0 | 1 | 1 | 45.00% | 33 | 10 | 2 | 0 | 1 | 1 | 45.00% |
| | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| | Other exposures | 489 | 123 | 54 | 7 | - 11 | 19 | 34.46% | 387 | 182 | 97 | 5 | 14 | 33 | 33.75% | 360 | 169 | 136 | - 4 | 13 | 46 | 33.41% 44.82% |
| | Standardised Total | 136,925 | 13,308 | 7,175 | 704 | 831 | 4,242 | 59.12% | 124,047 | 22,807 | 10,554 | 582 | 1,327 | 5,263 | 49.87% | 119,134 | 24,159 | 14,115 | 509 | 1,461 | 6,326 | 44.82% |

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



2023 EU-wide Stress Test: Credit risk COVID-19 IRB Iccrea Banca S.p.A. – Istituto Centrale del Credito Cooperativo

| | | | | | | | | Public guara | intees - Actual | | | | | | |
|---------------------|---|--------|-----------|------------|-------------|----------|----------------------------------|--------------|----------------------------------|----------|----------------------------------|----------------------------|----------------------------|----------------------------|-----------------------------|
| | | | | | | | | 31/1 | 2/2022 | | | | | | |
| | | Exposu | re values | Risk expos | ure amounts | Stage 1 | Stage 1 exposure, of which | Stage 2 | Stage 2 exposure, of which | Stage 3 | Stage 3 exposure, of which | Stock of provisions for | Stock of provisions for | Stock of provisions for | Coverage Ratio - Stage 3 |
| | (min EUR, %) | | F-IRB | A-188 | FIRB | exposure | guaranteed amount | exposure | guaranteed amount | exposure | guaranteed amount | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | exposure 2015e 2 |
| | Central banks | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | |
| | Corporates | | | 0 | 0 | 0 | | | | 0 | 0 | 0 | 0 | | |
| | Composites - Of Whirly Sparialised Lending | 0 | 0 | 0 | 0 | 0 | - 0 | - 6 | | 0 | 0 | 0 | 0 | 0 | |
| | Corposites - Of Which: SME | ٥ | | 0 | 0 | 0 | 0 | 0 | 0 | | | 0 | 0 | | |
| Iccrea Banca S.p.A. | Retail | ٥ | | 0 | 0 | 0 | 0 | 0 | 0 | | | 0 | 0 | | |
| - Istituto Centrale | Retail - Secured on real estate property | 0 | 0 | 0 | 0 | 0 | 0 | - 6 | | 0 | 0 | 0 | 0 | 0 | |
| | Retail - Secured on real estate property - Of Which: SME | ٥ | | 0 | 0 | 0 | 0 | 0 | 0 | | | 0 | 0 | | |
| del Credito | Retail - Secured on real estate property - Of Which: non- | ٥ | | 0 | 0 | 0 | 0 | 0 | 0 | | | 0 | 0 | | |
| | Retail - Qualifying Revolving | 0 | 0 | 0 | 0 | 0 | 0 | - 6 | | 0 | 0 | 0 | 0 | 0 | |
| Cooperativo | Retail - Other Retail | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | | |
| | Retail - Other Retail - Of Which: SME | ٥ | | 0 | 0 | 0 | 0 | 0 | 0 | | | 0 | 0 | | |
| | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Equity | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | | | | | |
| | IRB TOTAL | | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | | |

| | | | | | | | | Public guara | intees - Actual | | | | | | |
|-------|---|--------|-----------|------------|--------------|----------|----------------------------------|--------------|----------------------------------|----------|----------------------------------|----------------------------|----------------------------|----------------------------|----------------|
| | | | | | | | | 31/1 | 2/2022 | | | | | | |
| | | Exposu | re values | Risk expos | iure amounts | Stage 1 | Stage 1 exposure, of which | Stage 2 | Stage 2 exposure, of which | Stage 3 | Stage 3 exposure, of which | Stock of provisions for | Stock of provisions for | Stock of provisions for | Coverage Ratio |
| | (min EUR, %) | | F-IRB | A-188 | F-IRB | exposure | guaranteed amount | exposure | guaranteed amount | exposure | guaranteed amount | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | exposure |
| | Central banks | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | |
| | Corporates | 0 | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | |
| | Retail | | | 0 | | | | | 0 | | | 0 | 0 | 0 | |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | |
| ITALY | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| ITALI | Retail - Secured on real estate property - Of Which: non- | 0 | 0 | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 9 | |
| | Retail - Qualifying Revolving | | | | | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |



2023 EU-wide Stress Test: Credit risk COVID-19 IRB Icrea Banca S.p.A. – Istituto Centrale del Credito Cooperativo

| | | | | | | | | | | | | | | | Public gu | antees - Baseline Scer | rio | | | | | | | | | | | | |
|--|--|---------------------|--|--|--|------------------------------|--|---|---|---|---|------------------------|--|---------------------|--|--|---|---|---|---|---------------------|--|---------------------|--|------------------------------|--|---|-----------------------------|---|
| | | | | | | 31/12 | 2/2023 | | | | | | | | | 31/12/2024 | | | | | | | | | 31/1 | /2025 | | | |
| | (min EUR. 1 | Stage 1 exposure | Stage 1 exposure, of which guaranteed | Stage 2 exposure | Stage 2 exposure, of which guaranteed | Stage 3 exposure | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed | Stage 2 exposure | Stage 2 posure, of Sta which expo seranteed | ure guaranteed | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed | Stage 2 exposure | Stage 2 exposure, of which guaranteed | Stage 3 exposure | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 exposure | provisions for p Stage 2 | Stock of ovisions for Stage 3 exp exposure |
| Central banks | (min box) | | amount | | amount | | amount | | | | | | amount | | amount | amount | | | | | | amount | | amount | | amount | | | |
| Central governmen | ventsi | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates | envestes - Of Which: Specialised Landon | | | | 0 0 | | | | | | - | | | ٥ | | | 0 0 | | | | ٥ | ٥ | | 0 | | 0 | | | 0 - |
| Comp | roontes - Of Which: SME | | | | | | | | | | | | | | | | | | | | | - | | | | | | | |
| nca S.p.A. Retail | | 0 | 0 | 0 | 0 0 | 0 | 0 | | | 0 | | 0 | 0 | ٥ | 0 | 0 | 0 0 | 0 | 0 | | ٥ | 0 | 0 | 0 | 0 | 0 | 0 | 6 | 0 - |
| o Centrale Reta | stail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Ratal - Secured on real estate property - Of Which: SMI Ratal - Secured on real estate property - Of Which: non | | | | - | | | | | | | | | | | | | | | | | | | | | | | | |
| redito | Ratel - Secured on real estate property - Of Which: non stall - Ossalifying Reunising | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | itaii - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Equity | | | | | - | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Securitisation | t abligation accepts | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | t oblication assets | 6 | 0 | 0 | | ۰ | | 0 | | 0 | | 0 | 0 | 0 | 0 | 0 | 0 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | ٥ | | 0 - |
| Securitisation Other non-credit o | t obtication assets | 0 | 0 | 0 | | ۰ | ۰ | | 0 | o | | 0 | 0 | ٥ | 0 Public gu | 0 untees - Saseline Scen | o o | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | ۰ | 0 | 0 | 0 - |
| Securitisation Other non-credit o | defination assets | 0 | 0 | 0 | | 31/12 | 2/2023 | | 0 | 0 | | 0 | 0 | 0 | | 31/12/2024 | o o | 0 | 0 | | o | 0 | 0 | 0 | 31/1: | /2025 | 0 | • | 0 - |
| Securitisation Other non-credit o | | Stage 1 exposure | Stage 1 exposure, of which guaranteed | Stage 2 exposure | Stage 2 exposure, of which guaranteed | 31/11 Stage 3 exposure | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed | Stage 2 exposure | Stage 2 posure, of Sta which expo | 31/12/2024 Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed | Stage 2 exposure | Stage 2 exposure, of which guaranteed | 31/1: Stage 3 exposure | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 exposure | provisions for p Stage 2 | Ovisions for |
| Securitation Other non-credit of IRB TOTAL | colitarition exects | exposure | exposure, of which | Stage 2 exposure | exposure, of which | Stage 3 | Stage 3 exposure, of which | provisions for | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which | Stage 2 exposure | Stage 2 posure, of Sta which | 31/12/2024 Stage 3 exposure, of which | Stock of provisions for | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which | Stage 2 exposure | exposure, of which | Stage 3 | Stage 3 exposure, of which | provisions for Stage 1 | provisions for p Stage 2 | ovisions for Stage 3 |
| Securitisation Other non-credit o | (min BJR, 1 | exposure | exposure, of which guaranteed | Stage 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Stage 2 exposure | Stage 2 posure, of Sta which expo | 31/12/2024 Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Stage 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for p Stage 2 | ovisions for Stage 3 |
| Securitation Other non-coeff of IRB TOTAL Control banks Central banks | (min BJR, 1 | exposure | exposure, of which guaranteed | Stage 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Stage 2 exposure | Stage 2 posure, of Sta which expo | 31/12/2024 Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Stage 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for p Stage 2 | ovisions for Stage 3 |
| Securitation Other non-realing IRB TOTAL Control backs Control countries Institutes Corporates Corporates | (min EUE, * | exposure | exposure, of which guaranteed | Stage 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Stage 2 exposure | Stage 2 posure, of Sta which expo | 31/12/2024 Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Stage 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for p Stage 2 | ovisions for Stage 3 |
| Securitation Other most credit I she TOYAL Central banks Central covernme Combined Companies Co | (min E.R. 1 martin recordin - Of White Socializat Landon | exposure | exposure, of which guaranteed | Stage 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Stage 2 exposure | Stage 2 posure, of Sta which expo | 31/12/2024 Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Stage 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for p Stage 2 | ovisions for Stage 3 |
| Securitation Other most credit I she TOYAL Central banks Central covernme Combined Companies Co | (min EUE, * | exposure | exposure, of which guaranteed | Stage 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Stage 2 exposure | Stage 2 posure, of Sta which expo | 31/12/2024 Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Stage 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for p Stage 2 | ovisions for Stage 3 |
| Securibation Other non-credit of 188 10764 Control banks Control banks Control concurrent Institution Corporate Cor | (who tile, " works seconds of which foundated bandwa seconds of which foundated bandwa seconds of which fire | exposure | exposure, of which guaranteed | Stage 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Stage 2 exposure | Stage 2 posure, of Sta which expo | 31/12/2024 Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Stage 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for p Stage 2 | ovisions for Stage 3 |
| Securibation (Diverse on credit of the property of the propert | (nin E.S. 1 one E | exposure | exposure, of which guaranteed | Stape 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Stage 2 exposure | Stage 2 posure, of Sta which expo | 31/12/2024 Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Stage 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for p Stage 2 | ovisions for Stage 3 |
| Securibation Other non-craft of Idea 10744. General banks Control C | (who tile, " works seconds of which foundated bandwa seconds of which foundated bandwa seconds of which fire | exposure 0 | exposure, of which guaranteed | Stage 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Stage 2 exposure | Stage 2 posure, of Sta which expo | 31/12/2024 Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Stage 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for p Stage 2 | ovisions for Stage 3 |
| Secretaria banks Canada banks Canada banks Canada banks Canada banks Canada banks Canada canada Reference Canada canada Canada canada Reference Re | (wh 624, 5 white form of the first of the fi | exposure 0 | exposure, of which guaranteed | Stage 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Stage 2 exposure | Stage 2 posure, of Sta which expo | 31/12/2024 Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Stage 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for p Stage 2 | ovisions for Stage 3 |
| Securitation on seasons of the Securitation of | (with SUA, 5) months. Of Whith September Lendon months. Of Whith September Lendon months of Suanda Suanda Suanda Suanda Suanda Suanda Suanda Suanda Suanda Suanda Suanda Suanda Su | exposure 0 | exposure, of which guaranteed | Stage 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Steppe 1 exprosure | exposure, of which guaranteed | Stage 2 exposure | Stage 2 posure, of Sta which expo | 31/12/2024 Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Stage 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for p Stage 2 | ovisions for Stage 3 |
| Securitation on seasons of the Securitation of | Colo 1124, September 1224, Sep | exposure 0 | exposure, of which guaranteed | Steps 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Stage 2 exposure | Stage 2 posure, of Sta which expo | 31/12/2024 Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Stage 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for p Stage 2 | ovisions for Stage 3 |
| Source States Control | (with SUA, 5) months. Of Whith September Lendon months. Of Whith September Lendon months of Suanda Suanda Suanda Suanda Suanda Suanda Suanda Suanda Suanda Suanda Suanda Suanda Su | exposure 0 | exposure, of which guaranteed | Stage 2 explosure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Storge 2 expressive | exposure, of which guaranteed | Stage 2 exposure | Stage 2 posure, of Sta which expo | 31/12/2024 Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Stage 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for p Stage 2 | ovisions for Stage 3 |
| Control books Control Control Read Con | Colo 1124, September 1224, Sep | exposure 0 | exposure, of which guaranteed | Steps 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Starge 1 supposure | exposure, of which guaranteed | Stage 2 exposure | Stage 2 posure, of Sta which expo | 31/12/2024 Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Stage 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for p Stage 2 | ovisions for Stage 3 |
| Source Season Se | Code CLA, TOTAL CODE CODE CODE CODE TOTAL CODE CODE CODE CODE CODE CODE CODE TOTAL CODE CODE CODE CODE CODE CODE CODE CODE | exposure 0 | exposure, of which guaranteed | Stage 2 4 10 20 10 10 10 10 10 10 10 10 10 10 10 10 10 | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Stage 2 exposure | Stage 2 posure, of Sta which expo | 31/12/2024 Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Stage 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for p Stage 2 | ovisions for Stage 3 |



2023 EU-wide Stress Test: Credit risk COVID-19 IRB Icrea Banca S.p.A. – Istituto Centrale del Credito Cooperativo

| | | | | | | | | | | | | | | | Public gu | rantees - Adverse Scen | ırio | | | | | | | | | | | | |
|-------------|--|---------------------|--|---------------------|--|------------------------------|--|---|---|---|---|---------------------|--|------------------|--|--|---|---|---|---|---------------------|--|---|--|------------------------------|--|---|---|--|
| | | | | | | 31/1 | 2/2023 | | | | | | | | | 31/12/2024 | | | | | | | | | 31/1 | /2025 | | | |
| | (min BJR. | Stage 1 exposure | Stage 1 exposure, of which guaranteed | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 posure, of Sta which expo paranteed amount | | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure |
| | Central banks | | MIT SAILS | | anisans | | annount | | | | | | anisani. | | anoun | amount | | | | | | ansons | | miloziik | | amount | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates | |) 1 | | 0 0 | | | | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 - |
| | Connectes - Of Whith: Spatialised Landon | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| nca S.p.A | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | - | _ | - 6 | 0 0 | | - | 0 | 0 | | | | | | | | 0 0 | | | | ٥ | | 0 | | 0 | | | | |
| Centrale | Retail - Secured on real estate property - Of Which: SM | _ | - | - | | - | | | - | | | | | | | | | | | | | | | | | | | | |
| dito | Rutal - Secured on real estate property - Of Which; no | | 1 | | | | - | | | | | | | | | | + | | | | | | | | | | + | | |
| aito | Retail - Organifolms Resolving | ` | 1 | | | | - | | | | | | | | | | + | | | | | | | | | | + | | |
| ativo | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Rutal - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Rutal - Other Rutal - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Securitivation | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | IRS TOTAL | | | | | ۰ | | | 0 | 0 | | 0 | 0 | 0 | O Public ou | o rantees - Adverse Scan | 0 0 | 0 | ٥ | | ٥ | 0 | ٥ | 0 | 0 | | | | 0 - |
| | IRS TOTAL | | | | | | | | 0 | 0 | | ٥ | 0 | 0 | 0 Public gu | o rantees - Adverse Scen | o o | 6 | 0 | | • | ٥ | ٥ | 0 | 0 | 0 | | 0 | 0 - |
| | IRR TOTAL | | i i | ۰ | | 31/1: | 2/2023 | | 0 | 0 | | ۰ | 0 | 0 | | 31/12/2024 | o o | 0 | 0 | | 0 | 0 | 0 | ٥ | 31/1: | 2/2025 | | 0 | 0 - |
| | | Stage 1 exposure | Stage 1 exposure, of which guaranteed | Stage 2 exposure | Stage 2 exposure, of which guaranteed | 31/1: Stage 3 exposure | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | 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 2 posure, of Sta which expo | 31/12/2024 Stage 3 e 3 exposure, of which guaranteed | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage a exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed | Stage 2 exposure | Stage 2 exposure, of which guaranteed | 31/11 Stage 3 exposure | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 exposure | Provisions for |
| | (min SAR) | exposure | exposure, of which | Stage 2 exposure | exposure, of which | Stage 3 | Stage 3 exposure, of which | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which | Stage 2 exposure | Stage 2 posure, of Sta which | 31/12/2024 Stage 3 exposure, of which | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which | Stage 2 exposure | exposure, of which | Stage 3 | Stage 3 exposure, of which | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 |
| | | exposure | exposure, of which guaranteed | Stage 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Stage 2 exposure | Stage 2 posure, of Sta which expo | 31/12/2024 Stage 3 e 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 emposure | exposure, of which guaranteed | Stage 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 |
| | Control banks (non 12.0), | exposure | exposure, of which guaranteed | Stage 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Stage 2 exposure | Stage 2 posure, of Sta which expo | 31/12/2024 Stage 3 e 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Stage 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 |
| | Control State Control Concentrates | exposure | exposure, of which guaranteed | Stage 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Stage 2 exposure | Stage 2 posure, of Sta which expo | 31/12/2024 Stage 3 e 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Stage 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 |
| | Control having Contro | exposure | exposure, of which guaranteed | Stage 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Stage 2 exposure | Stage 2 posure, of Sta which expo | 31/12/2024 Stage 3 e 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Stage 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 |
| | Central besis Central besis Central central Central Central Compress Compre | exposure | exposure, of which guaranteed | Stape 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Stage 2 exposure | Stage 2 posure, of Sta which expo | 31/12/2024 Stage 3 e 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Stage 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 |
| | Control basis Control convenients Control convenients Control convenients Control Convenients Control Convenients | exposure | exposure, of which guaranteed | Stage 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Stage 2 exposure | Stage 2 posure, of Sta which expo | 31/12/2024 Stage 3 e 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Stage 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 |
| | Control States Control Conservation Control Conservation Control Conservation Conse | exposure | exposure, of which guaranteed | Stage 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Stage 2 exposure | Stage 2 posure, of Sta which expo | 31/12/2024 Stage 3 e 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Stage 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 |
| N/V | Control basis (nin 11.0). Control season ments Control of Season ments Control of Season of Seas | exposure | exposure, of which guaranteed | Stage 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Stage 2 exposure | Stage 2 posure, of Sta which expo | 31/12/2024 Stage 3 e 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Stage 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 |
| V LY | Control banks Control banks Control banks Control Cont | exposure | exposure, of which guaranteed | Stage 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Stage 2 exposure | Stage 2 posure, of Sta which expo | 31/12/2024 Stage 3 e 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Stage 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 |
| ALY | Control feature Control resources Control resour | exposure | exposure, of which guaranteed | Stage 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Stage 2 exposure | Stage 2 posure, of Sta which expo | 31/12/2024 Stage 3 e 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Stage 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 |
| 'ALY | Control basis Control comments Control comments Corporate Control comments | exposure | exposure, of which guaranteed | Stage 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Stage 2 exposure | Stage 2 posure, of Sta which expo | 31/12/2024 Stage 3 e 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | \$2age 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 |
| ALY | Control banks Control banks Compared Control Compared Control Compared Control | exposure | exposure, of which guaranteed | Stage 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Stage 2 exposure | Stage 2 posure, of Sta which expo | 31/12/2024 Stage 3 e 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Stage 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 |
| ALY | Control forms Control forms Control forms Control Cont | exposure | exposure, of which guaranteed | Steps 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stagu 1 stycoure | exposure, of which guaranteed | Stage 2 exposure | Stage 2 posure, of Sta which expo | 31/12/2024 Stage 3 e 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | \$200 E \$2 | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 |
| ALY | Control banks Control community Control Co | exposure (| exposure, of which guaranteed | Stage 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Stage 2 exposure | Stage 2 posure, of Sta which expo | 31/12/2024 Stage 3 e 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Starge 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 |
| ALY | Central banks Control communities Companies Co | exposure (| exposure, of which guaranteed | Steps 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stayo I supposure | exposure, of which guaranteed | Stage 2 exposure | Stage 2 posure, of Sta which expo | 31/12/2024 Stage 3 e 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stope 1 exposure | exposure, of which guaranteed | Stage 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 |
| TALY | Control banks Control community Control Co | exposure (| exposure, of which guaranteed | Steps 2 suppliers | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stagu 1 exposure | exposure, of which guaranteed | Stage 2 exposure | Stage 2 posure, of Sta which expo | 31/12/2024 Stage 3 e 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | Stage 1 exposure | exposure, of which guaranteed | Stage 2 exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 |

EBA BURGHAN BANKING AUTHORITY

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

| | | | | | | | | о соорега: | | | | | |
|---------------------------------------|---|-----------------|--------------------------|---------------------|--|---------------------|--|---------------------|--|---|---|---|-------------------------------------|
| | | | | | | | Public guara | ntees - Actual | | | | | |
| | | | | | | | 31/1 | 1/2022 | | | | | |
| | (min ELIR, %) | Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which guaranteed | Stage 2 exposure | Stage 2 exposure, of which guaranteed | Stage 3 exposure | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Rat Stage 3 exposure |
| | Central banks | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | | |
| | International Grosnisations | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | |
| | Corporates | 3,151 | 406 | 2 980 | 2.516 | 188 | 157 | | - 40 | | | 21 | |
| ccrea Banca S.p.A. | Autor Of | 2,000 | 253 | 1,902 | 1.582 | 91 | 70 | 31 | 25 | - 6 | - | 14 | |
| Istituto Centrale | Retail | 4,923 | 312 | 4.022 | 3.977 | 794 | | 106 | 97 | | | 15 | |
| | of which: SME | 4,559 | 310 | 446 | 1912 | 378 | 170 | 101 | 91 | | | 15 | |
| del Credito | Carwad by mortospes on immovable amparty | 25 | | 21 | 13 | 2.0 | 2.0 | | - | | | | |
| | of which con-CAP | | - | | | | | , | | | | | |
| Cooperativo | Items associated with particularly high risk | | | - 1 | | | | | - | | - " | | 21- |
| | Covered bands | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | _ |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | _ |
| | Connective investments undertakings (CID) | | | | | | | | | | | | _ |
| | Securitization | | | | | | | | | | | | _ |
| | | | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | | |
| | Standardised Total | 5,189 | 735 | 7.543 | 6,550 | 585 | 512 | 155 | 136 | 17 | 16 | 62 | |
| | | | | | | | Public guara | ntees - Actual | | | | | |
| | | | | | | | 31/1 | 1/2022 | | | | | |
| | | | | | Stage 1 exposure, of | | Stage 2 exposure, of | | Stage 3 exposure, of | Stock of | Stock of | Stock of | Coverage F |
| | (min ELR. %) | Exposure values | Risk exposure amounts | Stage 1 exposure | which guaranteed | Stage 2 exposure | which guaranteed | Stage 3 exposure | which guaranteed | provisions for Stage 1 exposure | provisions for Stage 2 exposure | provisions for Stage 3 exposure | Stage |
| | Cantral hanks | | | | | | | | 0.07 | | | | |
| | Central governments | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | |
| | Public suctor antities | | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | | _ |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | International Groanisations | | | | | | | | | | | | |
| | Enternational Organisations Enablished | 3.181 | 405 | 7 990 | 2.518 | 186 | 157 | 51 | - | | | 22 | |



2023 EU-wide Stress Test: Credit risk COVID-19 STA Iccrea Banca S.p.A. – Istituto Centrale del Credito Cooperativo

| | | | | | | | | | | | | | | | | Public guarantees - | - Baseline Scenari | io | | | | | | | | | | | | | |
|---------------------------------------|--|---------------------|--|-------------------------------|--|---------------------|--|---|---|---|---|---------------------|---|---------------------|--|------------------------------|--|---|---|---|---|-----------------------|---|---------------------|--|---------------------|--|---|--|---|---|
| | | | | | | 31/1 | 12/2023 | | | | | | | | | 31/12 | /2024 | | | | | | | | | 31/: | 2/2025 | | | | |
| | (min EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed | Stage 2 exposure | Stage 2 exposure, of which guaranteed | Stage 3 exposure | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed | Stage 2 exposure | Stage 2 exposure, of which guaranteed | Stage 3 exposure | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed | Stage 2 exposure | Stage 2 exposure, of which guaranteed | Stage 3 exposure | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Central governments Regional governments or local authorities | _ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Regional governments or local authorities Sublic sector entities | _ | - | + | + | - | | - | | - | _ | | - | | - | | | | | | | | | | | | - | + | | | |
| | Multilateral Development Banks | | 1 | | | | 1 | | 1 | - | | | | | | | | | | | | | | | | | - | + | + | | |
| | International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Iccrea Banca S.p.A | Corporates | 2.971 | 2.51 | 15 17 | 7 149 | 72 | 5 | 2 6 | 6 6 | 3 | 1 43,40% | 2.943 | 2.541 | 151 | 112 | 94 | 63 | 6 | 5 | 29 | 41,14% | 2,926 | 2.547 | 176 | 95 | 11 | , | 14 | 6 5 | 46 | 39,73% |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Istituto Centrale | Retail | 4.553 | 4.00 | 05 25 | 4 299 | 139 | 13 | 0 5 | 9 4 | | 6 41,72% | 4,546 | 4,078 | 268 | 205 | 166 | 127 | 9 | | 67 | 40,16% | 4.536 | 4.322 | 247 | 166 | 19 | 14 | 15 | 5 4 | 77 | 39,14% |
| del Credito | of which: 1945 | | | | | | | | | | 0 37.78% | | | | | | | | | | 33.02% | | | | | | | | | | 31 22% |
| | Served by mortness on immovable property of which non-SME | - 4 | _ | D | 3 1 | - | _ | | | _ | 37.74% | - 21 | - 13 | , | - | - 1 | | | U | 0 | 33,07% | 21 | 13 | , | - | _ | | 0 | 0 | | 31.27% |
| Cooperativo | Items associated with particularly high risk | | 1 | | | | 1 | | 1 | - | | | | | | | | | | | | | | | | | - | + | + | | |
| | Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Other exposures Standardised Total | 747 | 657 | | | | | | | | 47 ANN | | | | | | | | | | 40 19% | | | | | | | | | | |
| | ABIN 1018 | 1000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | Public guarantees - | | to . | | | | | | | | | | | | | |
| | | | | | | 31/1 | 12/2023 | | | | | | | | | | - Baseline Scenari /2024 | to | | | | | | | | 31/: | 2/2025 | | | | |
| | (rela TIE N | Stage 1 exposure | Stage 1 exposure, of which guaranteed | Stage 2 exposure | Stage 2 exposure, of which guaranteed | Stage 3 exposure | 2/2023 Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | Stage 2 | Stage 3 | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed | Stage 2 exposure | Stage 2 exposure, of which guaranteed | | /2024 Stage 3 exposure, of which guaranteed | Stock of provisions for Stoce 1 | Stock of provisions for Stage 2 | Stock of provisions for Stage 3 | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed | Stage 2 exposure | Stage 2 exposure, of which guaranteed | Stage 3 exposure | 2/2025 Stage 3 exposure, of which guaranteed | Stage 1 | Stage 2 | Stock of provisions for Stage 3 | Coverage Ratio - Stage 3 exposure |
| | Central heals (nin EUR, No.) | exposure | exposure, of which | Stage 2 | exposure, of which | Stage 3 | Stage 3 exposure, of which | provisions for | provisions for Stage 2 | provisions for | Stage 3 | | exposure, of which | | Stage 2 exposure, of which | 31/12 Stage 3 | /2024 Stage 3 exposure, of which | Stock of provisions for | provisions for | provisions for | Stage 3 | | exposure, of which | | exposure, of which | Stage 3 | Stage 3 exposure, of which | provisions for | provisions for | provisions for | Stage 3 |
| | Control hanks Central governments | exposure | exposure, of which | Stage 2 | exposure, of which | Stage 3 | Stage 3 exposure, of which | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | | exposure, of which | | Stage 2 exposure, of which | 31/12 Stage 3 | /2024 Stage 3 exposure, of which guaranteed | Stock of provisions for Stoce 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | | exposure, of which | | exposure, of which | Stage 3 | Stage 3 exposure, of which | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 |
| | Central hanks Central governments Regional governments or local authorities | exposure | exposure, of which | Stage 2 | exposure, of which | Stage 3 | Stage 3 exposure, of which | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | | exposure, of which | | Stage 2 exposure, of which | 31/12 Stage 3 | /2024 Stage 3 exposure, of which guaranteed | Stock of provisions for Stoce 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | | exposure, of which | | exposure, of which | Stage 3 | Stage 3 exposure, of which | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 |
| | Central banks Central overnments Resional overnments or local authorities Subdivernment and the contract of th | exposure | exposure, of which | Stage 2 | exposure, of which | Stage 3 | Stage 3 exposure, of which | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | | exposure, of which | | Stage 2 exposure, of which | 31/12 Stage 3 | /2024 Stage 3 exposure, of which guaranteed | Stock of provisions for Stoce 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | | exposure, of which | | exposure, of which | Stage 3 | Stage 3 exposure, of which | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 |
| | Central humbs Central governments Resional covernments or local authorities Resional covernments or local authorities Rebits author author Rebits author author Rebits author authorities | exposure | exposure, of which | Stage 2 | exposure, of which | Stage 3 | Stage 3 exposure, of which | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | | exposure, of which | | Stage 2 exposure, of which | 31/12 Stage 3 | /2024 Stage 3 exposure, of which guaranteed | Stock of provisions for Stoce 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | | exposure, of which | | exposure, of which | Stage 3 | Stage 3 exposure, of which | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 |
| | Control banks Control covernments Ecoloris covernments Ecoloris covernments or local authorities Ecoloris covernments Multitateral Development Banks Multitateral Development Banks Februation of Development | exposure | exposure, of which | Stage 2 | exposure, of which | Stage 3 | Stage 3 exposure, of which | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | | exposure, of which | | Stage 2 exposure, of which | 31/12 Stage 3 | /2024 Stage 3 exposure, of which guaranteed | Stock of provisions for Stoce 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | | exposure, of which | | exposure, of which | Stage 3 | Stage 3 exposure, of which | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 |
| | Control hones Control devenoments Excitate devenoments Excitate overcoments Excitate overcoments Excitate overcoments Excitate overcoments Excitate Excitate overcoments Excitate Extensional Operatuations Excitations | exposure | exposure, of which guaranteed arrount | Stage 2 exposure | exposure, of while guaranteed amount | Stage 3 | Stage 3 exposure, of which | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 exposure | exposure | exposure, of which guaranteed exposure | | Stage 2 exposure, of which guaranteed exposure | 31/12 Stage 3 exposure | /2024 Stage 3 exposure, of which guaranteed | Stock of provisions for Stoce 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 exposure | exposure | exposure, of which guaranteed arrows | exposure | exposure, of which guaranteed | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 exposure | Stage 3 exposure |
| | Control basis Cartel countraint Societal conversaria Societal conversaria Societal S | exposure | exposure, of which guaranteed arrount | Stage 2 exposure | exposure, of while guaranteed amount | Stage 3 | Stage 3 exposure, of which | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | | exposure, of which guaranteed exposure | | Stage 2 exposure, of which | 31/12 Stage 3 | /2024 Stage 3 exposure, of which guaranteed | Stock of provisions for Stoce 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | exposure | exposure, of which guaranteed arrows | exposure | exposure, of which guaranteed | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 |
| | Control Novels Control Commented Recional Convenients of Seed authorities Recional Convenients of Seed authorities Recipies and Convenients Seeds Recipies and Convenients Seeds Recipies and Convenients Seeds Recipies and Convenients Recipies and Recipi | 2,971 | exposure, of which guaranteed amount | Stage 2 exposure | exposure, of which guaranteed amounts | Stage 3 | Stage 3 exposure, of which guaranteed amount | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 | Stage 3 exposure | 2,943 | exposure, of which guaranteed erround | exposure | Stage 2 exposure, of which guaranteed exposure | 31/12 Stage 3 exposure | /2024 Stage 3 exposure, of which guaranteed | Stock of provisions for Stoce 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 exposure | 2,926 | exposure, of which guaranteed servousi | exposure | exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed emount | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 exposure | Stage 3 exposure 29,73% |
| ITALY | Francis Banks Catività convernante Rezional convernante et local authorities Rezional convernante et local authorities Rezional Convernante et local Rezional Reziona | exposure | exposure, of which guaranteed amount | Stage 2 exposure | exposure, of which guaranteed amounts | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 exposure | Stage 3 exposure | exposure | exposure, of which guaranteed errount | exposure | Stage 2 exposure, of which guaranteed exposure | 31/12 Stage 3 exposure | /2024 Stage 3 exposure, of which guaranteed environ | Stock of provisions for Stoce 1 | provisions for Stage 2 | provisions for Stage 3 exposure | Stage 3 exposure | 2,926 | exposure, of which guaranteed servousi | exposure | exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed emount | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 exposure | Stage 3 exposure |
| ITALY | Franciscone Carriel conversation or level arbeit files Militaria (Ministeria Ministeria) Militaria (Ministeria Ministeria Militaria (Ministeria Ministeria Ministeria (Ministeria Ministeria (Ministeria Ministeria Minister | 2,971 | exposure, of which guaranteed amount | Stage 2 exposure | exposure, of which guaranteed amounts | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 exposure | Stage 3 exposure | 2,943 | exposure, of which guaranteed errount | exposure | Stage 2 exposure, of which guaranteed exposure | 31/12 Stage 3 exposure | /2024 Stage 3 exposure, of which guaranteed environ | Stock of provisions for Stoce 1 | provisions for Stage 2 | provisions for Stage 3 exposure | Stage 3 exposure | 2,926 | exposure, of which guaranteed servousi | exposure | exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed emount | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 exposure | Stage 3 exposure 29,73% |
| ITALY | Femonium Carlos de Carlos | 2,971 | exposure, of which guaranteed amount | Stage 2 exposure | exposure, of which guaranteed amounts | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 exposure | Stage 3 exposure 1 43.49% 5 41.72% | 2,943 | exposure, of which guaranteed errount | exposure | Stage 2 exposure, of which guaranteed exposure | 31/12 Stage 3 exposure | /2024 Stage 3 exposure, of which guaranteed environ | Stock of provisions for Stoce 1 | provisions for Stage 2 | provisions for Stage 3 exposure | \$2 age 3 exposure 41,14% 40,15% | 2,926 | exposure, of which guaranteed servousi | exposure | exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed emount | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 exposure | \$2.00 S exposers 39.73% 39.14% |
| ITALY | Franciscone Carriel conversation or level arbeit files Militaria (Ministeria Ministeria) Militaria (Ministeria Ministeria Militaria (Ministeria Ministeria Ministeria (Ministeria Ministeria (Ministeria Ministeria Minister | 2,971 | exposure, of which guaranteed amount | Stage 2 exposure | exposure, of which guaranteed amounts | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 exposure | Stage 3 exposure 1 43.49% 5 41.72% | 2,943 | exposure, of which guaranteed errount | exposure | Stage 2 exposure, of which guaranteed exposure | 31/12 Stage 3 exposure | /2024 Stage 3 exposure, of which guaranteed environ | Stock of provisions for Stoce 1 | provisions for Stage 2 | provisions for Stage 3 exposure | \$2 age 3 exposure 41,14% 40,15% | 2,926 | exposure, of which guaranteed servousi | exposure | exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed emount | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 exposure | \$2.00 S exposers 39.73% 39.14% |
| ITALY | Found volume Carboil conversable or lead authorities Related announced or lead authorities Related announced or lead authorities Related announced train Related announced train Related announced train Related announced announc | 2,971 | exposure, of which guaranteed amount | Stage 2 exposure | exposure, of which guaranteed amounts | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 exposure | Stage 3 exposure 1 43.49% 5 41.72% | 2,943 | exposure, of which guaranteed errount | exposure | Stage 2 exposure, of which guaranteed exposure | 31/12 Stage 3 exposure | /2024 Stage 3 exposure, of which guaranteed environ | Stock of provisions for Stoce 1 | provisions for Stage 2 | provisions for Stage 3 exposure | \$2 age 3 exposure 41,14% 40,15% | 2,926 | exposure, of which guaranteed servousi | exposure | exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed emount | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 exposure | \$2.00 S exposers 39.73% 39.14% |
| ITALY | Annual colonia. Control of constraints of the of administration. Annual constraints of the of administration. Annual constraints of the office of administration. Annual constraints of the office of administration. Annual constraints of the office of administration of administr | 2,971 | exposure, of which guaranteed amount | Stage 2 exposure | exposure, of which guaranteed amounts | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 exposure | Stage 3 exposure 1 43.49% 5 41.72% | 2,943 | exposure, of which guaranteed errount | exposure | Stage 2 exposure, of which guaranteed exposure | 31/12 Stage 3 exposure | /2024 Stage 3 exposure, of which guaranteed environ | Stock of provisions for Stoce 1 | provisions for Stage 2 | provisions for Stage 3 exposure | \$2 age 3 exposure 41,14% 40,15% | 2,926 | exposure, of which guaranteed servousi | exposure | exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed emount | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 exposure | \$2.00 S exposers 39.73% 39.14% |
| ITALY | Amount of the Committee | 2,971 | exposure, of which guaranteed amount | Stage 2 exposure | exposure, of which guaranteed amounts | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 exposure | Stage 3 exposure 1 43.49% 5 41.72% | 2,943 | exposure, of which guaranteed errount | exposure | Stage 2 exposure, of which guaranteed exposure | 31/12 Stage 3 exposure | /2024 Stage 3 exposure, of which guaranteed environ | Stock of provisions for Stoce 1 | provisions for Stage 2 | provisions for Stage 3 exposure | \$2 age 3 exposure 41,14% 40,15% | 2,926 | exposure, of which guaranteed servousi | exposure | exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed emount | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 exposure | \$2.00 S exposers 39.73% 39.14% |
| ITALY | Facility descriptions Carried and Section 2 and admitting Section 2 and admitted Section 2 and admitting Section 2 and admitted Section 2 a | 2,971 | exposure, of which guaranteed amount | Stage 2 exposure | exposure, of which guaranteed amounts | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 exposure | Stage 3 exposure 1 43.49% 5 41.72% | 2,943 | exposure, of which guaranteed errount | exposure | Stage 2 exposure, of which guaranteed exposure | 31/12 Stage 3 exposure | /2024 Stage 3 exposure, of which guaranteed environ | Stock of provisions for Stoce 1 | provisions for Stage 2 | provisions for Stage 3 exposure | \$2 age 3 exposure 41,14% 40,15% | 2,926 | exposure, of which guaranteed servousi | exposure | exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed emount | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 exposure | \$2.50 Sexposses \$2.50 Sexposs \$2.50 Se |
| ITALY | Annual manual control of the control | 2,971 | exposure, of which guaranteed amount | Stage 2 exposure | exposure, of which guaranteed amounts | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 exposure | Stage 3 exposure 1 43.49% 5 41.72% | 2,943 | exposure, of which guaranteed errount | exposure | Stage 2 exposure, of which guaranteed exposure | 31/12 Stage 3 exposure | /2024 Stage 3 exposure, of which guaranteed environ | Stock of provisions for Stoce 1 | provisions for Stage 2 | provisions for Stage 3 exposure | \$2 age 3 exposure 41,14% 40,15% | 2,926 | exposure, of which guaranteed servousi | exposure | exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed emount | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 exposure | \$2.50 Sexposses \$2.50 Sexposs \$2.50 Se |
| ITALY | Facility descriptions Carried and Section 2 and admitting Section 2 and admitted Section 2 and admitting Section 2 and admitted Section 2 a | 2,971 | exposure, of which guaranteed associated aso | Stage 2 expisions 55 25 | exposure, of which guaranteed amounts | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 exposure | Stage 3 exposure 1 43.49% 5 41.72% | 2,943 | exposure, of which guaranteed errount | exposure | Stage 2 exposure, of which guaranteed exposure | 31/12 Stage 3 exposure | /2024 Stage 3 exposure, of which guaranteed environ | Stock of provisions for Stoce 1 | provisions for Stage 2 | provisions for Stage 3 exposure | \$2 age 3 exposure 41,14% 40,15% | 2,926 4,536 2,1 | exposure, of which guaranteed servousi | exposure | exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed emount | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 exposure | \$2.50 Sexposses \$2.50 Sexposs \$2.50 Se |



2023 EU-wide Stress Test: Credit risk COVID-19 STA Iccrea Banca S.p.A. – Istituto Centrale del Credito Cooperativo

| | | | | | | | | | | | | | | | | Public guarantees - | Adverse Scenario | 0 | | | | | | | | | | | | | |
|---------------------|--|---------------------|--|--------------------------------------|---|---------------------|---|---|---|---|---|---------------------|--|---------------------|--|--|--|---|---|---|---|---------------------|--|---------------------|--|---------------------|--|---|---|---|---|
| | | | | | | 31/1 | 2/2023 | | | | | | | | | 31/12 | 2024 | | | | | | | | | 31/1 | 2/2025 | | | | |
| | (min BUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed | Stage 2 exposure | Stage 2 exposure, of which guaranteed | Stage 3 exposure | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed | Stage 2 exposure | Stage 2 exposure, of which guaranteed | Stage 3 exposure | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed | Stage 2 exposure | Stage 2 exposure, of which guaranteed | Stage 3 exposure | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Central governments Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Regional governments or local authorities Sublic surface entities | | - | + | | | - | - | - | | | | | | | | | | | | | | | | | | | 1 | - | | |
| | Multilateral Development Banks | | + | + | + | | | | | | | | | | | | | | | | | | | | | | | 1 | | | |
| | International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Iccrea Banca S.p.A | Corporates | 2,966 | 2,512 | 2 17 | 7 146 | 76 | | 6 10 | 2 | 34 | 44,40% | 2,779 | 2,534 | 330 | 112 | 110 | 71 | | 16 | 45 | 41,65% | 2,766 | 2.537 | 304 | 95 | 147 | | 5 7 | 16 | 29 | 40.12% |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| - Istituto Centrale | E Retail of which: SME | 456 | 4.000 | 10 29 | 298 | 141 | 120 | 5 13 | | 60 | 42,33% | 4.372 | 4.057 | 421 | 207 | 187 | 139 | - 11 | 14 | 76 | 40,45% | 4.362 | 4.085 | 363 | 166 | 235 | 36 | 2 13 | | 92 | 39,32% |
| del Credito | Secured by mortnesses on immovable property | | | | | | | | | | 40,60% | 10 | | | , | | | | | | 34.83% | 10 | 11 | - | , | - | | | | | 32,92% |
| | of which non-SVE | | _ | - | - | - | | , | | | 4.00% | | ., | , | • | | , | | | , | 20,000 | | ., | | | | _ | | | | 20.74 |
| Cooperativo | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Ensity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Securitieation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Other exposures Standardised Total | 7.663 | 652 | | | | | | | | 42 80% | | | | | | | _ | - | | 40.54% | | | | | | | | _ | | |
| | | | | | | | | | | | 4.8% | | 0.000 | 100 | 322 | Public guarantees - | | • | | 124 | 9,015 | | | ,,, | | | | | | | |
| | | Stage 1 exposure | Stage 1 exposure, of which ourranteed | Stage 2 exposure | Stage 2 exposure, of which our anteed | Stage 3 exposure | 2/2023 Stage 3 exposure, of which ourranteed | Stock of provisions for Stage 1 | Stage 2 | Stock of provisions for Stage 3 | Coverage Ratio - Stage 3 | Stage 1 | Stage 1 exposure, of which guaranteed | Stage 2 exposure | Stage 2 exposure, of which overstheed | Public guarantees - 31/12, Stage 3 exposure | | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | Stock of provisions for Stage 3 | Coverage Ratio - Stage 3 | Stage 1 | Stage 1 exposure, of which ourranteed | Stage 2 exposure | Stage 2 exposure, of which guaranteed | Stage 3 exposure | 2/2025 Stage 3 exposure, of which ourranteed | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | Stage 3 | Coverage Ratio - Stage 3 exposure |
| | (nic EUR, %) | exposure | exposure, of which | Stage 2 | exposure, of which | Stage 3 | Stage 3 exposure, of which | provisions for | provisions for | provisions for | Coverage Ratio - | | exposure, of which | | Stage 2 exposure, of which | 31/12 Stage 3 | Stage 3 exposure, of which | Stock of provisions for | provisions for | provisions for | Coverage Ratio - | | exposure, of which | | exposure, of which | Stage 3 | Stage 3 exposure, of which | provisions for | provisions for | provisions for | Coverage Ratio - Stage 3 exposure |
| | Constitution (relative, and the Collection of Collection o | exposure | exposure, of which | Stage 2 | exposure, of which | Stage 3 | Stage 3 exposure, of which | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 | | exposure, of which | | Stage 2 exposure, of which | 31/12 Stage 3 | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 | | exposure, of which | | exposure, of which | Stage 3 | Stage 3 exposure, of which | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 |
| | Central hanks Central governments | exposure | exposure, of which | Stage 2 | exposure, of which | Stage 3 | Stage 3 exposure, of which | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 | | exposure, of which | | Stage 2 exposure, of which | 31/12 Stage 3 | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 | | exposure, of which | | exposure, of which | Stage 3 | Stage 3 exposure, of which | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 |
| | Central hands Central occernments Essional convernments or local authorities Suitor author authorities | exposure | exposure, of which | Stage 2 | exposure, of which | Stage 3 | Stage 3 exposure, of which | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 | | exposure, of which | | Stage 2 exposure, of which | 31/12 Stage 3 | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 | | exposure, of which | | exposure, of which | Stage 3 | Stage 3 exposure, of which | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 |
| | Fantral havin Cantral covernments Each and covernments or local authorities Bublic author author Multilateral Development Santa | exposure | exposure, of which | Stage 2 | exposure, of which | Stage 3 | Stage 3 exposure, of which | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 | | exposure, of which | | Stage 2 exposure, of which | 31/12 Stage 3 | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 | | exposure, of which | | exposure, of which | Stage 3 | Stage 3 exposure, of which | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 |
| | Control Number Control Consuments Excined Consuments Excined Consuments Excined Consuments Excined Consuments Excined Consuments Excined Consuments Multilateral Consuments Extensional Consuments Extensional Consuments Extensional Exte | exposure | exposure, of which | Stage 2 | exposure, of which | Stage 3 | Stage 3 exposure, of which | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 | | exposure, of which | | Stage 2 exposure, of which | 31/12 Stage 3 | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 | | exposure, of which | | exposure, of which | Stage 3 | Stage 3 exposure, of which | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 |
| | Control Novice Control covernments Resistant convernments Resistant convernments or local authorities Resistant convernments Resis | exposure | exposure, of which guaranteed arround | Язре 2 ехрония | exposure, of which guaranteed guaranteed | Stage 3 | Stage 3 exposure, of which | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio Stage 3 exposure | exposure | exposure, of which guaranteed arrount | | Stage 2 exposure, of which guaranteed amounts | 31/12, Stage 3 exposure | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 exposure | exposure | exposure, of which guaranteed arround | exposure | exposure, of which guaranteed | Stage 3 exposure | Stage 3 exposure, of which guaranteed emount | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 exposure | Stage 3 exposure |
| | Consist banks Control conventurate Socional conventurate Socional conventurate Socional conventurate Socional conventurate Multitatival Devolutionment Stanks Softwardson Of Consistence Socional Conventurations Socional Conventurations Socional Conventurations Socional Conventurations | exposure | exposure, of which guaranteed arround | Язре 2 ехрония | exposure, of which guaranteed guaranteed | Stage 3 | Stage 3 exposure, of which | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 | | exposure, of which guaranteed arrount | | Stage 2 exposure, of which | 31/12 Stage 3 | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 | exposure | exposure, of which guaranteed arround | exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed emount | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 | Stage 3 |
| | Constitution basis Central conversants Resistant autorements Resistant autorements Resistant Res | exposure 2,966 | exposure, of which guaranteed arround | Stage 2 exposum | exposure, of exhibit guaranteed exhibits | Stage 3 exposure | Stage 3 exposure, of which guaranteed account | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | 2,779 | exposure, of which guaranteed amount | exposure | Stage 2 exposure, of which guaranteed accuracy | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 exposure | 2,755 | exposure, of which guaranteed erround | exposure | exposure, of which guaranteed emouse | Stage 3 exposure | Stage 3 exposure, of which guaranteed | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 exposure | Stage 3 exposure 40.12% |
| ITALY | Final broke Control conversants Resistant Conversants or Seed authorities Resistant Conversants or Seed authorities Resistant Conversants Conversant Resistant Conversants Conversant Resistant Conversants Resistant Conversants Resistant Conversants Resistant Conversants Resistants Resis | exposure | exposure, of which guaranteed arround | Stage 2 exposum | exposure, of exhibit guaranteed exhibits | Stage 3 | Stage 3 exposure, of which | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 exposure | exposure | exposure, of which guaranteed amount | exposure | Stage 2 exposure, of which guaranteed amounts | 31/12, Stage 3 exposure | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 exposure | 2,755 | exposure, of which guaranteed erround | exposure | exposure, of which guaranteed emouse | Stage 3 exposure | Stage 3 exposure, of which guaranteed | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 exposure | Stage 3 exposure |
| ITALY | Francisco America Carlos Carlo | exposure 2,966 | exposure, of which guaranteed arround | Stage 2 exposum | exposure, of exhibit guaranteed exhibits | Stage 3 exposure | Stage 3 exposure, of which guaranteed account | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure exposure 44.40% | 2,779 | exposure, of which guaranteed amount | exposure | Stage 2 exposure, of which guaranteed accuracy | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 exposure exposure 43,69% | 2,755 | exposure, of which guaranteed erround | exposure | exposure, of which guaranteed emouse | Stage 3 exposure | Stage 3 exposure, of which guaranteed | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 exposure | Stage 3 exposure 40.12% |
| ITALY | Friends home. Control commentation is test authorities. Solid control commentation is test authorities. Solid control | exposure 2,966 | exposure, of which guaranteed arround | Stage 2 exposum | exposure, of exhibit guaranteed exhibits | Stage 3 exposure | Stage 3 exposure, of which guaranteed account | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | 2,779 | exposure, of which guaranteed amount | exposure | Stage 2 exposure, of which guaranteed accuracy | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 exposure | 2,755 | exposure, of which guaranteed erround | exposure | exposure, of which guaranteed emouse | Stage 3 exposure | Stage 3 exposure, of which guaranteed | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 exposure | Stage 3 exposure 40.12% |
| ITALY | Format issues General communities or that destroites General communities or that destroites General communities or that General communities Genera | exposure 2,966 | exposure, of which guaranteed arround | Stage 2 exposum | exposure, of exhibit guaranteed exhibits | Stage 3 exposure | Stage 3 exposure, of which guaranteed account | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure exposure 44.40% | 2,779 | exposure, of which guaranteed amount | exposure | Stage 2 exposure, of which guaranteed accuracy | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 exposure exposure 43,69% | 2,755 | exposure, of which guaranteed erround | exposure | exposure, of which guaranteed emouse | Stage 3 exposure | Stage 3 exposure, of which guaranteed | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 exposure | Stage 3 exposure 40.12% |
| ITALY | Format vanishe Gestral oversmente in bed unberden. Recision oversmente in bed unberden. Recision oversmente in bed unberden. Recision oversmente in bedeem in bedoem in bedeem in bedoem in bedeem in bedoem i | exposure 2,966 | exposure, of which guaranteed arround | Stage 2 exposum | exposure, of exhibit guaranteed exhibits | Stage 3 exposure | Stage 3 exposure, of which guaranteed account | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure exposure 44.40% | 2,779 | exposure, of which guaranteed amount | exposure | Stage 2 exposure, of which guaranteed accuracy | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 exposure exposure 43,69% | 2,755 | exposure, of which guaranteed erround | exposure | exposure, of which guaranteed emouse | Stage 3 exposure | Stage 3 exposure, of which guaranteed | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 exposure | Stage 3 exposure 40.12% |
| ITALY | Format seasons Control operations on the distriction of the districtio | exposure 2,966 | exposure, of which guaranteed arround | Stage 2 exposum | exposure, of exhibit guaranteed exhibits | Stage 3 exposure | Stage 3 exposure, of which guaranteed account | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure exposure 44.40% | 2,779 | exposure, of which guaranteed amount | exposure | Stage 2 exposure, of which guaranteed accuracy | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 exposure exposure 43,69% | 2,755 | exposure, of which guaranteed erround | exposure | exposure, of which guaranteed emouse | Stage 3 exposure | Stage 3 exposure, of which guaranteed | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 exposure | Stage 3 exposure 40.12% |
| ITALY | Format Assessment Format Assessment of the distribution Social decreases with Social decrease | exposure 2,966 | exposure, of which guaranteed arround | Stage 2 exposum | exposure, of exhibit guaranteed exhibits | Stage 3 exposure | Stage 3 exposure, of which guaranteed account | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure exposure 44.40% | 2,779 | exposure, of which guaranteed amount | exposure | Stage 2 exposure, of which guaranteed accuracy | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 exposure exposure 43,69% | 2,755 | exposure, of which guaranteed erround | exposure | exposure, of which guaranteed emouse | Stage 3 exposure | Stage 3 exposure, of which guaranteed | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 exposure | Stage 3 exposure 40.12% |
| ITALY | Format source Control assessment or bed admirities Solidate assessment or bed admirities Solidate and Control assessment or bed Solidate of Control assessment bed Solidate of Control assessment bed Solidate of Control Solidate | exposure 2,966 | exposure, of which guaranteed arround | Stage 2 exposum | exposure, of exhibit guaranteed exhibits | Stage 3 exposure | Stage 3 exposure, of which guaranteed account | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure exposure 44.40% | 2,779 | exposure, of which guaranteed amount | exposure | Stage 2 exposure, of which guaranteed accuracy | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 exposure exposure 43,69% | 2,755 | exposure, of which guaranteed erround | exposure | exposure, of which guaranteed emouse | Stage 3 exposure | Stage 3 exposure, of which guaranteed | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 exposure | Stage 3 exposure 40.12% |
| ITALY | Formal seasons Control of control of the Control of Con | exposure 2,966 | exposure, of which guaranteed arround | Stage 2 exposum | exposure, of exhibit guaranteed exhibits | Stage 3 exposure | Stage 3 exposure, of which guaranteed account | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure exposure 44.40% | 2,779 | exposure, of which guaranteed amount | exposure | Stage 2 exposure, of which guaranteed accuracy | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 exposure exposure 43,69% | 2,755 | exposure, of which guaranteed erround | exposure | exposure, of which guaranteed emouse | Stage 3 exposure | Stage 3 exposure, of which guaranteed | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 exposure | Stage 3 exposure 40.12% |
| ITALY | Format source Control assessment or bed admirities Solidate assessment or bed admirities Solidate and Control assessment or bed Solidate of Control assessment bed Solidate of Control assessment bed Solidate of Control Solidate | exposure 2,966 | exposure, of which guaranteed associated aso | Stage 2 exposure 2 177 2 29 | exposure, of exhibit guaranteed exhibits | Stage 3 exposure | Stage 3 exposure, of which guaranteed account | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure exposure 44.40% | 2,779 | exposure, of which guaranteed amount | exposure | Stage 2 exposure, of which guaranteed accuracy | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 exposure exposure 43,69% | 2,755 | exposure, of which guaranteed erround | exposure | exposure, of which guaranteed emouse | Stage 3 exposure | Stage 3 exposure, of which guaranteed | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for Stage 3 exposure | Stage 3 exposure 40.12% |



2023 EU-wide Stress Test: Securitisations

| | | Actual | | Baseline Scenario | | | Adverse Scenario | |
|-----------------|---|------------|------------|-------------------|------------|------------|------------------|------------|
| | (mln EUR) | 31/12/2022 | 31/12/2023 | 31/12/2024 | 31/12/2025 | 31/12/2023 | 31/12/2024 | 31/12/2025 |
| | SEC-IRBA | 0 | | | | | | |
| | SEC-SA | 97 | | | | | | |
| Exposure values | SEC-ERBA | 97 | | | | | | |
| | SEC-IAA | 0 | | | | | | |
| | Total | 193 | | | | | | |
| | SEC-IRBA | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | SEC-SA | 121 | 121 | 121 | 121 | 121 | 121 | 121 |
| REA | SEC-ERBA | 212 | 241 | 303 | 363 | 297 | 409 | 514 |
| REA | SEC-IAA | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Additional risk exposure amounts | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Total | 332 | 362 | 424 | 483 | 417 | 530 | 635 |
| Impairments | Total banking book others than assessed at fair value | | 2 | 2 | 2 | 3 | 3 | 3 |



2023 EU-wide Stress Test: Risk exposure amounts

| | Actual | | Baseline scenario | | | Adverse scenario | |
|---|------------|------------|-------------------|------------|------------|------------------|------------|
| (mln EUR) | 31/12/2022 | 31/12/2023 | 31/12/2024 | 31/12/2025 | 31/12/2023 | 31/12/2024 | 31/12/2025 |
| Risk exposure amount for credit risk | 53,953 | 54,930 | 55,812 | 56,675 | 54,539 | 55,369 | 56,521 |
| Risk exposure amount for securitisations and re-securitisations | 332 | 362 | 424 | 483 | 417 | 530 | 635 |
| Risk exposure amount other credit risk | 53,621 | 54,569 | 55,388 | 56,191 | 54,122 | 54,839 | 55,886 |
| Risk exposure amount for market risk | 622 | 622 | 622 | 622 | 492 | 492 | 492 |
| Risk exposure amount for operational risk | 8,782 | 8,782 | 8,782 | 8,782 | 8,782 | 8,782 | 8,782 |
| Other risk exposure amounts | 0 | 203 | 203 | 203 | 871 | 871 | 871 |
| Total risk exposure amount | 63,357 | 64,537 | 65,419 | 66,282 | 64,684 | 65,513 | 66,665 |
| Total Risk exposure amount (transitional) | 63,891 | 64,537 | 65,419 | 66,282 | 64,704 | 65,579 | 66,665 |
| Total Risk exposure amount (fully loaded) | 63,357 | 64,537 | 65,419 | 66,282 | 64,684 | 65,513 | 66,665 |



| | | IFRS 9 first implementation | Actual | | Baseline Scenario | | | Adverse Scenario | |
|---------|---|-----------------------------|------------|--------|-------------------|--------|--------|------------------|--------|
| | (min EUR, %) | 01/01/2018 | 31/12/2022 | 2023 | 2024 | 2025 | 2023 | 2024 | 2025 |
| A | OWN FUNDS | | 13,030 | 13,542 | 14,243 | 14,588 | 10,564 | 10,307 | 10,070 |
| A.1 | COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments) | | 12,291 | 12,802 | 13,503 | 13,848 | 9,825 | 9,567 | 9,331 |
| A.1.1 | Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments) | | 1,041 | 1,041 | 1,041 | 1,041 | 1,041 | 1,041 | 1,041 |
| A.1.1.1 | of which: CET1 instruments subscribed by Government | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| A.1.2 | Retained earnings | | -766 | 407 | 1,131 | 1,532 | -1,597 | -1,801 | -1,880 |
| A.1.3 | Accumulated other comprehensive income | | -461 | -461 | -461 | -461 | -1,084 | -1,084 | -1,084 |
| A.1.3.1 | Arising from full revaluation, cash flow hedge and liquidity reserves | | -426 | -426 | -426 | -426 | -1,049 | -1,049 | -1,049 |
| A.1.3.2 | OCI Impact of defined benefit pension plans [gain or (-) loss] | | -35 | -35 | -35 | -35 | -35 | -35 | -35 |
| A.1.3.3 | Other OCI contributions | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| A.1.4 | Other Reserves | | 11,878 | 11,878 | 11,878 | 11,878 | 11,878 | 11,878 | 11,878 |
| A.1.5 | Funds for general banking risk | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| A.1.6 | Minority interest given recognition in CET1 capital | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| A.1.7 | Adjustments to CET1 due to prudential filters | | 60 | 60 | 60 | 60 | 60 | 60 | 60 |
| A.1.7.1 | (-) Value adjustments due to the requirements for prudent valuation (AVA) | | -14 | -14 | -14 | -14 | -14 | -14 | -14 |
| A.1.7.2 | Cash flow hedge reserve | | 73 | 73 | 73 | 73 | 73 | 73 | 73 |
| A.1.7.3 | Other adjustments | | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| A.1.8 | (-) Intangible assets (including Goodwill) | | -104 | -104 | -104 | -104 | -104 | -104 | -104 |
| A.1.8.1 | of which: Goodwill (-) | | -19 | -19 | -19 | -19 | -19 | -19 | -19 |
| A.1.8.2 | of which: Software assets (-) | | -69 | -69 | -69 | -69 | -69 | -69 | -69 |
| A.1.8.3 | of which: Other intangible assets (-) | | -16 | -16 | -16 | -16 | -16 | -16 | -16 |
| A.1.9 | (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs | | -22 | 0 | 0 | 0 | -379 | -466 | -500 |
| A.1.10 | (-) IRB shortfall of credit risk adjustments to expected losses | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| A.1.11 | (-) Defined benefit pension fund assets | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| A.1.12 | (-) Reciprocal cross holdings in CET1 Capital | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| A.1.13 | (-) Excess deduction from AT1 items over AT1 Capital | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |



| | | | IFRS 9 first implementation | Actual | Baseline Scenario | | | Adverse Scenario | | |
|------------|------------|---|-----------------------------|------------|-------------------|--------|--------|------------------|--------|--------|
| | | (min EUR, %) | 01/01/2018 | 31/12/2022 | 2023 | 2024 | 2025 | 2023 | 2024 | 2025 |
| | A.1.14 | (-) Deductions related to assets which can alternatively be subject to a 1250% risk weight | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.14.1 | of which: from securitisation positions (-) | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.15 | (·) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.16 | (-) Deductible DTAs that rely on future profitability and arise from temporary differences | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.17 | (-) CET1 instruments of financial sector entities where the institution has a significant investment | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| OMAN FUNDS | A.1.18 | (-) Amount exceeding the 17.65% threshold | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| OWN FUNDS | A.1.18A | (-) Insufficient coverage for non-performing exposures | | -3 | -18 | -42 | -98 | -15 | -34 | -80 |
| | A.1.18B | (-) Minimum value commitment shortfalls | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.18C | (-) Other foreseeable tax charges | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.19 | (-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.20 | CET1 capital elements or deductions - other | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.21 | Amount subject to IFRS 9 transitional arrangements | | -1,824 | -1,822 | -1,822 | -1,822 | -1,871 | -2,132 | -1,822 |
| | 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 | 1,710 | 1,710 | 1,710 | 1,710 | 1,710 | 1,710 |
| | 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") | | 112 | 112 | 112 | 112 | 112 | 112 | 112 |
| | A.1.21.3 | Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part") | | 201 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 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") | | 275 | 0 | 0 | 0 | 69 | 442 | 0 |
| | A.1.21.4.1 | Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part") | | 73 | 0 | 0 | 0 | 21 | 133 | 0 |
| | A.1.22 | Transitional adjustments | | 668 | 0 | 0 | 0 | 24 | 77 | 0 |
| | A.1.22.1 | Adjustments due to IFRS 9 transitional arrangements | | 557 | 0 | 0 | 0 | 24 | 77 | 0 |
| | A.1.22.1.1 | From the increased IFRS 9 ECL provisions net of EL | | 557 | 0 | 0 | 0 | 24 | 77 | 0 |
| | A.1.22.1.2 | From the amount of DTAs that is deducted from CET1 capital | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.22.2 | Other transitional adjustments to CET1 Capital | | 111 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.22.2.1 | of which: due to DTAs that rely on future profitability and do not arise from temporary differences | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.22.2.2 | of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |



| | | | IFRS 9 first implementation | Actual | Baseline Scenario | | Adverse Scenario | | | |
|--|------------|--|-----------------------------|------------|-------------------|--------|------------------|--------|--------|--------|
| | | (min EUR, %) | 01/01/2018 | 31/12/2022 | 2023 | 2024 | 2025 | 2023 | 2024 | 2025 |
| | A.1.22.2.3 | of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic | | 111 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.22.2.4 | of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.2 | ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments) | | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| | A.2.1 | Additional Tier 1 Capital instruments | | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| | A.2.2 | (-) Excess deduction from T2 items over T2 capital | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.2.3 | Other Additional Tier 1 Capital components and deductions | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.2.4 | Additional Tier 1 transitional adjustments | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.2.4.1 | of which: adjustments due to IFRS 9 transitional arrangements | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.3 | TIER 1 CAPITAL (net of deductions and after transitional adjustments) | | 12,321 | 12,832 | 13,533 | 13,878 | 9,855 | 9,597 | 9,361 |
| | A.4 | TIER 2 CAPITAL (net of deductions and after transitional adjustments) | | 710 | 710 | 710 | 710 | 710 | 710 | 710 |
| | A.4.1 | Tier 2 Capital instruments | | 717 | 717 | 717 | 717 | 717 | 717 | 717 |
| | A.4.2 | Other Tier 2 Capital components and deductions | | -7 | -7 | -7 | -7 | -7 | -7 | -7 |
| | A.4.3 | Tier 2 transitional adjustments | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.4.3.1 | of which: adjustments due to IFRS 9 transitional arrangements | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.5 | Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | В | TOTAL RISK EXPOSURE AMOUNT | | 63,357 | 64,537 | 65,419 | 66,282 | 64,684 | 65,513 | 66,665 |
| TOTAL RISK EXPOSURE AMOUNT | B.1 | of which: Transitional adjustments included | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | B.2 | Adjustments due to IFRS 9 transitional arrangements | | 534 | 0 | 0 | 0 | 21 | 66 | 0 |
| | C.1 | Common Equity Tier 1 Capital ratio | | 19.24% | 19.84% | 20.64% | 20.89% | 15.18% | 14.59% | 14.00% |
| CAPITAL RATIOS (%) Transitional period | C.2 | Tier 1 Capital ratio | | 19.28% | 19.88% | 20.69% | 20.94% | 15.23% | 14.63% | 14.04% |
| | C.3 | Total Capital ratio | | 20.39% | 20.98% | 21.77% | 22.01% | 16.33% | 15.72% | 15.11% |
| Fully loaded CAPITAL | D.1 | COMMON EQUITY TIER 1 CAPITAL (fully loaded) | | 11,623 | 12,802 | 13,503 | 13,848 | 9,801 | 9,490 | 9,331 |
| | D.2 | TIER 1 CAPITAL (fully loaded) | | 11,653 | 12,832 | 13,533 | 13,878 | 9,831 | 9,520 | 9,361 |
| | D.3 | TOTAL CAPITAL (fully loaded) | | 12,362 | 13,542 | 14,243 | 14,588 | 10,540 | 10,230 | 10,070 |



| | | | IFRS 9 first implementation | Actual | Baseline Scenario | | | Adverse Scenario | | |
|--|-------|---|-----------------------------|------------|-------------------|--------|--------|------------------|--------|--------|
| | | (min EUR, %) | 01/01/2018 | 31/12/2022 | 2023 | 2024 | 2025 | 2023 | 2024 | 2025 |
| CAPITAL RATIOS (%) Fully loaded | E.1 | Common Equity Tier 1 Capital ratio | | 18.34% | 19.84% | 20.64% | 20.89% | 15.15% | 14.49% | 14.00% |
| | E.2 | Tier 1 Capital ratio | | 18.39% | 19.88% | 20.69% | 20.94% | 15.20% | 14.53% | 14.04% |
| | E.3 | Total Capital ratio | | 19.51% | 20.98% | 21.77% | 22.01% | 16.29% | 15.61% | 15.11% |
| | H.1 | Total leverage ratio exposures (transitional) | | 178,524 | 178,524 | 178524 | 178524 | 178524 | 178524 | 178524 |
| Leverage ratios (%) | H.2 | Total leverage ratio exposures (fully loaded) | | 177,856 | 177,856 | 177856 | 177856 | 177856 | 177856 | 177856 |
| Leverage ratios (%) | H.3 | Leverage ratio (transitional) | | 6.90% | 7.19% | 7.58% | 7.77% | 5.52% | 5.38% | 5.24% |
| | H.4 | Leverage ratio (fully loaded) | | 6.55% | 7.21% | 7.61% | 7.80% | 5.53% | 5.35% | 5.26% |
| | P.1 | Capital conservation buffer | | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% |
| | P.2 | Countercyclical capital buffer | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Transitional combined buffer | P.3 | O-SII buffer | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| requirements (%) | P.4 | G-SII buffer | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| | P.5 | Systemic risk buffer applied to exposures according to article 133 of CRD | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| | P.6 | Combined buffer | | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% |
| | R.1 | Pillar 2 capital requirement | | 2.83% | 2.80% | 2.80% | 2.80% | 2.80% | 2.80% | 2.80% |
| | R.1.1 | of which: CET1 | | 1.59% | 1.58% | 1.58% | 1.58% | 1.58% | 1.58% | 1.58% |
| | R.1.2 | of which: AT1 | | 0.53% | 0.53% | 0.53% | 0.53% | 0.53% | 0.53% | 0.53% |
| Pillar 2 (%) | R.2 | Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03) | | 10.83% | 10.80% | 10.80% | 10.80% | 10.80% | 10.80% | 10.80% |
| | R.2.1 | of which: CET1 | | 6.09% | 6.08% | 6.08% | 6.08% | 6.08% | 6.08% | 6.08% |
| | R.3 | Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03) | | 13.33% | 13.30% | 13.30% | 13.30% | 13.30% | 13.30% | 13.30% |
| | R.3.1 | of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD) | | 8.59% | 8.58% | 8.58% | 8.58% | 8.58% | 8.58% | 8.58% |
| | R.4 | Leverage Ratio pillar 2 requirement | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| | S.1 | COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17 | | 11,623 | | | | | | |
| Memorandum items | S.2 | COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17 | | | 12,802 | 13,503 | 13,848 | 9,801 | 9,490 | 9,331 |
| related to the application of IFRS-17 for banks with insurance subsidiaries or | S.3 | TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS- 17 | | 63,357 | | | | | | |
| participations | S.4 | TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17 | | | 64,537 | 65,419 | 66,282 | 64,684 | 65,513 | 66,665 |
| | S.5 | Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17 | | 18.34% | 19.84% | 20.64% | 20.89% | 15.15% | 14.49% | 14.00% |



2023 EU-wide Stress Test: P&L

| | Actual | Baseline scenario | | | Adverse scenario | | |
|--|------------|-------------------|------------|------------|------------------|------------|------------|
| (mln EUR) | 31/12/2022 | 31/12/2023 | 31/12/2024 | 31/12/2025 | 31/12/2023 | 31/12/2024 | 31/12/2025 |
| Net interest income | 3,693 | 3,885 | 3,544 | 3,057 | 3,152 | 3,398 | 3,158 |
| Interest income | 4,112 | 6,139 | 6,211 | 5,952 | 7,307 | 7,848 | 7,697 |
| Interest expense | -419 | -2,254 | -2,666 | -2,895 | -4,155 | -4,450 | -4,540 |
| Dividend income | 24 | 24 | 24 | 24 | 12 | 12 | 12 |
| Net fee and commission income | 1,338 | 1,312 | 1,289 | 1,269 | 981 | 1,039 | 1,103 |
| Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities | 213 | -4 | -4 | -4 | -5 | -4 | -4 |
| 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 | | | | | -557 | | |
| Other operating income not listed above, net | 125 | 357 | 357 | 357 | 329 | 357 | 357 |
| Total operating income, net | 5,394 | 5,575 | 5,211 | 4,704 | 3,911 | 4,803 | 4,627 |
| Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss | -477 | -330 | -605 | -560 | -1,302 | -1,410 | -1,135 |
| Other income and expenses not listed above, net | -3,348 | -3,492 | -3,495 | -3,496 | -3,795 | -3,684 | -3,606 |
| Profit or (-) loss before tax from continuing operations | 1,569 | 1,753 | 1,112 | 647 | -1,186 | -291 | -114 |
| Tax expenses or (-) income related to profit or loss from continuing operations | -215 | -524 | -334 | -194 | 356 | 87 | 34 |
| Profit or (-) loss after tax from discontinued operations (disposed at cut-off date) | 442 | | | | | | |
| Profit or (-) loss for the year | 1,796 | 1,229 | 778 | 453 | -830 | -204 | -80 |
| Amount of dividends paid and minority interests after MDA-related adjustments | 58 | 56 | 54 | 52 | 0 | 0 | 0 |
| Attributable to owners of the parent net of estimated dividends | 1,738 | 1,173 | 725 | 401 | -830 | -204 | -80 |
| Memo row: Impact of one-off adjustments | | 0 | 0 | 0 | 0 | 0 | 0 |
| Total post-tax MDA-related adjustment | | 0 | 0 | 0 | 0 | 0 | 0 |
| Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17 | | 1,229 | 778 | 453 | -830 | -204 | -80 |



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

| | (mln EUR) | |
|---|-----------|--------------------------------|
| Issuance of CET 1 Instruments 01 January to 31 March 2023 | | Impact on Common Equity Tier 1 |
| Raising of capital instruments eligible as CET1 capital (+) | | 0 |
| Repayment of CET1 capital, buybacks (-) | | 0 |
| Conversion to CET1 of hybrid instruments (+) | | 0 |

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

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