

### **2021 EU-wide Stress Test**

Bank Name	Banco BPM S.p.A.
LEI Code	815600E4E6DCD2D25E30
Country Code	IT



### 2021 EU-wide Stress Test: Summary

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

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

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

17	IFRS 9 transitional arrangements?	Yes (static and dynamic)

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	10

New definition of default?

No



	Danco Di M S.p.A.																
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
										Actual							
										31/12/2020							
				Expos	ure values			Risk expos	ure amounts								
			A-I	RB	F-	IRB	A-IF	RB	F-1	IRB	Stage 1 exposure St	age 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverag
		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	e Stage 3 e
	Central banks		0	· · · · · · · · · · · · · · · · · · ·	ა <u>ი</u>	(	) 0	(	0 0		0 0	(	) (	0 (	) 0		0 -
	Central governments		0	1	<u>ა</u> ი	ſ	0	(	0 0		0 0	(	) (	0 (	) 0		0 -
	Institutions		0	4	<u>ງ</u> ເ	<u>ر</u>	0 0	(	0 0		0 0	(	) (	) (	) 0		0 -
	Corporates		38,955	4,61	δ (	С С	16,528	869	9 0		0 31,989	6,495	5 4,558	3 100	) 174	2,40	06
	Corporates - Of Which: Specialised Lending		0	4	<u>ງ</u> ເ	C	0 0	(	0 0		0 0	C	) (	0 (	) 0		0 -
	Corporates - Of Which: SME		15,782	3,43	δ (	С С	6,604	671	1 0		0 12,536	3,074		9 50	) 122	1,90	09
	Retail		40,237		<u>ງ</u> ເ	С С	0 6,479	418	3 0		0 35,321	4,824	1 2,083	3 38	3 135	91	10
	Retail - Secured on real estate property		27,667		δ (	۲ ۲	3,480	160	0 0		0 24,238	3,377	7 1,171	1 11	. 89	25	51
Banco BPM S.p.A.	Retail - Secured on real estate property - Of Which: SME		4,028		1 (	C C	1,040	64	4 0		0 3,098	921	L 485	5 6	6 42	11	11
Dalico Drifi S.p.A.	Retail - Secured on real estate property - Of Which: non-SME		23,639	68	3 (	С С	2,441	96	5 0		0 21,140	2,456	5 686	5 5	5 48	14	40
	Retail - Qualifying Revolving		911		۲ آ	C C	) 152	1	1 0		0 839	72	2 5	5 2	2 1		3
	Retail - Other Retail		11,659	-	3 (	C	2,847	257	7 0		0 10,245 0 8,761	1,376		7 25	5 44	65	56
	Retail - Other Retail - Of Which: SME		9,943		<del>ت</del> (	<u>ر</u>	2,540	229	9 0		0 8,761	1,145	5 794	4 23	39	58	83
	Retail - Other Retail - Of Which: non-SME		1,716	11	3 (	<u>с</u>	307	28	3 0		0 1,484	231	l 113	3 2	2 5	7.	73
	Equity		0	4	3		0	(	D		0	(	) (	0 (	) 0		0 -
	Securitisation																
	Other non-credit obligation assets		0		ა		0	(	)		0	(	) (	) (	) 0		0 -
	IRB TOTAL		79,192	6,69	۲ آذ	0	23,007	1,287	/ 0		0 67,310	11,319	6,641	L 138	309	3,31	L <b>6</b>

			Actual															
											31/12/2020							
					Exposur	e values			Risk expos	ure amounts								
				A-I	RB	F-IR	В	A-I	RB	F-	IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Charles 2 and a summer
19		Central banks		0	0	0	(	0 0	C	) (	D	0 0	0		0	0 0	[	0 -
20		Central governments		0	0	0	(	0 0	C	) (	D	0 0	0		0	0 0	(	0 -
21		Institutions		0	0	0	(	0 0	C	) (	)	0 0	0		0	0 0	(	0 -
22		Corporates		38,955	4,615	0	(	16,528	869	) (	0	0 31,989	6,495	4,55	7 10	0 174	2,405	52.78%
23		Corporates - Of Which: Specialised Lending		0	0	0	(	0 0	C	) (	0	0 0	0		0	0 0	(	ე -
24		Corporates - Of Which: SME		15,782	3,435	0	(	6,604	671	. (	0	0 12,536	3,074	3,39	8 5	0 122	1,908	
25		Retail		40,168	2,075	0	(	6,470	417	' (	0	0 35,261	4,815	2,07	8 3	8 135	900	9 43.72%
26		Retail - Secured on real estate property		27,606	1,163	0	(	3,472	159	) (	)	0 24,185	3,368	1,16	8 1	1 89	250	50 21.42%
27	ITALY	Retail - Secured on real estate property - Of Which: SME		4,028	484	0	(	1,040	64	. (	)	0 3,097	921	48	5	6 42	111	.1 22.87%
28	IIALI	Retail - Secured on real estate property - Of Which: non-SME		23,578	679	0	(	2,432	95	; (	)	0 21,087	2,447	68	2	5 47	139	9 20.38%
29		Retail - Qualifying Revolving		910	5	0	(	0 152	1	. (	)	0 839	72		5	2 1		3 61.37%
30		Retail - Other Retail		11,652	907	0	(	2,846	257	'	)	0 10,238	1,375	90	6 2	5 44	65'	5 72.36% 33 73.46% 72 64.57%
31		Retail - Other Retail - Of Which: SME		9,943	795	0	(	2,540	229	) (	0	0 8,761	1,145	79	4 2	3 39	58	3 73.46%
32		Retail - Other Retail - Of Which: non-SME		1,709	112	0	(	306	28	;	0	0 1,477	230	11	2	2 5	7;	2 64.57%
33		Equity		0	0			0	C			0	0		0	0 0	(	0 -
34		Securitisation																
35		Other non-credit obligation assets		0	0			0	C			0	0		0	0 0	(	<b>ე</b> -
36		IRB TOTAL		79,123	6,690	0	(	22,998	1,286	C		0 67,251	11,310	6,63	5 13	309	3,314	4 49.94%

										Actual							
										31/12/2020							
				Exposu	re values			Risk expos	ure amounts								
			A-II	RB	F-IF	В	A-I	RB	F-II	RB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
37	Central banks		0	(	0		0 0	C	0 0		0 0		0 (	0 0	0	C	J -
38	Central governments		0	(	0		0 0	C	0 0		0 0		0 (	0 0	0	C	) -
39	Institutions		0	(	0		0 0	C	0 0		0 0		) (	0 0	0	0	) -
40	Corporates		0	(	0		0 0	C	0 0		0 0		0 (	0 0	0	0	J -
41	Corporates - Of Which: Specialised Lending		0	(	0		0 0	C	0 0		0 0		) (	0 0	0	0	J –
42	Corporates - Of Which: SME		0	(	0		0 0	C	0 0		0 0		) (	0 0	0	0	) -
43	Retail		6	(	0		0 1	C	0 0		0 6		1 (	0 0	0	0	0 0.00%
44	Retail - Secured on real estate property		5	(	0		0 1	C	0 0		0 4		1 (	0 0	0	C	J –
45 UNITED STATES	Retail - Secured on real estate property - Of Which: SME		0	(	0		0 0	C	0 0		0 0		) (	0 0	0	0	) -
46 UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		5	(	0		0 1	C	0 0		0 4		1 (	0 0	0	0	J -
47	Retail - Qualifying Revolving		0	(	0		0 0	C	0 0		0 0		0 (	0 0	0	C	) -
48	Retail - Other Retail		2	(	0		0 0	C	0 0		0 2		) (	0 0	0	0	0 0.00%
49	Retail - Other Retail - Of Which: SME		0	(	0		0 0	C	0 0		0 0		0 (	0 0	0	C	J –
50	Retail - Other Retail - Of Which: non-SME		2	(	0		0 0	C	0 0		0 2		) (	0 0	0	0	0 0.00%
51	Equity		0	(			0	C	)		0		) (	0 0	0	0	) -
52	Securitisation																
53	Other non-credit obligation assets		0	(			0	C	)		0		) (	0 0	0	(	ງ -
54	IRB TOTAL		6	C	0	(	0 1	0	0		0 6		L C	0	0	0	0 0.00%

			[								Actual							
											31/12/2020							
					Exposu	re values			Risk expos	sure amounts								
				A-I	RB	F-I	RB	A-:	IRB	F-1	IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	e Stage 2 exposur	e Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
55		Central banks		0	(	0 0	C	) 0	(	0 0		0	0	0 (	) (	) (	) (	) -
56		Central governments		0	(	0 0	C	0 0	(	0 0		0	0	0 (	) (	) (	) (	J -
57		Institutions		0	(	0	C	0 0	(	0 0		0	0	0 (	) (	) (	) (	) -
58		Corporates		0	(	0	C	0 0	(	0 0		0	0	0 (	) (	) (	) (	) -
59		Corporates - Of Which: Specialised Lending		0	(	0	C	0 0	(	0 0		0	0	0 (	) (	) (	) (	) -
60		Corporates - Of Which: SME		0	(	0	C	0 0	(	00		0	0	0 (	) (	) (	) (	) -
61		Retail		0	(	0	C	0 0	(	0 0		0	0	0 (	) (	) (	) (	) -
62		Retail - Secured on real estate property		0	(	0 0	C	0 0	(	0 0		0	0	0 (	) (	) (	) (	ງ -
63	N.A.	Retail - Secured on real estate property - Of Which: SME		0	(	0	C	0 0	(	0 0		0	0	0 (	) (	) (	) (	J -
64	IN.A.	Retail - Secured on real estate property - Of Which: non-SME		0	(	0	C	0 0	(	0 0		0	0	0 (	) (	) (	) (	J -
65		Retail - Qualifying Revolving		0	(	0 0	C	0 0	(	0 0		0	0	0 (	) (	) (	) (	J –
66		Retail - Other Retail		0	(	0 0	C	0 0	(	0 0		0	0	0 (	) (	) (	) (	ງ -
67		Retail - Other Retail - Of Which: SME		0	(	0 0	C	0 0	(	0 0		0	0	0 (	) (	) (	) (	) -
68		Retail - Other Retail - Of Which: non-SME		0	(	0 0	C	0 0	(	0 0		0	0	0 (	) (	) (	) (	J -
69		Equity		0	(	)		0	(	0			0	0 (	) (		) (	) -
70		Securitisation																
71		Other non-credit obligation assets		0				0	(	0			0	0 (	) (	) (	) (	ງ -
72		IRB TOTAL		0		0	0	0	C	0 0			0	0 0	) (	0	) (	<u>- ار</u>

EBA	EUROPEAN BANKING AUTHORITY
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											Actual						
											31/12/2020						
					Exposu	re values			Risk expos	ure amounts							
				A-]	IRB	F-II	RB	A-1	IRB	F-	IRB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
91		Central banks		0	(	0 0	(	0 0	(	0 0	)	0 0	0	0 0	) 0		0 -
92		Central governments		0	(	0 0	(	) 0	(	0 0	)	0 0	0	0 0	) 0		0 -
93		Institutions		0	(	0 0	(	) 0	(	0 0	)	0 0	0	0 0	) 0		0 -
94		Corporates		0	(	0 0	(	0	(	0 0	)	0 0	0	0 0	) 0		0 -
95		Corporates - Of Which: Specialised Lending		0	(	0 0	(	0	(	0 0	)	0 0	0	0 0	) 0		0 -
96		Corporates - Of Which: SME		0	(	0 0	(	0 0	(	0 0	)	0 0	0	0 0	) 0		0 -
97		Retail		0	(	0 0	(	) 0	(	0 0	)	0 0	0	0 0	) 0		0 -
98		Retail - Secured on real estate property		0	(	0 0	(	) 0	(	0 0	)	0 0	0	0 0	) 0		0 -
99		Retail - Secured on real estate property - Of Which: SME		0	(	0 0	(	) 0	(	0 0	)	0 0	0	0 0	) 0		0 -
100	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	(	0 0	(	0	(	0 0	)	0 0	0	0 0	) 0		0 -
101		Retail - Qualifying Revolving		0	(	0 0	(	0	(	0 0	)	0 0	0	0 0	) 0		0 -
102		Retail - Other Retail		0	(	0 0	(	0 0	(	0 0	)	0 0	0	0 0	) 0		0 -
103		Retail - Other Retail - Of Which: SME		0	(	0 0	(	) 0	(	0 0	)	0 0	0	0 0	) 0		0 -
104		Retail - Other Retail - Of Which: non-SME		0	(	0 0	(	0	(	0 0	)	0 0	0	0 0	) 0		0 -
105		Equity		0	(			0	(	)		C	0	0 0	) 0		0 -
106		Securitisation															
107		Other non-credit obligation assets		0	(			0	(	)		C	0	0 0	) 0		0 -
108		IRB TOTAL		0	0	0	(	) 0	C	) 0		0 0	0	) 0	0	(	) -

				Actual													
											31/12/2020						
					Expos	ure values			Risk expos	ure amounts							
				A-I	RB	F-3	RB	A-I	RB	F-	IRB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109		Central banks		0		0 0	C	0 0		0 0	) (	0 0	0	0	0	0 0	-
110		Central governments		0		0 0	C	0 0		0 0	) (	0 0	0	0	0	0 0	-
111		Institutions		0		0 0	C	0 0		0 0	) (	0 0	0	0	0	0 0	-
112		Corporates		0		0 0	C	0 0		0 0	) (	0 0	0	0	0	0 0	[-
113		Corporates - Of Which: Specialised Lending		0		0 0	C	0 0		0 0	) (	0 0	0	0	0	0 0	-
114		Corporates - Of Which: SME		0		0 0	C	0 0		0 0	) (	0 0	0	0	0	0 0	[-
115		Retail		0		0 0	C	0 0		0 0	) (	0 0	0	0	0	0 0	-
116		Retail - Secured on real estate property		0		0 0	C	0 0		0 0	) (	0 0	0	0	0	0 0	-
117	N.A.	Retail - Secured on real estate property - Of Which: SME		0		0 0	C	0 0		0 0	) (	0 0	0	0	0	0 0	-
118	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0		0 0	C	0 0		0 0	) (	0 0	0	0	0	0 0	-
119		Retail - Qualifying Revolving		0		0 0	C	0		0 0	) (	0 0	0	0	0	0 0	-
120		Retail - Other Retail		0		0 0	C	0		0 0	) (	0 0	0	0	0	0 0	-
121		Retail - Other Retail - Of Which: SME		0		0 0	C	0		0 0	) (	0 0	0	0	0	0 0	-
122		Retail - Other Retail - Of Which: non-SME		0		0 0	C	0		0 0	) (	0 0	0	0	0	0 0	-
123		Equity		0		0		0		D		C	0	0	0	0 0	
124		Securitisation															
125		Other non-credit obligation assets		0		0		0		D		0	0	0	0	0 0	
126		IRB TOTAL		0		0 0	0	0		0	0	) 0	0	0		0 0	I-

											Actual						
											31/12/2020						
					Exposi	ure values			Risk expos	sure amounts							
				A-IF	В	F-I	RB	A-	IRB	F	-IRB	Charac 1 anna anna		Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage I exposure	Stage 2 exposure Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
127		Central banks		0		0 0	0	) (		0	0	0 0	0	ס	0 (	) 0	-
128		Central governments		0		0 0	0	) (		0	0	0 0	0	D	0 (	) 0	-
129		Institutions		0		0 0	0	) (		0	0	0 0	0	D	0	) 0	-
130		Corporates		0		0 0	0	) (		0	0	0 0	0	D	0 (	) 0	-
131		Corporates - Of Which: Specialised Lending		0		0 0	0	) (		0	0	0 0	0	D	0 (	) 0	-
132		Corporates - Of Which: SME		0		0 0	0	) (		0	0	0 0	0	D	0	) 0	-
133		Retail		0		0 0	0	) (		0	0	0 0	0	D	0 (	) 0	-
134		Retail - Secured on real estate property		0		0 0	0	) (		0	0	0 0	0	D	0 (	0 0	-
135	N.A.	Retail - Secured on real estate property - Of Which: SME		0		0 0	0	) (		0	0	0 0	0	D	0	) 0	-
136	IN.A.	Retail - Secured on real estate property - Of Which: non-SME		0		0 0	0	) (		0	0	0 0	0	D	0 (	) 0	-
137		Retail - Qualifying Revolving		0		0 0	0	) (		0	0	0 0	0	D	0 (	) 0	-
138		Retail - Other Retail		0		0 0	0	) (	)	0	0	0 0	0	D	0 (	) 0	-
139		Retail - Other Retail - Of Which: SME		0		0 0	0	) (		0	0	0 0	0	D	0 (	) 0	-
140		Retail - Other Retail - Of Which: non-SME		0		0 0	0	) (	)	0	0	0 0	0	D	0 (	) 0	-
141		Equity		0		0		(		0		0	0	0	0 (	) 0	-
142		Securitisation															
143		Other non-credit obligation assets		0		0		(	)	0		0	0	D	0 (	0 0	-
144		IRB TOTAL		0		0 0	0	C		0		0 0	0		0 (	0	-

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
								Actual							
								31/12/2020							
		Exposu	re values			Risk exposu	ure amounts								
	A-1	IRB	F-1	RB	A-I	RB	F-I	RB				Stock of	Stock of	Stock of	Coverage Datia
									Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3 exposure
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	otage o exposare
(mln EUR, %)															
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0		0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0			0	0			0	0	0	0	0	0	
	0	0			0	0			0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

	EUROPEAN BANKING AUTHORITY
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			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
										Actual							
										31/12/2020							
				Expos	ure values			Risk expos	sure amounts								
			/	A-IRB	F-	RB	A-1	[RB	F-1	IRB				Stock of	Stock of	Stock of	Coverage Ratio
RowN um		(mln	Non-defaulted EUR, %)	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	e Stage 2 exposure Sta	ige 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Change 2 and a second
145		Central banks		0	0 0		0 0		0 0	)	0	0 0	0	0 0	C	) (	0 -
146		Central governments		0	0 0		0 0		0 0	)	0	0 0	0	0 0	C	) (	0 -
147		Institutions		0	0 0		0 0		0 0	)	0	0 0	0	0 0	C	) (	0 -
148		Corporates		0	0 0		0 0		0 0	)	0	0 0	0	0 0	C	) (	0 -
149		Corporates - Of Which: Specialised Lending		0	0 0		0 0		0 0	)	0	0 0	0	0 0	C	) (	0 -
150		Corporates - Of Which: SME		0	0 0		0 0		0 0	)	0	0 0	0	0 0	C	) (	0 -
151		Retail		0	0 0		0 0		0 0	)	0	0 0	0	0 0	C	) (	0 -
152		Retail - Secured on real estate property		0	0 0		0 0		0 0	)	0	0 0	0	0 0	C	) (	0 -
153	N.A.	Retail - Secured on real estate property - Of Which: SME		0	0 0		0 0		0 0	)	0	0 0	0	0 0	C	) (	0 -
154	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0 0		0 0		0 0	)	0	0 0	0	0 0	C	) (	0 -
155		Retail - Qualifying Revolving		0	0 0		0 0		0 0	)	0	0 0	0	0 0	C	) (	0 -
156		Retail - Other Retail		0	0 0		0 0		0 0	)	0	0 0	0	0 0	C	) (	0 -
157		Retail - Other Retail - Of Which: SME		0	0 0		0 0		0 0	)	0	0 0	0	0 0	C	) (	0 -
158		Retail - Other Retail - Of Which: non-SME		0	0 0		0 0		0 0	)	0	0 0	0	0 0	C	) (	0 -
159		Equity		0	0		0		D			0 0	0	0 0	C	) (	0 -
160		Securitisation															
161		Other non-credit obligation assets		0	0		0		D			0 0	0	0 0	C	) (	0 -
162		IRB TOTAL		0	0 0		0 0		0 0		0	0	0	0	0		J -

									Actual							
									31/12/2020							
			Exposi	ire values			Risk expos	sure amounts								
		A	-IRB	F-IRB		A-	IRB	F	-IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um	(min	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 expos	ure Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
163	Central banks		0	0 0	C	) 0		0	0	0 0		0	0	0 0	) (	Ĵ-
164	Central governments		D	0 0	C	) 0		0	0	0 0		0	0	0 0	) (	- ز
165	Institutions		0	0 0	C	) 0		0	0	0 0		0	0	0 0	) (	<u>ا</u> ر
166	Corporates		D	0 0	C	) 0		0	0	0 0		0	0	0 0	) (	<u>- ز</u>
167	Corporates - Of Which: Specialised Lending		0	0 0	C	) 0		0	0	0 0		0	0	0 0	) (	<u>ا</u> ر
168	Corporates - Of Which: SME		D	0 0	C	) 0		0	0	0 0		0	0	0 0	) (	_ ر
169	Retail		D	0 0	C	) 0		0	0	0 0		0	0	0 0	)	_ ر
170	Retail - Secured on real estate property		D	0 0	C	) 0		0	0	0 0		0	0	0 0	)	_ ز
<sup>171</sup> N.A.	Retail - Secured on real estate property - Of Which: SME		D	0 0	C	) 0		0	0	0 0		0	0	0 0	) (	_ ر
172	Retail - Secured on real estate property - Of Which: non-SME		D	0 0	C	) 0		0	0	0 0		0	0	0 0	)	_ ز
173	Retail - Qualifying Revolving		D	0 0	C	) 0		0	0	0 0		0	0	0 0	) (	(
174	Retail - Other Retail		D	0 0	C	) 0		0	0	0 0		0	0	0 0	)	_ ز
175	Retail - Other Retail - Of Which: SME		D	0 0	C	) 0		0	0	0 0		0	0	0 0	)	) –
176	Retail - Other Retail - Of Which: non-SME		0	0 0	C	0 0		0	0	0 0		0	0	0 0	(	) -
177	Equity		0	0		0		0		0		0	0	0 0	(	) –
178	Securitisation															
179	Other non-credit obligation assets		0	0		0		0		0		0	0	0 0	(	_ ر
180	IRB TOTAL			0 0	0	0		0	0	0 0		0		0 0	(	1-

											Actual							
											31/12/2020							
					Expos	ure values			Risk expos	sure amounts								
			(min EUR, %)				IRB	A-]	IRB	F-	IRB				Stock of	Stock of	Stock of provisions for	Coverage Ratio
um and a second se			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposu	ure Stage 3 exposur	e provisions for Stage 1 exposure	provisions for e Stage 2 exposure	provisions for Stage 3 exposure	Coverage Rati Stage 3 expos
.81		Central banks		0		0 0	) (	0 0		0 0		0 (		0	0	0		J –
82		Central governments		0		0 0	) (	0 0		0 0	)	0 (	)	0	0	0	) (	<u>ر</u> -
83		Institutions		0		0 0	) (	0 0		0 0	)	0 (	)	0	0	0	) (	ر -
84		Corporates		0		0 0	) (	0 0		0 0	D	0 (	)	0	0	0	0 0	- ز
85		Corporates - Of Which: Specialised Lending		0		0 0	) (	0 0		0 0	D	0 (	)	0	0	0	0 0	(
36		Corporates - Of Which: SME		0		0 0	) (	0 0		0 0	0	0 (	)	0	0	0	0 0	( –
37		Retail		0		0 0	) (	0 0		0 0	ס	0 (	0	0	0	0	0 0	ر -
8		Retail - Secured on real estate property		0		0 0	) (	0 0		0 0	ס	0 (	0	0	0	0	0 0	ر -
9	N.A.	Retail - Secured on real estate property - Of Which: SME		0		0 0	) (	0 0		0 0	ס	0 (	0	0	0	0	0 0	ر -
90		Retail - Secured on real estate property - Of Which: non-SME		0		0 0	) (	0 0		0 0	ס	0 (	0	0	0	0	0 0	ر -
01		Retail - Qualifying Revolving		0		0 0	) (	0 0		0 0	0	0 (	0	0	0	0	0 0	<u>)</u> -
92		Retail - Other Retail		0		0 0	) (	0 0		0 0	0	0 (	)	0	0	0	0 0	) -
93		Retail - Other Retail - Of Which: SME		0		0 0	) (	0 0		0 0	0	0 (	)	0	0	0	0 0	<u>)</u> -
94		Retail - Other Retail - Of Which: non-SME		0		0 0	) (	0 0		0 0	)	0 (	)	0	0	0	0 0	<u>)</u> –
95		Equity		0		0		0		0		(	)	0	0	0	) (	<u>)</u> -
96		Securitisation																
.97		Other non-credit obligation assets		0		0		0		0		(	0	0	0	0	0 0	<u>)</u>
198		IRB TOTAL		0		0 0		0		0 0	<u> </u>	0 0		0	0	0	0	<u>/</u>



	Banco BPM S.p.A.																						
			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
													Baseline Scenario	D									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,  %		Stage 2 exposure Stag	ge 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	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for re Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	ge 2 exposure Sta	ge 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	Coverag Stage 3 (
	Central banks		0	0	0		0 0	(	) -		0 0		0	0	0	) -	0	0	0	0	0	0 -	/
	Central governments		0	0	0	)	0 0	(	) -	(	0 0		0	0	0 (	) -	0	0	0	0	0	0 -	
	Institutions		0	0	0	)	0 0	(	) -		0 0		0	0	0 (	) -	0	0	0	0	0	0 -	. <u> </u>
	Corporates		32,366	5,337	5,339	14	4 168	2,652	49.68%	32,374	4 4,602	6,06	6 14	1 13	37 2,886	47.58%	6 32 <i>.</i> 213	4,092	6,737	140	112	3,102	
	Corporates - Of Which: Specialised Lending		0	0	0	)	0 0	(	) -	(	0 0		0	0	0 (	) -	0	0	0	0	0	0 -	
	Corporates - Of Which: SME		12,647	2,481	3,882	2	4 120	2,060	53.06%	12,584	4 2,123	4,30	2 7	6 9	97 2,193	3 50.97%	6 12,406	1,904	4,699	75	78	2,319	·
	Retail		35,182	4,347	2,700	) 6	8 117	1,105	5 40.94%	34,966	6 4,042	3,22	1 7	0 10	01 1,232	7 38.42%	6 34,679	3,830	3,719	68	90	1,367	
	Retail - Secured on real estate property		24,316	2,952	1,518	3 1	0 60	350	23.04%	24,29	2,730	1,76	4	9 5	50 38	21.59%	6 24,215	2,582	1,989	9	45	409	
Panca PDM C n A	Retail - Secured on real estate property - Of Which: SME		3,158	744	602	2	6 25	154	1 25.61%	3,17	1 643	69	0	6 2	20 168	3 24.41%	3,156	578	771	6	16	181	
Banco BPM S.p.A.	Retail - Secured on real estate property - Of Which: non-SME		21,158	2,208	916		4 35	196	5 21.35%	21,12	1 2,087	1,074	4	3 2	29 212	19.78%	6 21,059	2,004	1,219	3	28	228	
	Retail - Qualifying Revolving		822	79	16	ò	1 1	1	5 31.51%	809	9 81	2	5	1	1	25.98%	<sup>б</sup> 799	82	35	1	1	8	
	Retail - Other Retail		10,044	1,316	1,167	' 5	7 55	751	L 64.35%	9,86	5 1,230	1,43	1 6	0 5	50 850	) 59.38%	9,665	1,166	1,695	58	44	950	
	Retail - Other Retail - Of Which: SME		8,580	1,100	1,020	) 5	5 51	672	65.91%	8,400	0 1,040	1,26	0 5	8 4	46 767	60.88%	6 8,204	993	1,503	57	42	863	
	Retail - Other Retail - Of Which: non-SME		1,465	215	147	7	2 4	79	9 53.54%	1,460	6 190	17	1	1	3 83	48.37%	o 1,462	174	192	1	3	86	
	Equity		0	0	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	0	0	0 -	
	IRB TOTAL		67,548	9,684	8,039	212	2 285	3,758	46.75%	67,340	0 8,643	9,282	7 21:	1 23	38 4,123	44.40%	o 66,892	7,922	10,456	208	202	4,469	

						31/12/2021							31/12/2022						31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposu	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2	exposure Stage 3 expo	Stock of sure provisions for	Stock of r provisions for	Stock of provisions for re Stage 3 exposu	
	Central banks		0	0 0	C		0 (	) (	-	C	0 0		0 0	)	0	0 -	0	0	0	0	0	0 -
	Central governments		0	0 0	C		0 (	) (	-	C	0 0		0 0	)	0	0 -	0	0	0	0	0	0 -
	Institutions		0	0 0	C		0 (	) (	-	C	0 0		0 0	)	0	0 -	0	0	0	0	0	0 -
	Corporates		32,366	5 5,337	5,338	14	4 168	3 2,652	49.68%	32,374	4,602	6,06	5 141	l 13	2,8	47.57%	32,213	4,092	5,736	140	.12 3,1	101
	Corporates - Of Which: Specialised Lending		0	0 0	C		0 (	) (	-	C	0 0		0 0	)	0	0 -	0	0	0	0	0	0 -
	Corporates - Of Which: SME		12,647	7 2,481	3,881	7	4 120	2,059	53.06%	12,584	1 2,123	4,30	1 76	5 9	2,1	92 50.97%	12,406	1,904	1,698	75	78 2,3	318
	Retail		35,122	2 4,338	2,694	6	8 117	' 1,103	40.93%	34,906	5 4,034	3,21	5 70	) 10	0 1,2	35 38.41%	34,619	3,823	3,713	68	90 1,3	365
	Retail - Secured on real estate property		24,262	2 2,945	1,514	1	0 60	) 348	23.01%	24,238	3 2,723	1,75	9 9	9 4	9 3	79 21.56%	24,161	2,575	,984	9	45 4	408
	Retail - Secured on real estate property - Of Which: SME		3,158	3 744	602		6 25	5 154	25.61%	3,170	) 643	69	0 6	5 2	.0 1	58 24.41%	3,155	578	771	6	16 1	181
ITALY	Retail - Secured on real estate property - Of Which: non-SME		21,105	5 2,201	911		4 35	5 194	21.29%	21,067	7 2,080	1,06	9 3	3 2	.9 2	19.72%	21,006	1,998	,213	3	28 2	226
	Retail - Qualifying Revolving		821	1 79	15	;	1 1	. 5	31.40%	809	9 81	2	5 1	L	1	7 25.91%	798	82	35	1	1	8
	Retail - Other Retail		10,038	3 1,315	1,165	5	7 55	5 750	64.33%	9,859	9 1,229	1,43	60 60	) 5	i0 8 <sup>.</sup>	19 59.37%	9,659	1,166	,694	58	44 9	<i>)</i> 49
	Retail - Other Retail - Of Which: SME		8,580	1,100	1,020	5	5 51	. 672	65.91%	8,400	1,040	1,26	58	3 4	6 7	60.88%	8,204	993	,503	57	42 8	363
	Retail - Other Retail - Of Which: non-SME		1,458	3 214	146		2 4	1 78	53.32%	1,460	189	17	0 1	L	3	48.16%	1,455	173	191	1	3	85
	Equity		0	0 0	C		0 (	) (	-	C	0 0		0 0	)	0	0 -	0	0	0	0	0	0 -
	Securitisation																					
	Other non-credit obligation assets		0	0 0	C		0 (	) (	-	C	0 0		0 0	)	0	0 -	0	0	0	0	0	0 -
	IRB TOTAL		67,488	<b>9,675</b>	8,032	21	2 285	3,754	46.74%	67,280	8,636	9,280	0 211	23	8 4,12	.0 44.40%	66,832	7,915 10	,449 2	.08 2	02 4,46	466 43



													<b>Baseline Scenario</b>									
						31/12/2021							31/12/2022						31/12	2/2023		
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e 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 expo	Stoc ure provisio Stage 1 e	ions for pro	Stock of Stoc ovisions for provisio je 2 exposure Stage 3 e	c of ns for kposure Coverage Rati Stage 3 expos
	Central banks		0	0	0	0	00		0 -		0 0	(	0 0	C	) (	) -	0	0	0	0	0	0 -
	Central governments		0	0	0	0	0 0	(	D -		0 0	(	0 0	C	) (	) -	0	0	0	0	0	0 -
	Institutions		0	0	0	0	0 0	(	) <b>-</b>		0 0	(	0 0	C	) (	) -	0	0	0	0	0	0 -
	Corporates		0	0	0	0	) 0	(	D -		0 0	(	0 0	C	) (	) -	0	0	0	0	0	0 -
	Corporates - Of Which: Specialised Lending		0	0	0	0	0 0	(	D -		0 0	(	0 0	C	) (	) -	0	0	0	0	0	0 -
	Corporates - Of Which: SME		0	0	0	0	0 0	(	D -		0 0	(	0 0	C	) (	) -	0	0	0	0	0	0 -
	Retail		0	0	0	0	0 0	(	D -		0 0	(	0 0	C	) (	) -	0	0	0	0	0	0 -
	Retail - Secured on real estate property		0	0	0	0	0 0	(	D -		0 0	(	0 0	C	) (	) -	0	0	0	0	0	0 -
N.A.	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0 0	(	D -		0 0	(	0 0	C	) (	) -	0	0	0	0	0	0 -
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0	(	D -		0 0	(	0 0	C	) (	) -	0	0	0	0	0	0 -
	Retail - Qualifying Revolving		0	0	0	0	0 0	(	D -		0 0	(	0 0	C	) (	) -	0	0	0	0	0	0 -
	Retail - Other Retail		0	0	0	0	0 0	(	D -		0 0	(	0 0	C	) (	) -	0	0	0	0	0	0 -
	Retail - Other Retail - Of Which: SME		0	0	0	0	0 0	(	0 -		0 0	(	0 0	C	) (	) -	0	0	0	0	0	0 -
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0 0	(	0 -		0 0	(	0 0	C	) (	) -	0	0	0	0	0	0 -
	Equity		0	0	0	0	) 0	(	0 -		0 0	(	0 0	C	) (	) -	0	0	0	0	0	0 -
	Securitisation																					
	Other non-credit obligation assets		0	0	0	0	0 0	(	0 -		0 0	(	0 0	C	) (	) -	0	0	0	0	0	0 -
	IRB TOTAL		0	0	0	0	0	C	) -		0 0	C	0 0	0		) -	0	0	0	0	0	0 -

								<b>Baseline Scenario</b>										
		31/12/2021						31/12/2022							31/12/2023			
Stage 1 exposure Stage 2 exposure	xposureStage 2 exposureStage 3 exposureStock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposure0000					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
0	0	0	) 0	0	-	0	0 0	0	0	0	_	0	0	0	0	0	0	-
0	0		) 0	0	-	0	0 0	0	0	0	-	0	0	0	0	0	0	-
0	0 (	0 0	) 0	0	-	0	0 0	0	0	0	-	0	0	0	0	0	0	-
0	0 (	0 0	) 0	0	-	0	0 0	0	0	0	-	0	0	0	0	0	0	-
0	0 (	0 0	) 0	0	-	0	0 0	0	0	0	-	0	0	0	0	0	0	-
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4	1 (	0 0	0 0	0	8.25%	4	1 0	0	0	0	8.25%	4	1	0	0	0	0	8.25%
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						0		0	0	0		0	0	0	0	0	0	
6	1 6			0	- 16.31%	0	<u> </u>	0 0	0		- 13,19%	0	<u>0</u> 1	0	0	0	0 0	- 12.14%
	Stage 1 exposure       Stage 2 exposure         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         2       0         0       0	Stage 1 exposure         Stage 2 exposure         Stage 3 exposure           0         0         0           0         0         0           0         0         0           0         0         0           0         0         0           0         0         0           0         0         0           0         0         0           0         0         0           0         0         0           4         1         0           0         0         0           2         0         0           0         0         0           0         0         0           0         0         0           0         0         0           0         0         0           0         0         0           0         0         0           0         0         0           0         0         0           0         0         0           0         0         0           0         0         0				Stage 1 exposureStage 2 exposureStage 3 exposureStock of provisions for Stage 1 exposureStock of provisions for Stage 3 exposureStock of provisions for Stage 3 exposureCoverage Ratio - Stage 3 exposure00016.31%000000016.31%	Stage 1 exposureStage 2 exposureStage 3 exposureStock of provisions for Stage 1 exposureStock of provisions for Stage 3 exposureStock of provisions for Stage 3 exposureCoverage Ratio Stage 3 exposureStage 1 exposure000	Stage 1 exposureStage 3 exposureStock of provisions for Stage 1 exposureStock of provisions for stage 3 exposureStock of provisions for Stage 3 exposureStage 1 exposureStage 2 exposureStage 2 exposureStage 2 exposureStage 2 exposureStage 3 e	31/12/2021         31/12/2021           stage 1 exposure         Stage 3 exposure         Stock of provisions for Stage 1 exposure         Stock of provisions for Stage 1 exposure         Stock of provisions for Stage 2 exposure         Stock of provisions for Stage 1 exposure         Stock of Stage 1 exposure         Stock of provisions for Stage 1 exposure         Stock of Stage 1	31/12/2021         stage 1 exposure       Stage 2 exposure       Stage 3 exposure       Stock of provisions for stage 1 exposure       Stock of provi	31/12/201       31/12/202         stage 1 exposure       stage 3 exposure       stage 1 exposure       st	31/12/2021         Stage 2 exposure       Stage 3 exposure       Stage 3 exposure       Stage 1 ex	31/12/2021       31/12/2021       31/12/2021         Stage 1 exposure       Stage 3 exposure       Stage 3 exposure       Stage 1 exposure       Stage 1 exposure       Stage 3 exposure       Stage 3 exposure       Stage 1 exposure	31/12/2021         31/12/2021         31/12/2021         31/12/2021         31/12/2021         31/12/2021         Stage 3 exposure         Stage 3 exposure         Stage 3 exposure         Stage 1 exposure	Stage 2 expose         Stage 3 expose         Stock of provisions for Stage 3 exposer         Stage 1 exposer         Stage 2 expose         Stage 2 expose         Stage 3 exposer         Stage 2 exp	31/12/021       31/12	brade 1 expose         Stage 2 expose         Stage 3 expose         Stock of positions for stage 3 expose         St	Image is a part of the state is a part of the









RowN			
um			mln EUR,  %
127		Central banks	
128		Central governments	
129		Institutions	
130		Corporates	
131		Corporates - Of Which: Specialised Lending	
132		Corporates - Of Which: SME	
133		Retail	
134		Retail - Secured on real estate property	
135	N.A.	Retail - Secured on real estate property - Of Which: SME	
136	N. <i>P</i> .	Retail - Secured on real estate property - Of Which: non-SME	
137		Retail - Qualifying Revolving	
138		Retail - Other Retail	
139		Retail - Other Retail - Of Which: SME	
140		Retail - Other Retail - Of Which: non-SME	
141		Equity	
142		Securitisation	
143		Other non-credit obligation assets	
144		IRB TOTAL	

	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
											<b>Baseline Scenario</b>										
				31/12/2021							31/12/2022							31/12/2023			
(mln EUR, %)	Stage 1 exposur	e 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	e 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
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		0 0	) (	0 (	0 0	0	-	0	0	) ()	0 0	0	0	-		0 0	0	0 0	0	0	-
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										<b>Baseline Scenario</b>	·									
				31/12/2021						31/12/2022							31/12/2023			
EUR, %)		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
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	0	0	0	) C	00	0	-	0	0 0	) (	00	00	-	0	0	0	0	0	0	-
	0	0	0	0 0	0	0	-	0	0 0	) ()	0	) 0	-	0	0	0	0	0	0	-
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											<b>Baseline Scenario</b>										
				31/12/2021							31/12/2022							31/12/2023			
n EUR, %)	Stage 1 exposure	e Stage 2 exposure	e 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
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											<b>Baseline Scenario</b>	l.									
				31/12/2021							31/12/2022			_				31/12/2023			
R, %)		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
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	0	0	0	0 0	) (	0 0	-	0	0	0	0	) 0	C	) -	0	C	) (	0 0	0	0	-
	0	0	0	0 0	) (	0 0	-	0	0	0	0	00	C	) -	0	0	) (	00	0	0	
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	0	0	0	00	) (	0 0	-	0	0	0	0	0	C	) -	0	0	) (	0 0	0	0	
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	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31 32	33	34	35	36
											<b>Baseline Scenario</b>									
				31/12/2021			-				31/12/2022						31/12/2023			
(mln EUR, %)		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 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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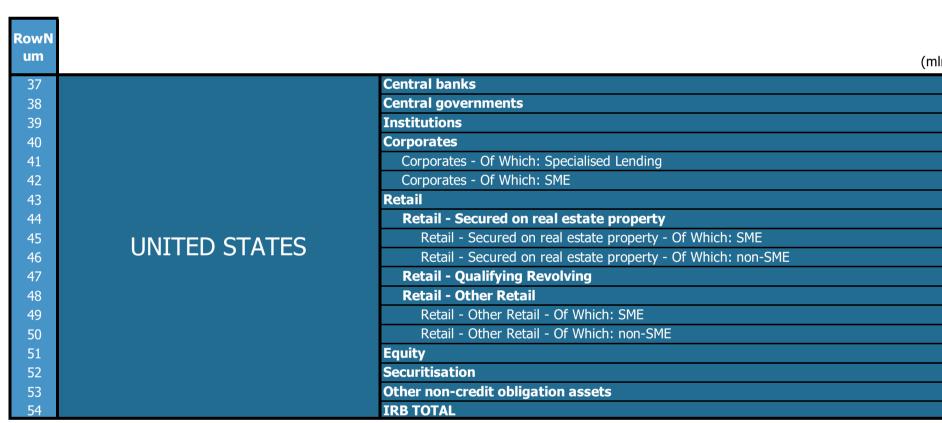
											<b>Baseline Scenario</b>									
				31/12/2021							31/12/2022						31/12/2023			
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 expos	ure 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
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										<b>Baseline Scenario</b>										
			31/12/2021							31/12/2022							31/12/2023			
(mln EUR, %)		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
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			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)		Stage 2 exposure Stage	3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stag	ge 2 exposure Stag	ge 3 exposure	Stock of provisions for Stage 1 exposure S	Stock of provisions for Stage 2 exposure	provisions for	Covera <u>c</u> Stage 3
	Central banks		0	0	0	,	0 0	(	) -	(	0 0			)	0 0	-	0	0	0	0	0	0 -	
	Central governments		0	0	0	· · · · · ·	0 0	ſ	) -	(	0 0	(	) (	)	0 0	-	0	0	0	0	0	0 -	
	Institutions		0	0	0		0 0	, <u> </u>	) -	(	0 0	(	) (	)	0 0	-	0	0	0	0	0	0 -	
	Corporates		31.714	5,900	5,428	23'	464	2,898	3 53.40%	30,453	3 5 <i>.</i> 949	6,640	296	5 41	.8 3,334	50.21%	6 28,855	6,105	8,082	254	337	3,854	
	Corporates - Of Which: Specialised Lending		0	0	0	· · · · · · · · · · · · · · · · · · ·	0 0	<u></u> ر	) -	(	0 0	(	) (	)	0 0	-	0	0	0	0	0	0 -	
	Corporates - Of Which: SME		12,358	2,734	3,918	11'	9 356	2,248	3 57.38%	11,808	8 2,670	4,532	2 140	29	2,481	54.75%	6 11,152	2,639	5,219	121	223	2,744	
	Retail		34,625	4,890	2,713	97	2 277	1,160	43.08%	33,840	0 5,002	3,387	7 113	3 25	51 1,343	39.64%	6 32,847	5,228	4,154	100	203	1,546	
	Retail - Secured on real estate property		23,909	3,321	1,555	2'	4 125	42!	27.10%	23,560	0 3,306	1,920	27	7 10	13 484	25.18%	6 23,082	3,392	2,312	23	88	550	
Dance DDM C n A	Retail - Secured on real estate property - Of Which: SME		3,067	814	624	1	7 56	212	ł 34.25%	2,962	2 776	766	5 19	9 4	15 249	32.50%	6 2,831	760	914	16	38	286	
Banco BPM S.p.A.	Retail - Secured on real estate property - Of Which: non-SME		20,843	2,508	931	5	8 69	208	3 22.32%	20,598	8 2,530	1,154	4	9 5	57 235	20.33%	6 20,251	2,633	1,398	8	51	264	
	Retail - Qualifying Revolving		813	83	19	(	4 5	3	40.95%	784	4 94	39	9	4	6 15	37.43%	6 750	102	63	4	5	23	
	Retail - Other Retail		9,903	1,485	1,139	64	4 146	73 <u></u> ?	64.92%	9,496	6 1,602	1,428	8 81	1 14	2 845	59.14%	6 9,014	1,734	1,779	73	110	973	
	Retail - Other Retail - Of Which: SME		8,478	1,233	990	6*	1 140	660	) 66.68%	8,108	8 1,347	1,245	5 78	3 13	36 759	60.98%	6 7,671	1,471	1,558	71	105	881	
	Retail - Other Retail - Of Which: non-SME		1,425	253	149	T. T.	3 6	78	) 53.29%	1,388	8 255	184	4	3	6 86	46.65%	6 1,343	263	221	2	5	92	
	Equity		0	0	0	<u>г</u>	0 0'	<u>ر</u>	) -	(	0 0	(	) (	)	0 0	-	0	0	0	0	0	0 -	
	Securitisation																						
	Other non-credit obligation assets		0	0	0	r	0 0	<u>ر</u>	) -	(	0 0	(	0 (	D	0 0	-	0	0	0	0	0	0 -	
	IRB TOTAL		66,339	10,790	8,141	321	741	4,067	49.96%	64,292	2 10,951	10,027	7 400	67	0 4,677	46.64%	61,702	11,333	12,236	354	540	5,400	

						31/12/2021							31/12/2022						31/12/2023			
		(mln EUR, %)		Stage 2 exposure Sta	age 3 exposure	Stock of provisions for	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 Stag	je 3 exposure	Stock of	Stock of provisions for tage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stag	je 2 exposure Stage 3 expos	Stock of ure provisions for	Stock of		
	Central banks		0	0	0		0 0	) (	-	C	0 0	0	) 0	0		0 -	0	0	0	0	0	0 -
	Central governments		0	0	0		0 C	) (	-	(	) 0	0	) 0	0		0 -	0	0	0	0	0	0 -
	Institutions		0	0	0		0 0	) (	-	(	) 0	0	) 0	0		0 -	0	0	0	0	0	0 -
	Corporates		31,714	5,900	5,427	23	0 464	2,897	53.39%	30,453	3 5,949	6,639	296	418	3,33	3 50.21%	28,855	6,105	,081 25	4 33	7 3,8	53
	Corporates - Of Which: Specialised Lending		0	0	0		0 0	) (	-	(	0 0	0	) 0	0		0 -	0	0	0	0	0	0 -
	Corporates - Of Which: SME		12,358	2,734	3,917	11	9 356	5 2,247	57.38%	11,808	3 2,670	4,530	) 140	298	2,48	0 54.75%	11,152	2,639	,218 12	1 22	3 2,74	'43
	Retail		34,567	4,880	2,707	9	2 276	5 1,166	43.08%	33,784	4,991	3,380	) 113	251	1,34	0 39.65%	32,792	5,218	,145 10	0 20	2 1,5	43
	Retail - Secured on real estate property		23,858	3,313	1,550	2	4 125	5 420	27.09%	23,510		1,914	1 27	103	48	2 25.17%	23,034	3,383	,304 2	3 8	8 54	48
ΤΤΛΙ \/	Retail - Secured on real estate property - Of Which: SME		3,066	814	624	1	7 56	5 214	34.25%	2,962	2 776	766	5 19	45	24	9 32.50%	2,831	759	913 1	6 3	8 2	.86
ITALY	Retail - Secured on real estate property - Of Which: non-SME		20,792	2,499	926		8 69	206	22.27%	20,548	3 2,520	1,148	3 9	57	23	3 20.28%	20,203	2,623	,391	8 5	0 2	62
	Retail - Qualifying Revolving		813	83	19		4 5	5 8	40.88%	783	3 94	39	) 4	6	1	4 37.39%	750	102	63	4	5	23
	Retail - Other Retail		9,897	1,484	1,138	6	4 146	5 738	64.91%	9,491	l 1,601	1,427	7 81	142	. 84	4 59.13%	9,008	1,733	,777 7.	3 11	0 9	72
	Retail - Other Retail - Of Which: SME		8,478	1,233	990	6	1 140	) 660	66.68%	8,108	3 1,347	1,245	5 78	136	75	9 60.98%	7,671	1,471	,558 7	1 10	5 8	81
	Retail - Other Retail - Of Which: non-SME		1,419	252	148		2 6	5 79	53.08%	1,382	2 254	182	2 3	6	8	5 46.46%	1,337	262	220	2	5	91
	Equity		0	0	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	0	0	0 -
	IRB TOTAL		66,281	10,780	8,134	32	1 740	4,064	49.96%	64,236	i 10,940	10,019	408	669	4,67	3 46.65%	61,648	11,322 12	226 354	4 53	9 5,39	96 44



													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um		(mln EUR, %)		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	e 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 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of provisions fo e Stage 2 expos	Stock of provisions for sure Stage 3 exposure	Coverage Ratio Stage 3 exposure
55	Central banks		0	0	) 0	C	0 0	C	-		0 0	(	) (	) (	) (	) -	0		0 0		0	0	0 -
56	Central governments		0	0	0	C	0 0	C	-		0 0	(	) (	) (	) (	) -	0		0 0		0	0	0 -
57	Institutions		0	0	0	C	0 0	C	-		0 0	(	) (	) (	) (	) -	0		0 0		0	0	0 -
58	Corporates		0	0	0	C	0 0	C	-		0 0	(	) (	) (	) (	) -	0		0 0		0	0	0 -
59	Corporates - Of Which: Specialised Lending		0	0	0	C	0 0	C	-		0 0	(	) (	) (	) (	) -	0		0 0		0	0	0 -
60	Corporates - Of Which: SME		0	0	0	C	0 0	C	-		0 0	(	) (	) (	) (	) -	0		0 0		0	0	0 -
61	Retail		0	0	0	C	0 0	C	-		0 0	(	) (	) (	) (	) -	0		0 0		0	0	0 -
62	Retail - Secured on real estate property		0	0	) 0	C	0 0	C	-		0 0	(	) (	) (	) (	) -	0		0 0		0	0	0 -
63 64 N.A.	Retail - Secured on real estate property - Of Which: SME		0	0	0	C	0 0	C	-		0 0	(	) (	) (	) (	) -	0		0 0		0	0	0 -
64 N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	C	0 0	C	-		0 0	(	) (	) (	) (	) -	0		0 0		0	0	0 -
65	Retail - Qualifying Revolving		0	0	0	C	0 0	C	-		0 0	(	) (	) (	) (	) -	0		0 0		0	0	0 -
66	Retail - Other Retail		0	0	) 0	C	0 0	C	-		0 0	(	) (	) (	) (	) -	0		0 0		0	0	0 -
67	Retail - Other Retail - Of Which: SME		0	0	0	C	0 0	C	-		0 0	(	) (	) (	) (	) -	0		0 0		0	0	0 -
68	Retail - Other Retail - Of Which: non-SME		0	0	) 0	C	0 0	C	-		0 0	(	) (	) (	) (	) -	0		0 0		0	0	0 -
69	Equity		0	0	) 0	C	0 0	C	-		0 0	(	) (	) (	) (	) -	C		0 0		0	0	0 -
70	Securitisation																						
71	Other non-credit obligation assets		0	0	0	C	0 0	C	-		0 0	(	) (	) (	) (	) -	0		0 0		0	0	0 -
72	IRB TOTAL		0	0	0	0	0	0	-		0 0	0				-	0		0 0		0	0	0 -

										Adverse Scenario										
			31/12/2021							31/12/2022							31/12/2023			
(mln EUR, %)	Stage 1 exposure Stage 2 exposure	e 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
	0	0 (	0 C	) 0	0	-	0	0	0	0	0	0	-	0	0	0	(	) 0	0	-
	0	0 (	0 C	) 0	0	-	0	0	0	0	0	0	-	0	0	0	(	) 0	0	-
	0	0	0 C	0 0	0	-	0	0	0	0	0	0	-	0	0	0	(	) 0	0	-
	0	0 (	0 C	0 0	0	-	0	0	0	0	0	0	-	0	0	0	(	) 0	0	-
	0	0 (	0 C	00	0	-	0	0	0	0	0	0	-	0	0	0	(	0 0	0	-
	0	0 (	0 C	0 0	0	-	0	0	0	0	0	0	-	0	0	0	(	0 0	0	-
	6	1 (	0 0	0 0	0	13.84%	5	1	0	0	0	0	14.94%	5	1	0	(	0 0	0	15.67%
	4	1 (	0 0	0 0	0	14.60%	4	1	0	0	0	0	14.59%	4	1	0	(	0 0	0	14.59%
	0 (	0 (	0 0	0 0	0	-	0	0	0	0	0	0	-	0	0	0	(	0 0	0	-
	4			0 0	0	14.60%	4	1	0	0	0	0	14.59%	4	1	0	(	0 0	0	14.59%
	0			0 0	0	-	0	0	0	0	0	0	-	0	0	0	(	0 0	0	-
	2			0	0	11.21%	2	0	0	0	0	0	16.42%	1	0	0	(	0 0	0	19.98%
				0	0	- 11.21%	0	0	0	0	0	0	- 16.42%	0	0	0	(	0 0	0	- 19.98%
	2				0	11.21%	2	0	0	0	0	0	10.42%	1	0	0	(		0	19.98%
				0	0	-	0	0	0	0	0	0	-	0	0	0	(	0	0	
	0	2	0 0		0	_	0	0	0	0	0	0	_	0	0	0	(		0	-
	6	i c		0 0	0	13.84%	5	1	0	0	0	0	14.94%	5	1	0	0	0	0	15.67%









RowN			
um			mln EUR,  %
127		Central banks	
128		Central governments	
129		Institutions	
130		Corporates	
131		Corporates - Of Which: Specialised Lending	
132		Corporates - Of Which: SME	
133		Retail	
134		Retail - Secured on real estate property	
135	N.A.	Retail - Secured on real estate property - Of Which: SME	
136	N. <i>P</i> .	Retail - Secured on real estate property - Of Which: non-SME	
137		Retail - Qualifying Revolving	
138		Retail - Other Retail	
139		Retail - Other Retail - Of Which: SME	
140		Retail - Other Retail - Of Which: non-SME	
141		Equity	
142		Securitisation	
143		Other non-credit obligation assets	
144		IRB TOTAL	

	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
mln EUR, %)	Stage 1 exposure	e Stage 2 exposure	e 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	e 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 exposur
		0	0 0	) C	0	0	-	0	C	) (	0 0	0	0	-		0 0	0	0	0	0	-
		0	0 0	) C	0	0	-	0	C	) (	0 0	0	0	-		0 0	0	0	0	0	-
		0	0 0	) C	0	0	-	0	C	) (	0 0	0	0	-		0 0	0	0	0	0	-
		0	0 0	0 0	0	0	-	0	0	) (	0 0	0	0	-		0 0	0	0	0	0	-
		0	0 0	0 0	0	0	-	0	C	) (	0 0	0	0	-		0 0	0	0	0	0	-
		0	0 0	0 0	0	0	-	0	C	) (	0 0	0	0	-		0 0	C	0	0	0	-
		0	0 0	0 0	0	0	-	0	C	) (	0 0	0	0	-		0 0	0	0	0	0	-
		0	0 0	0 0	0	0	-	0	C	) (	0 0	0	0	-		0 0	C	0	0	0	-
		0	0 0	0 0	0	0	-	0	C	) (	0 0	0	0	-	(	0 0	C	0	0	0	-
		0	0 0	0 0	0	0	-	0	C	) (	0 0	0	0	-		0 0	C	0	0	0	-
		0	0 0	0 0	0	0	-	0	C	) (	0 0	0	0	-		0 0	C	0	0	0	-
		0	0 0	0 0	0	0	-	0	C	) (	0 0	0	0	-		0 0	C	0	0	0	-
		0	0 0	0 0	0	0	-	0	C	) (	0 0	0	0	-		0 0	C	0	0	0	-
		0	0 0	0 0	0	0	-	0	C	) (	0 0	0	0	-		0 0	C	0	0	0	-
		0	0 0	0 0	00	0	-	0	C	) (	00	0	0	-		0 0	0	0	0	0	-
																				-	
		0	0 0	) C	0	0	-	0	C	) (	0 0	0	0	-		0 0	0	0	0	0	-

									Adverse Scenario									
			31/12/2021						31/12/2022						31/12/2023			
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
	0 0	0	C	) 0	C	-	0	0 0	0	0	0	-	0 0	0	0	0	0	-
	0 0	0	C	00	0	-	0	0 0	0	0	0	-	0 0	0	0	0	0	-
	0 0	0	C	0 0	0	-	0	0 0	0	0	0	-	00	0	0	0	0	-
	0 0	0	C	0 0	0	-	0	0 0	0	0	0	-	0 0	0	0	0	0	-
	0 0	0	0	0 0	0	-	0	0 0	0	0	0	-	0 0	0	0	0	0	-
	0 0	0	0	0 0	0	-	0	0 0	0	0	0	-	0 0	0	0	0	0	-
	0 0	0	0		0	-	0	0 0	0	0	0	-	0 0	0	0	0	0	-
	0 0	0	0		0	-	0	0 0	0	0	0	-	0 0	0	0	0	0	-
	0 0	0	0		0	-	0	0 0	0	0	0	-		0	0	0	0	-
		0				-	0		0	0	0	-		0	0	0	0	-
	0 0	0				-	0		0	0	0	-		0	0	0	0	-
	0 0	0			0	-	0	0 0	0	0	0	-		0	0	0	0	-
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										Adverse Scenario										
			31/12/2021							31/12/2022							31/12/2023			
n EUR, %)	e 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
II 2010, 70)			0	0	0		0	0	0	0				0	0	0	0	0	0	
			0	0	0	-	0	0	0	0			/ - / -	0	0	0	0	0	0	-
			0	0	0	-	0	0	0	0		C	) -	0	0	0	0	0	0	-
	0 (	0 0	0	0	0	-	0	0	0	0	(	(	) -	0	0	0	0	0	0	-
	0 (	0 0	0	0	0	-	0	0	0	0	C	(	) -	0	0	0	0	0	0	-
	0 (	0 0	0	0	0	-	0	0	0	0	C	0	-	0	0	0	0	0	0	-
	0 (	0 0	0	0	0	-	0	0	0	0	0	(	) -	0	0	0	0	0	0	-
	0 (	0 0	0	0	0	-	0	0	0	0	0	0	) –	0	0	0	0	0	0	-
	0 (	0 0	0	0	0	-	0	0	0	0	0	0	) -	0	0	0	0	0	0	-
	0 (	0 0	0	0	0	-	0	0	0	0	0	(	) -	0	0	0	0	0	0	-
			0	0	0	-	0	0	0	0	0		) -	0	0	0	0	0	0	-
			0	0	0	-	0	0	0	0			)	0	0	0	0	0	0	-
			0	0	0	-	0	0	0	0			/ -	0	0	0	0	0	0	-
			0	0	0	-	0	0	0	0	(		) _	0	0	0	0	0	0	-
			0	0			0	0	0	0				0	0	0	0	0	0	
	0 (	0 0	0	0	0	-	0	0	0	0	(	(	) -	0	0	0	0	0	0	-
		0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	-

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
JR, %)		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
	0	0	0	0	) (	) 0	-	0	0	0	0	0	0	-	0	C	0	0	0	0	-
	0	0	0	0	0 0	00	-	0	0	0	0	0	0	-	0	0	0 0	0	0	0	-
	0	0	0	0	0 0	0 0	-	0	0	0	0	0	0	-	0	0	00	0	0	0	-
	0	0	0	0	) (	0 0	-	0	0	0	0	0	0	-	0	0	0 0	0	0	0	-
	0	0	0	0	) ()	0 0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	0	0	0	0	0 0	0 0	-	0	0	0	0	0	0	-	0	0	0 0	0	0	0	-
	0	0	0	0		0 0	-	0	0	0	0	0	0	-	0	0	0 0	0	0	0	-
	0	0	0	0		0	-	0	0	0	0	0	0	-	0	0		0	0	0	-
	0	0	0	0		0	-	0	0	0	0	0	0	-	0	0		0	0	0	-
	0	0	0	0		0	-	0	0	0	0	0	0	-	0			0	0	0	-
	0	0	0	0			-	0	0	0	0	0	0	-	0			0	0	0	-
	0	0	0	0			_	0	0	0	0	0	0	-	0			0	0	0	-
	0	0	0	0			_	0	0	0	0	0	0	_	0	0		0	0	0	_
	0 0	0	0	0			-	0	0	0	0	0	0	-	0			0	0	0	-
	0	0	0	0	<u> </u>	,		0	0	0	0	0	0					0	0	0	
	0	0	0	0	) (	) 0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	0	0	0	Ő	0	0	-	0	Ő	0	0	0	0	-	0	0	0	Ő	Ŭ O	0	-









	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
											Adverse Scenario										
				31/12/2021		-	-				31/12/2022							31/12/2023			
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e 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
	0	) 0	0	0		0 0	) -	0	0	(	0 0	0	) 0	-	0		0 0	0	0	0	-
	0	) 0	0	0		0 0	) –	0	0	(	0 0	0	) 0	-	0		0 0	0	0	0	-
	0	) 0	0	0		0 0	) –	0	0	(	0 0	0	0 0	-	0		0 0	0	0	0	-
	0	0	0	0		0 0	) -	0	0	(	0 0	0	0	-	0		0 0	0	0	0	-
	0		0	0			) -	0	0	(		0	0	-	0			0	0	0	-
	0		0	0			) -	0	0		0	0		-	0			0	0	0	-
	0		0	0			-	0	0			0		-	0			0	0	0	-
	0		0	0			) _	0	0			0		-	0		0 0	0	0	0	-
	0	0 0	0	0		0 0	) -	0	0	(	0 0	0	) 0	-	0		0 0	0	0	0	-
	0	) 0	0	0		0 0	) –	0	0	(	0 0	0	) 0	-	0		0 0	0	0	0	-
	0	) 0	0	0		0 0	) -	0	0	(	0 0	0	) 0	-	0		0 0	0	0	0	-
	0	) 0	0	0		0 0	) –	0	0	(	0 0	0	) 0	-	0		0 0	0	0	0	-
	0	0 0	0	0		0 0	) -	0	0	(	0 0	0	) 0	-	0		0 0	0	0	0	-
	0	) 0	0	0		0 0	) -	0	0	(	0 0	0	0 0	-	0		0 0	0	0	0	-
				_							-	-						_		-	
	0		0	0			) -	0	0			0		-	0			0	0	0	-

											Adverse Scenario									
				31/12/2021							31/12/2022						31/12/2023			
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	C	) 0	0	0	0	0	-	0	C	0	0	)	0 0	) -	0 0	0 0	) (	0	0	-
	C	) 0	0	0	0	0	-	0	C	0	0	)	0 0	) -	0 0	0 0	) (	0	0	-
	C	) 0	0	0	0	0	-	0	C	0	0	)	0 0	) -	0 0	0 0	) (	0	0	-
	0	0 0	0	0	0	0	-	0	C	0	0	)	D (	) -	0 0	0 0	) (	0	0	-
	C	0 0	0	0	0	0	-	0	C	0	0	)	0 0	) -	0 0	0 0	) (	0	0	-
	0	00	0	0	0	00	-	0	0	0	0	)	0 0	) -	0 0	0 0	) (	0	0	-
	0	00	0	0	0	0 0	-	0	0	0	0	)	0 0	) -	0 0	0 0	) (	0	0	-
	0	0 0	0	0	0	0 0	-	0	0	0	0	)	0 0	) -	0 0	0 0	) (	0	0	-
	0	0 0	0	0	0	0 0	-	0	C	0	0	)	0 0	) -	0 0	0 0	) (	0	0	-
	0	0 0	0	0	0	0	-	0	0	0	0			) -	0 0	0 0	) (	0	0	-
	0	0 0	0	0	0	0 0	-	0	0	0	0	)		) -	0 0		) (	0	0	-
	0	0 0	0	0	0	0 0	-	0	0	0	0			) -	0 0		) (	0	0	-
	0	0 0	0	0	0	0 0	-	0	0	0	0	)		) -	0 0			0	0	-
	0		0	0	0	0 0	-	0	0	0	0			) -	0 0			0	0	-
	U	0	0	0	0	0	-	0	C	0	0	)		) - 	U		) (	0	0	-
	0			0							0								0	
	U			0			-	0		0	0			) -   -				0	0	-
	0	, <b>v</b>	U	0	0	U		U	0	Ŭ	0	' ·		_	, , , , , , , , , , , , , , , , , , ,	0		0	0	

										Adverse Scenario									
			31/12/2021							31/12/2022						31/12/2023			
(mln EUR, %)	Stage 1 exposure Stage 2 ex	posure 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
	0	0	0 0	) (	0 (	) -	C	C	) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0	0 0	) (	0 (	) -	C	0 0	) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0	0 0	) (	0 (	) -	C	0 0	) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0	0 0	) (	0 (	) -	C	) C	) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0	0 0	) (	0 (	) -	C	) C	) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (	0 0	) (	0 (	) -	C	) C	) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (	00	) (	0 (	) -	0	) C	) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (	00	) (	0 (	) -	0	) C	) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (	00	) (	0 (	) -	0	C	0 0	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (	0 0	) (	0 (	) -	C	) C	) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (	0 0	) (	0 (	) -	C	C	) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (	0 0	) (	0 (	) -	C	C	0 0	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (	0 0	) (	0 (	) -	0	C	0 0	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (	0 0	) (	0 (	) -	0	C	0 0	0	0	0	-	00	0 0	0	0	0	-
	0	0 (	00	) (	0 (	) -	C	C	0 0	0	0	0	-	00	0 0	0	0	0	-
			-								-				-	-			
	0	0 (	0 0	) ()		) -	0			0	0	0	-	0 0	0 0	0	0	0	-
	U		0	u C		/ <b> </b> -	0	0	ין <b>ט</b>	0	0	0	-		0	0	0	0	-







								Actual				
								31/12/202	:0			
			Exposure	values	Risk exposi	ure amounts						
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock provisio Stage 3 e
43		Central banks	0	C	0		0 0	(	0 0	0	(	3
44		Central governments	2,564	C	0 0	)	0 2,002	(	0 0	0	(	2
45		Regional governments or local authorities	0	C	0 0		0 0	(	0 0	0	(	ა
46		Public sector entities	0	C	0		0 0	(	0 0	0	(	3
47		Multilateral Development Banks	0	C	0		0 0		0 0	0	(	J
48		International Organisations	0	C	0		0 0	(	0 0	0	(	J
49		Institutions	410	C	186		0 217	10	0 0	0	(	נ
50		Corporates	263	C	209		0 151		0 0	0	(	נ
51		of which: SME	263	C	209		0 151		0 0	0	(	J
52		Retail	0	C	00		0 0	(	0 0	0	(	<u>)</u>
53	UNITED STATES	of which: SME	0	C	00		0 0	(	0 0	0	(	<u>ງ</u>
54		Secured by mortgages on immovable property	0	C	00		0 0	(	0 0	0	(	<u>ງ</u>
55		of which: SME	0	C	00		0 0	(	0 0	0	(	<u>ງ</u>
56		Items associated with particularly high risk	0	0	00		0 0	(	00	0	(	<u>ງ</u>
57		Covered bonds	0	C	00		0 0	(	0 0	0	(	<u>)</u>
58		Claims on institutions and corporates with a ST credit assessment	0	C	0		0 0	(	0 0	0	(	J
59		Collective investments undertakings (CIU)	0	C	0		0 0		0 0	0	(	J
60		Equity	5	C	5		0 0		0 0	0	(	<u>ן</u>
61		Securitisation										
62		Other exposures	0	C	0		0 0	(	0 0	0	(	)
63		Standardised Total	3,242	0	399		2,370	10	0	0	C	J

								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	re amounts							
Devel							Stage 1 expecting	Stage 2 exposure	Stage 2 expecting	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage I exposure	Stage 2 exposure	Stage 5 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
um		(mln EUR, %)								otage i exposure			
64		Central banks	0	C	) 0		0 0	0	C	) 0	0	0	0.00%
65		Central governments	0	C	0		0 0	0	0	0	0	0	0.00%
66		Regional governments or local authorities	0	C	) 0		0 0	0	0	0	0	0	0.00%
67		Public sector entities	0	C	) 0		0 C	0	C	0 0	0	C	0.00% 0.00%
68		Multilateral Development Banks	0	C	) 0		0 C	0	C	0 0	0	0	0.00%
69		International Organisations	0	C	) 0		0 C	0	C	0 0	0	0	0.00%
70		Institutions	0	C	) 0		0 0	0	C	) 0	0	C	0.00%
71		Corporates	0	C	) 0		0 0	0	C	) 0	0	C	0.00%
72		of which: SME	0	C	) 0		0 0	0	C	0	0	C	0.00% 0.00%
73		Retail	0	C	0		0 0	0	0	0	0	0	0.00%
74	N.A.	of which: SME	0	C	0		0 0	0	0	0 0	0	0	0.00%
75		Secured by mortgages on immovable property	0	C	0		0 0	0	0	0 0	0	0	0.00%
76		of which: SME	0	C	0 0		0 0	0	0	0 0	0	0	0.00%
77		Items associated with particularly high risk	0	C	) 0		0 C	0	C	00	0	C	0.00%
78		Covered bonds	0	C	) 0		0 0	0	C	00	0	0	0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	C	00		0 0	0	0	00	0	0	0.00%
80		Collective investments undertakings (CIU)	0	C	0 0		0 C	0	C	00	0	C	0.00%
81		Equity	0	C	) 0		0 0	0	0	0 0	0	C	0.00%
82		Securitisation											
83		Other exposures	0	C	0		0 0	0	0	0 0	0	0	0.00%
84		Standardised Total	0	0	0		0 0	0	0	0	0	0	0.00%

[	1	2	3	4	5	6	7	8	9	10
						Actual				
						31/12/2020	)			
	Exposure	values	Risk exposu	re amounts						
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 expos
UR, %)	15,823	0	6	0	8,001	0	0	0	0	
	46,872	0	3,317	0	32,756	, ,	-	-	-	
	225	0	43	0	211	1,049	6	12		
	507		330	0	421	75	9	0		
	176	0	0	0				0		
	0	0	0	0	2	0	0	0		
	13,956	0	5,157	0	10,417	958	22	7	1	
	6,955	853	6,486	1,019				22	10	
	4,954	749	4,507	870		246				
	1,843	74	1,349	90	:		-	7	7	
	317	63	205	78			109	1	1	
	701	75	305	75	652	49	90	0	0	
	473	54	204	54	430	43	68	0	0	
	706	133	1,059	199	369	3	212	1	0	
	304	0	41	0	31	0	0	0	0	
	0	0	0	0	-	0	0	0	0	
	1,723	19	1,723	22	1,023	3	37	1	0	
	1,933	0	3,345	0	82	3	0	0	0	
	5,686	0	4,826	0	0	0	0	0	•	-
	97,410	1,157	27,987	1,407	61,826	2,659	2,415	50	24	1,

						Actual				
						31/12/2020	ני אין אין אין אין אין אין אין אין אין אי			
	Exposure	values	Risk exposu	re amounts						
UR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock provisior Stage 3 ex
	15,823	0	6	0	8,001	0	0	0	0	
	36,567	0	3,274	0	26,698	1,049	218	11	6	
	225	2	43	2	211	6	6	0	0	
	492	0	317	0	417	75	1	0	0	
	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	7,781	0	3,493	0	8,735	301	22		1	
	5,148		4,927	986	4,750		1,593			
	3,257	717	3,053	837	3,019		· · · · ·		7	
	1,842	74	1,348	90					7	
	317	63		78	308				1	
	701	75	305	75	651				0	
	473	53	204	53	430			0	0	
	691	133	1,037	199	369			1	0	
	157	0	26	0	25			0	0	
	0	0	0	0	0	-	_	0	0	
	1,567	19	,	22	1,023		37	1	0	
	1,904	0	3,316	0	82	3	0	0	0	
	5,682		4,826	0	0	0		0	Ů	
	78,579	1,124	24,485	1,374	52,759	1,913	2,352	46	23	

Actual

	11
of s for posure	Coverage Ratio - Stage 3 exposure
0	0.00%
104	47.54%
3	58.26%
3 0 3	24.19%
3	60.68%
0	0.00%
14	62.66%
834	50.59%
784	51.15%
100	57.73%
45	41.70%
15	16.60%
14	21.29%
99	46.83%
0	0.00%
0	0.00%
17	47.59%
0	0.00%
0	0.00%
1,191	49.32%

ck of ions for exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
104	47.54%
3	58.26%
0	24.19%
0	0.00%
0	0.00%
14	62.66%
810	50.87%
760	51.48%
100	57.60%
45	41.68%
15	16.55%
14	21.24%
99	46.83%
0	0.00%
0	0.00%
17	47.59%
0	0.00%
0	0.00%
1,163	49.45%

tock of visions for 3 exposure Coverage Ratio Stage 3 exposu	
0 0.00	)%
0.00	_
0 0.00	)%
0.00	
0.00	)%
0 0.00	
0 0.00	)%
0 0.00	)%
0.00	)%
0.00	)%
0.00	
0 0.00	
0.00	_
0 0.00	)%
0.00	)%
0.00	)%
0 0.00	)%
0 0.00	)%
0 0.00	
0 0.00	%





			Actual									
			31/12/2020									
_			Exposure	e values	Risk exposure amounts							
Row um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposu
106		Central banks	0	(	) 0	(	0 (				0	
107		Central governments	0	(	0	(	0 (	) (			0	
108		Regional governments or local authorities	0	(	0	(	0 (	) (			0	
109		Public sector entities	0	(	0	(	0 (	) (	) 0	) 0	0	
110		Multilateral Development Banks	0	(	0	(	0 (	) (	) 0	) 0	0	
111		International Organisations	0	(	) 0	(	0 (	) (	) (	) 0	0	
112		Institutions	0	0	0 0	(	0 (	) (	) C	0 0	0	
113		Corporates	0	(	0 0	(	0 (	) (	) C	) 0	0	
114	1	of which: SME	0	(	0 0	(	0 (	) (	) C	) 0	0	
115		Retail	0	(	0	(	0 (	) (	) C	0	0	
116	5 N.A.	of which: SME	0	(	0	(	0 (	) (	) C	0	0	
117	7	Secured by mortgages on immovable property	0	0	0	(	0 (	) (	) C	0 0	0	
118		of which: SME	0	0	0	(	0 (	) (	) C	0 0	0	
119		Items associated with particularly high risk	0	(	0	(	0 (	) (	) C	0	0	
120		Covered bonds	0	0	0	(	0 (	) (	0 0	0	0	
121		Claims on institutions and corporates with a ST credit assessment	0	0	0	(	0 (	) (	) C	0 0	0	
122		Collective investments undertakings (CIU)	0	(	0	(	0 (	) (	) C	0 0	0	
123		Equity	0	(	0	(	0 (	) (	) C	0	0	
124		Securitisation										
125		Other exposures	0	(	0	(	0 (	) (	) C	0	0	
126	5	Standardised Total	0	0	0	C	0 0	0	0	0	0	



			Actual									
			31/12/2020									
			Exposure	values	alues Risk exposure amounts							
RowN um			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	
		(mln EUR, %)										
148		Central banks	0	0	) (	)	0 (	) (	) (	) (	)	0
149		Central governments	0	0	) (	)	0 0	) (	) (	) (	)	0
150		Regional governments or local authorities	0	0	) (	)	0 0	) (	) (	) (	)	0
151		Public sector entities	0	0		)	0 0	) (	0 (	) (	)	0
152		Multilateral Development Banks	0	0	) (	)	0 0	) (	) (	) (	)	0
153		International Organisations	0	0	) (	)	0 0	) (	0 (	) (	)	0
154		Institutions	0	0	) (	)	0 0	) (	0 (	) (	)	0
155		Corporates	0	0	) (	)	0 0	) (	0 (	) (	)	0
156		of which: SME	0	0	) (	)	0 0	) (	) (	) (	)	0
157		Retail	0	0	) (	)	0 (	) (	) (	) (	)	0
158	N.A.	of which: SME	0	0	) (	)	0 (	) (	) (	) (	)	0
159		Secured by mortgages on immovable property	0	0	) (	)	0 (	) (	) (	) (	)	0
160		of which: SME	0	0	) (	)	0 0	) (	0 (	) (	)	0
161		Items associated with particularly high risk	0	0	) (	)	0 (	) (	) (	) (	)	0
162		Covered bonds	0	C	) (	)	0 (	) (	) (	) (	)	0
163		Claims on institutions and corporates with a ST credit assessment	0	0	) (	)	0 (	) (	) (	) (	)	0
164		Collective investments undertakings (CIU)	0	0	) (	)	0 0	) (	) (	) (	0	0
165		Equity	0	0	) (	)	0 0	) (	) (	) (	)	0
166		Securitisation										
167		Other exposures	0	0	) (	)	0 0	) (	) (	) (	)	0
168		Standardised Total	0	0	) (		0 0	C		0 0		0

_										
	1	2	3	4	5	6	7	8	9	10
						Actual				
						31/12/2020	)			
	Exposure	e values	Risk exposi	ure amounts						
EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 expos
	0		0		-	9		0	0	
	0	0	0	0		0		0	0	
	0	3	0	0		0		0	0	
	0	0	0	0	ů	0		0	0	
	0	0	0		, , , , , , , , , , , , , , , , , , ,	0		0	0	
	0	3	0	0		0		0	0	
	0	0	0	0	ů	0		0	0	
	0	0	0	0	0			0	0	
	0	0	0	0	0			0	0	
	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0		0	0	
	0	3	0	0	ů	0		0	0	
	0	0 0	0	0	0	0		0	0	
	0	0	0	0		0		0	0	
	0	9	0	Ů		9		0	0	
	0	0	0	0	0	0	0	0	0	
	0		0	0	0	0	0	0	0	
	0	- -	-	-	0	0		0	°	
	0	0	0	0	0	0	0	0	0	

						Actual				
						31/12/2020	ני אין אין אין אין אין אין אין אין אין אי			
	Exposure	e values	Risk exposure amounts							
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock provisior Stage 3 ex
JR, %)					-					
	0	0	0	0	0			0	0	
	0		0	0	0			0	0	
	0	Ĵ	0	0	0			0	0	
	0	0	0	0	0	-	-	0	0	
	0	0	0	0	0			0	0	
	0	0	0	0	0			0	0	
	0	0	0	0	0			0	0	
	0	0	0	0	0			0	0	
	0	0	0	0	0			0	0	
	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0		0	0	
	0	0	0	0	0			0	0	
	0	0	0	0	0	0	0	0	0	
	0	•	0	0	0			-	0	
	0	0	0	0	0	0	0	0	0	

	11
of s for osure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%

of s for osure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%

of s for oosure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%

Stock of visions for 3 exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%





				Actual								
									31/12/202	0		
				Exposure	e values	Risk expos	ure amounts					
Roy	wN m		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock ofStockprovisions forprovisionStage 2 exposureStage 3 exposure
19	90		Central banks	0	C	) (		0 0	C	) (	0 0	0
19	91		Central governments	0	0	) (	)	0 0	C	)	D C	0
19	92		Regional governments or local authorities	0	0	) (	)	0 0	C	)	0 0	0
19	93		Public sector entities	0	0	) (	)	0 0	C	)	D C	0
19	94		Multilateral Development Banks	0	0	) (	)	0 0	C	)	D C	0
19	95		International Organisations	0	0	) (	)	0 0	C	)	0 0	0
19	96		Institutions	0	C	) (	)	0 0	C	)	0 0	0
19	97		Corporates	0	0	) (	)	0 0	C	)	0 0	0
19	98		of which: SME	0	0	) (	)	0 0	C	)	0 0	0
19	99		Retail	0	0	) (	)	0 0	C	)	0 0	0
20	00	N.A.	of which: SME	0	0	) (	)	0 0	C	)	D C	0
20	01		Secured by mortgages on immovable property	0	0	) (	)	0 0	C	)	D C	0
	02		of which: SME	0	0	) (	)	0 0	C	)	D C	0
	03		Items associated with particularly high risk	0	0	) (	)	0 0	C	)	D C	0
20	04		Covered bonds	0	C	) (	)	0 0	C	)	0 0	0
20	05		Claims on institutions and corporates with a ST credit assessment	0	0	) (	)	0 0	C	)	0 0	0
	06		Collective investments undertakings (CIU)	0	C	) (	)	0 0	C	)	D C	0
	07		Equity	0	0	) (	D	0 0	C	)	0 0	0
	08		Securitisation									
	09		Other exposures	0	C	) (	D	0 0	C	)	0 0	0
21	10		Standardised Total	0	0	C		) 0	0		) 0	0

			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts					Stock of	Stock of	Stock o	
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for	provisions for Stage 2 exposure	provisions	
211		Central banks	0	(	0	(	) 0	(	D C	0 0	) (	0	
212		Central governments	0	(	0	(	) 0	(	0 0	0 0	) (	0	
213		Regional governments or local authorities	0	(	0	(	0	(	0 0	00	) (	0	
214		Public sector entities	0	0	0 0	(	00	(	0 0	00	) (	0	
215		Multilateral Development Banks	0	0	0	(	00	(	0 0	00	) (	0	
216		International Organisations	0	0	0 0	(	00	(	0 0	00	) (	0	
217		Institutions	0	0	0 0	(	00	(	0 0	00	) (	0	
218		Corporates	0	0	0 0	(	00	(	0 0	00	) (	0	
219		of which: SME	0	(	0 0	(	00	(	0 0	0	) (	0	
220		Retail	0	0	0	(	00	(	0 0	00	) (	0	
221	N.A.	of which: SME	0	(	0	(	0	(	0 0	0	) (	0	
222		Secured by mortgages on immovable property	0	(	0	(	0	(	0 0	0 0	) (	D	
223		of which: SME	0	(	0	(	0	(	0 0	0 0	) (	0	
224		Items associated with particularly high risk	0	(	0	(	0	(	0 0	0 0	) (	0	
225		Covered bonds	0	(	0	(	0	(	0 0	0 0	) (	0	
226		Claims on institutions and corporates with a ST credit assessment	0	0	0	(	) 0	(	0 0	0 0	) (	0	
227		Collective investments undertakings (CIU)	0	(	0	(	) 0	(	0 0	0 0	) (	0	
228		Equity	0	0	0	(	) 0	(	0 0	0	) (	0	
229		Securitisation											
230		Other exposures	0	(	0	(	) 0	(	0 0	0 0	) (	0	
231		Standardised Total	0	0	0	0	0	0	) 0	0	0		

	4	2	2	Δ	F	C	7	0	0	10
	1	2	3	4	5	6	/	8	9	10
						Actual				
						31/12/2020	)			
	Exposure	values	Risk exposu	re amounts						
UR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock o provisions Stage 3 exp
, ,	0	0	0	С	0	0	0	0	0	
	0		0	C	0	0	0	0	0	
	0	0	0	C	0	0	0	0	0	
	0	0	0	C	0	0	0	0	0	
	0		0	C	0	0	0	0	0	
	0	-	0	C	0	0	0	0	0	
	0		0	0	3	0	0	0	0	
	0		0	0	9	0	0	0	0	
	0		0	0 0	0	0	0	0	0	
	0 0	_	0		9	0	0	0	0	
	0		0	C	, , , , , , , , , , , , , , , , , , ,	0	0	0	0	
	0		0	C	3	0	0	0	0	
	0		0	0	-	0	-	0	0	
	0		0	C	0	0		0	0	
	0	0	0	C	0	0	0	0	0	
	0	0	0	C	0	0	0	0	0	
	0	0	0	C	0	0	0	0	0	
	0		0	C	0	0	0	0		
	0	0	0	0	0	0	0	0	0	

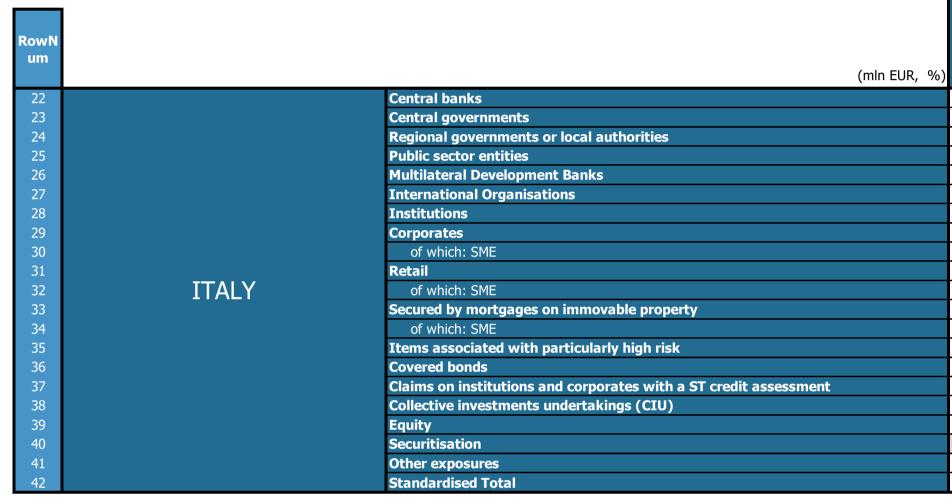
	11
of s for oosure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%

Coverage Ratio - Stage 3 exposure
0.00%
0.00%
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of 1s for 2posure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
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0	0.00%
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0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%







									Baseline Scenario								
				31/12/2021					31/12/2022						31/12/2023		
RowN um	(mln EUR,  %	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure 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 Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio Stage 3 exposur	- e Stage 1 exposure	e Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for pro Stage 2 exposure Stage	tock of /isions for 3 exposure
43	Central banks	(	0 0	0 0	0 0	0.00%	0 0	0	0	0 0	0.000		0	0 0	0	0	0
44	Central governments	1,934	67 1	0 1	1 0	40.00%	1,933 67	2	0	) 1 1	40.000	% 1,93	2 6	67 3	0	0	1
45	Regional governments or local authorities	(	0 0	0 0	0 0	0.00%	0 0	0	0	0 0	0.009	%	0	0 0	0	0	0
46	Public sector entities	(	0 0	0 0	0 0	0.00%	0 (	0	0	0 0	0.009	%	0	0 0	0	0	0
47	Multilateral Development Banks	(	0 0	0 0	0 0	0.00%	0 (	0	0	0 0	0.009	%	0	0 0	0	0	0
48	International Organisations	(	0 0	0 0	0 0	0.00%	0 (	0	0	0 0	0.009	%	0	0 0	0	0	0
49	Institutions	210	16 1	0 1	1 0	46.35%	203 22	1	0	1 1	47.699	% 19	7 2	27 2	0	1	1
50	Corporates	148	3 0	0 0	0 0	19.06%	145 5	0	0	0 0	18.789	% 14	4	7 1	0	0	0
51	of which: SME	148	3 0	0 0	0 0	19.06%	145 5	0	0	0 0	18.789	% 14	4	7 1	0	0	0
52	Retail	(	0 0	0 0	0 0	16.09%	0 (	0	0	0 0	17.299	%	0	0 0	0	0	0
53 UNITED STATES	of which: SME	(	0 0	0 0	0 0	0.00%	0 (	0	0	0 0	0.000	%	0	0 0	0	0	0
54	Secured by mortgages on immovable property	(	0 0	0 0	0 0	0.00%	0 (	0	0	0 0	0.000	%	0	0 0	0	0	0
55	of which: SME	(	0 0	0 0	0 0	0.00%	0 (	0	0	0 0	0.000	%	0	0 0	0	0	0
56	Items associated with particularly high risk	(	0 0	0 0	0 0	0.00%	0 (	0	0	0 0	0.000	%	0	0 0	0	0	0
57	Covered bonds	(	0 0	0 0	0 0	0.00%	0 (	0	0	0 0	0.000	%	0	0 0	0	0	0
58	Claims on institutions and corporates with a ST credit assessment	(	0 0	0 0	0 0	0.00%	0 (	0	0	0 0	0.009	%	0	0 0	0	0	0
59	Collective investments undertakings (CIU)	(	0 0	0 0	0 0	0.00%	0 (	0	0	0 0	0.009	%	0	0 0	0	0	0
60		(	0 0	0 0	0 0	0.00%	0 (	0	0	0 0	0.009	%	0	0 (	0	0	0
61	Equity Securitisation																
62	Other exposures	(	0 0	0 0	0 0	0.00%	0 0	0	0	0 0	0.009	%	0	0 (	0	0	0
63	Standardised Total	2,292	86 2	0 2	2 1	39.92%	2,282 94	4	0	2 2	40.46%	<b>/</b> 0 2,27	3 10	01 6	0	1	2 4

												<b>Baseline Scenario</b>	)						
						31/12/2021						31/12/2022					31/12/2023		
RowN um			(mln EUR, %)	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure St	Stock of provisions for tage 3 exposure		Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure			Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposu	
64		Central banks		0 0		0	0 0	0	0.00%	0	0 0	0 0	0 0	0 0.00%			0 0	)	0 0.00%
65		Central governments		0 0		0	0 0	0	0.00%	0	0 0	0 0	0 0	0 0.00%				)	0 0.00%
66		Regional governments or local authorities		0 0		0	0 0	0	0.00%	0	0 0	0 0		0 0.00%				)	0 0.00%
67		Public sector entities		0 0		0	0 0	0	0.00%	0	0 (	0 (		0 0.00%				)	0 0.00%
68		Multilateral Development Banks		0 0		0	0 0	0	0.00%	0	0 (	0 (		0 0.00%	/0			)	0 0.00%
69		International Organisations		0 0		0	0 0	0	0.00%	0	0 (			0 0.00%	/0		0 0	)	0 0.00%
70		Institutions		0 0		0	0 0	0	0.00%	0	0 (			0 0.00%	/o			)	0 0.00%
71		Corporates		0 0		0	0 0	0	0.00%	0	0 (			0 0.00%				)	0 0.00%
72		of which: SME		0 0		0	0 0	0	0.00%	0	0 (			0 0.00%				)	0 0.00%
73		Retail		0 0			0 0	0	0.00%	0	0 (			0 0.00%	-			)	0 0.00%
74	N.A.	of which: SME		0 0			0 0	0	0.00%	0	0 (			0 0.00%				)	0 0.00% 0 0.00%
/5		Secured by mortgages on immovable property		0 0			0 0	0	0.00%	0	0 (			0 0.00%				)	0 0.00%
/6		of which: SME		0 0			0 0	0	0.00%	0	0 (			0 0.009	/o			)	0 0.00%
		Items associated with particularly high risk		0 0		0	0 0	0	0.00%	0	0 (			0 0.009	/o			)	0 0.00%
/8		Covered bonds		0 0		0	0 0	0	0.00%	0	0 (		0 0	0 0.00%	/0			)	0 0.00%
79		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	0 0.00%	<b>%</b>		0 0		0 0.00%
80		Collective investments undertakings (CIU)		0 0		0	0 0	0	0.00%	0	0 0	0 0	0 0	0 0.00%	//	0 0	0 0		0 0.00%
81		Equity		0 0		0	0 0	0	0.00%	0	0 0	0 0	00	0 0.00%	/o	0 0	0 0 0	)	0 0.00%
82		Securitisation																	
83		Other exposures		0 0		0	0 0	0	0.00%	0	0 0	0 0	0 0	0 0.00%		0 0	0 0 (	)	0 0.00% 0 0.00%
84		Standardised Total		0 0			0	0	0.00%	0	0 0	00	0	0 0.00%	6 (	) 0 (	0 0		0 0.00%

12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
										Baseline Scenario										
			31/12/2021							31/12/2022							31/12/2023			
Stage 1 exposure	Stage 2 exposure	e 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 Stag	je 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 Sta	age 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
7,96		3 2	2 (	0 0	) (	0.00%	7,919	77	5	0	0	) 0	0.00%	7,879	115	7	0	0	(	0 0.00% 2 44.85% 4 55.85% 3 36.62% 5 45.62% 0 21.59% 9 35.18%
32,84 21	2 92	261	10	0 21	. 12	46.31%	32,945	777	301	11	14	137	45.47%	32,966	718	339	11	10	152	44.85%
21	)	7 6	5 (	0 0	)	3 57.33%	210	7	6	0	0	) 4	56.54%	210	7	6	0	0	4	ł 55.85%
42	5 6	9 4	1	1 0	)	40.79%	430	60	6	1	0	2	37.60%	433	54	9	1	0		36.62%
14	5 2	7 7	7 (	0 0	)	f 53.73%	150	22	9	0	0	) 4	48.80%	153	17	10	0	0		45.62%
	2	D C	) (	0 0	) (	) 21.59%	2	0	0	0	0	0	21.59%	2	0	0	0	0	(	) 21.59%
9,77			1 19	9 18	64	4 36.94%	9,331	1,800	266	18	22	95	35.78%	8,907	2,124	367	18	21	129	35.18%
5,69	58			3 10	908	3 53.68%	5,566	653	1,748	13	12	925	52.89%	5,494	668	1,805	12	. 14	941	52.17% 53.47% 62.14%
3,98				0 7	' 85	3 54.66%	3,900	437	1,601	10	10	866	54.06%	3,844		1,642	10	11	878	3 53.47%
1,73		2 186	5	2 2	12	68.37%	1,700	157	200	2	3	130	65.10%	1,672	171	214	2	3	133	62.14%
29		0 112	2	1 1	. 7:	L 63.60%	285	34	115	1	1	. 72	62.65%	280	36	119	1	1	73	61.78% 24.77%
63		4 94	1	1 1	. 23	3 24.25%	621	72	98	1	1	. 24	24.51%	613	76	102	1	1	25	5 24.77%
42		71 71	l	1 1	. 17	7 24.30%	414	54	73	1	1	. 18	24.57%	409	56	76	1	0	19	24.82%
34	5 2 <sup>.</sup>	4 214	1	1 0	) 110	51.51%	336	30	217	1	0	) 111	51.13%	336	28	220	1	0	112	2 50.79%
3	)	1 C	) (	0 0	)	29.31%	30	2	0	0	0	0	29.23%	29	2	0	0	0	(	) 29.29%
	0	D C	)	0 0		0.00%	0	0	0	0	C	0	0.00%	0	0	0	0	0	(	24.82% 24.82% 250.79% 29.29% 00.00% 39.27%
93	2 8	5 45	5	4 1	. 2:	46.99%	884	118	60	3	1	. 25	41.95%	878	111	73	3	1	29	39.27%
7	5	8 1	L (	0 0		27.19%	72	11	2	0	0	1	26.92%	72	10	3	0	0	1	26.86%
	)	0 0	) (	0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	(	0 0.00%
60,80	3,410	5 2,685	5 51	1 54	1,383	51.52%	60,196	3,785	2,919	49	55	1,458	49.95%	59,643	4,101	3,156	48	51	1,534	48.60%

										Baseline Scenario										
			31/12/2021							31/12/2022							31/12/2023			
Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure S	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
7,960	38	2	0	0	(	0.00%	7,919	77	5	0	0	0	0.00%	7,879	115	7	0	0	0	0.00%
27,033	675	257	10	17	119	9 46.40%	27,144	528	293	10	11	134	45.62%	27,170	468	327	10	8	147	45.02%
210	7	6	0	0		3 57.33%	210	7	6	0	0	4	56.54%	210	7	6	0	0	4	55.85%
421	69	4	1	0	1	1 40.91%	426	60	6	1	0	2	37.73%	430	54	9	1	0	3	55.85% 36.73% 0.00%
0	0	0	0	0	(	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
0	0	0	0	0	(	0.00%	0	0	0	0	0	0	0.00%		0	0	0	0	0	0.00%
8,127	781	149	18	6	55	5 36.87%	7,721	1,115	221	17	9	78	35.43%	7,329	1,427		16	11	104	34.66%
4,538	514	1,632	13	9	876	6 53.68%	4,432	565	1,686	12	12	892	52.93%	4,375	570	1,738	12	13	908	52.24%
2,880	350	1,503	10	7	822	2 54.70%	2,817	376	1,541	9	9	834	54.13%	4,375 2,781	374	1,578	9	10	846	53.59% 62.07%
1,738	132	186	2	2	127	7 68.30%	1,699	157	199	2	3	130	65.03%	1,671	171	213	2	3	132	62.07%
293	30	112	1	1	71	1 63.59%	285	34	115	1	1	72	62.64%	280	36	119	1	1	73	61.77%
633	64	93	1	1	23	3 24.24%	621	72	97	1	1	24	24.51%	613	76	101	1	1	25	24.77%
420	50	70	1	1	17	7 24.28%	413	54	72	1	1	18	24.56%	409	56	75	1	0	19	24.82% 50.79%
346	24	214	1	0	110	0 51.51%	336	30	217	1	0	111	51.13%	336	28	220	1	0	112	50.79%
24	1	0	0	0	(	0 29.31%	24	1	0	0	0	0	29.24%	24	1	0	0	0	0	29.30%
0	0	0	0	0	(	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
932	85	45	4	1	21	1 46.99%	884	118	60	3	1	25	41.95%	878	111	73	3	1	29	39.27%
75	8	1	0	0	(	0 27.19%	72	11	2	0	0	1	26.92%	72	10	3	0	0	1	26.86%
0	0	0	0	0	(	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
52,037	2,398	2,589	48	37	1,336	551.62%	51,489	2,741	2,793	47	38	1,400	50.14%	50,985	3,037	3,001	46	38	1,466	48.85%









									Baseline Scenario	0					
			3	31/12/2021					31/12/2022				31/12/2023		
	(mln EL	Stage 1 exposure Stage 2 exposur	re Stage 3 exposure p Sta	Stock of provisions for age 1 exposure	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposu	re Stage 3 exposur	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	e Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposu
	Central banks	0	0 0	0	0	0.00%	0	0	0	0 0	0 0.00%	0 0	0	0	0 0.00
	Central governments	0	0 0	0	0	0.00%	0	0	0	0 0	0 0.00%	0 0	0 0	0	0 0.00
	Regional governments or local authorities	0	0 0	0	0 0	0.00%	0	0	0	0 0	0.00%	0 0	0 0	0	0 0.00
	Public sector entities	0	0 0	0	0 (	0.00%	0	0	0	0 0	0 0.00%	0 0	0 0	0	0 0.00 <sup>r</sup>
	Multilateral Development Banks	0	0 0	0	0 (	0.00%	0	0	0	0 0	0 0.00%	0 0	0 0	0	0 0.00'
	International Organisations	0	0 0	0	0 (	0.00%	0	0	0	0 0	0 0.00%	0 0	0 0	0	0 0.009
	Institutions	0	0 0	0	0 (	0.00%	0	0	0	0 0	0 0.00%	0 0	0 0	0	0 0.009
	Corporates	0	0 0	0	0 (	0.00%	0	0	0	0 0	0 0.00%	0 0	0 0	0	0 0.00%
	of which: SME	0	0 0	0	0 (	0.00%	0	0	0	0 0	0 0.00%	0 0	0 0	0	0 0.00'
	Retail	0	0 0	0	0 (	0.00%	0	0	0	0 0	0 0.00%	0 0	0 0	0	0 0.00'
N.A.	of which: SME	0	0 0	0	0 (	0.00%	0	0	0	0 0	0 0.00%	0 0	0 0	0	0 0.00'
	Secured by mortgages on immovable property	0	0 0	0	0 0	0.00%	0	0	0	0 0	0 0.00%	0 0	0 0	0	0.00%
	of which: SME	0	0 0	0	0 0	0.00%	0	0	0	0 0	0 0.00%	0 0	0 0	0	0 0.009
	Items associated with particularly high risk	0	0 0	0	0 (	0.00%	9	0	0	0 0	0 0.00%	0 0	0 0	0	0 0.00%
	Covered bonds	0	0 0	0	0 (	0.00%	0	0	0	0 0	0 0.00%	0 0	0 0	0	0 0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0 0	0	0 (	0.00%	0	0	0	0 0	0 0.00%	0 0	0 0	0	0 0.00%
	Collective investments undertakings (CIU)	0	0 0	0	0 (	0.00%	0	0	0	0 0	0 0.00%	0 0	0 0	0	0.00%
	Equity	0	0 0	0	0 (	0.00%	0	0	0	0 0	0 0.00%	0 0	0 0	0	0 0.00%
	Securitisation														
	Other exposures	0	0 0	0	0 (	0.00%	0	0	0	0 0	0 0.00%	0 0	0 0	0	0 0.00%
	Standardised Total	0	0 0	0	0 0	0.00%	0	0	0	0 0 0	0.00%	0 0	0 0	D	0 0.00 <sup>°</sup>

ſ	12	13	14	15	16	17	18	10	20	21	77	23	24	25	26	27	28	29	30	31	32
	12	13	- 1	15	10	17	10	17	20	21	Baseline Scenario		21	25	20	27	20	25	50	51	52
				31/12/2021							31/12/2022							31/12/2023			
			1	51/12/2021					1		51/12/2022					1		51/12/2025			
%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	(	0	0	0.00%	C	0 0	0	0	C		0 0.00%	C	) (	) (		0 0	0	0.00%
	0	0	0	(	0	0	0.00%	C	0 0	0	0	C	) (	0 0.00%	C	) (	) (	)	0 0	0	0.00%
	0	0	0	(	0	0	0.00%	0	0	0	0	C	) (	0.00%	C	) (	) (		0 0	0	0.00%
	0	0	0	(	0	0	0.00%	0	0 0	0	0	0	0 (	0 0.00%	0	) (	0 0	)	0 0	0	0.00%
	0	0	0	(	0	0	0.00%	0	0	0	0	C	) (	0 0.00%	C	0 0	0 0		0 0	0	0.00%
	0	0	0	(	0	0	0.00%	0	0	0	0	0	) (	0 0.00%	0	0 (	0 0		0 0	0	0.00%
	0	0	0			0	0.00% 0.00%		0 0	0	0			0 0.00% 0 0.00%	0				0 0	0	0.00%
	0	0	0			0	0.00%		0	0	0			0 0.00%					0 0		0.00%
	0	0	0		0	0	0.00%		0 0	0	0			0 0.00%					0 0	0	0.00%
	0	0	0		0	0	0.00%	0	0 0	0	0			0 0.00%					0 0	0	0.00%
	0	0	0	(	0	0	0.00%	0	0 0	0	0	C		0 0.00%	0	) (	) (		0 0	0	0.00%
	0	0	0	(	0	0	0.00%	C	0 0	0	0	C	) (	0.00%	C	) (	) (	)	0 0	0	0.00%
	0	0	0	(	0	0	0.00%	0	0 0	0	0	C	) (	0.00%		) (	) (		0 0	0	0.00%
	0	0	0	(	0	0	0.00%	0	0	0	0	C	) (	0 0.00%	0	0	0 0		0 0	0	0.00%
	0	0	0	(	0	0	0.00%	0	0	0	0	C	0 (	0 0.00%	C	) (	0 0		0 0	0	0.00%
	0	0	0	(	0	0	0.00%	C	0	0	0	C	) (	0 0.00%	C	0	) <u>(</u>	)	0 0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	(	0	0	0.00%	0	0	0	0	C	) (	0 0.00%	0	0 0	) ()		0 0	0	0.00%
	0				0	0	0.000/							0 000/					0		0.000/
	0	0	0				0 0.00% 0 0.00%			0	0			0 0.00% <b>0 0.00%</b>							0.00% <b>0.00%</b>
	U	0	0	L L	י		0.00%	0	<b>U</b>	0	0	Ŭ		0.00%	0	0			0	U	0.00%

										<b>Baseline Scenario</b>									
			31/12/2021							31/12/2022						31/12/2023			
%)	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		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
	0 0	) 0	0 0	0 0	(	0.00%	0	0	0	0	(	) (	0 0.00%	0	0	0 C	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0 0	00	0	0 0	(	0.00%	0	0	0	0	(	) (	0 0.00%	0	0	0 0	0	0	0.00%
	0 0	00	00	0 0	(	0.00%	0	0	0	0	(	) (	0 0.00%	0	0	0 0	0	0	0.00%
	0 0	00	00	0 0	(	0.00% 0.00%	0	0	0	0	(	) (	0 0.00%	0	0	0 0	0	0	0.00%
	0 0	) 0	00	0 0	(	0.00%	0	0	0	0	(	) (	0 0.00%	0	0	0 0	0	0	0.00%
	0 0	) 0	0 0	0 0	(	0.00%	0	0	0	0	(	) (	0 0.00%	0	0	0 0	0	0	0.00%
	0 0	) 0	0 0	0 0	(	0.00%	0	0	0	0	(	) (	0 0.00%	0	0	0 C	0	0	0.00%
	0 0	0 0	00	0 0	(	0.00%	0	0	0	0	(	) (	0 0.00%	0	0	0 0	0	0	0.00%
	0 0	) 0	0 0	0 0	(	0.00%	0	0	0	0	(	) (	0 0.00%	0	0	0 C	0	0	0.00%
	0 0	) 0	00	0 0	(	0.00%	0	0	0	0	(	) (	0 0.00%	0	0	0 0	0	0	0.00%
	0 0	) 0	00	0 0	(	0.00%	0	0	0	0	(	) (	0 0.00%	0	0	0 0	0	0	0.00%
	0 0	) 0	00	0 0	(	0.00%	0	0	0	0	(	) (	0 0.00%	0	0	0 0	0	0	0.00%
	0 0	) 0	00	0 0	(	0.00%	0	0	0	0	(	) (	0 0.00%	0	0	0 0	0	0	0.00%
	0 0	) 0	00	0 0	(	0.00%	0	0	0	0	(	) (	0 0.00%	0	0	0 0	0	0	0.00%
	0 0	) 0	00	0 0	(	0.00%	0	0	0	0	(	) (	0 0.00%	0	0	0 0	0	0	0.00%
	0 0	) 0	00	0 0	(	0.00%	0	0	0	0	(	) (	0 0.00%	0	0	0 0	0	0	0.00%
	0 0	) 0	00	0 0	(	0.00%	0	0	0	0	(	) (	0 0.00%	0	0	0 0	0	0	0.00%
	0 0	00	0 0	) 0	(	0.00%	0	0	0	0	(	) (	0 0.00%	0	0	0 0	0	0	0.00%
	0 0	00	0 0	0 0	(	0.00%	0	0	0	0	(	) (	0 0.00%	0	0	0 0	0	0	0.00% <b>0.00%</b>
	0 0	0	0	0		0.00%	0	0	0	0	0	0	0.00%	0	0	0 0	0	0	0.00%

											<b>Baseline Scenario</b>										
				31/12/2021							31/12/2022							31/12/2023			
s %)	tage 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		Stage 1 exposure St	age 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			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
	0	0	0		0 0	0 0	0.00%	0	0	C	0	0	0	0.00%		0 (	0	0	0	0	0.00%
	0	0	0		0 0	D C	0.00%	0	0	C	0	0	0	0.00%	b (	0 (	0	0	0	0	0.00%
	0	0	0		0 0	D C	0.00%	0	0	C	0	0	0	0.00%	o (	0 (	0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	0	0	0	0	0.00%		0 0	00	0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0		0 0	0 0	0.00%	0	0	0	0	0	0	0.00%		0 (	0 0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	C	0	0	0	0.00%		0 (	0 0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	C	0	0	0	0.00%		0 (	0 0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	C	0	0	0	0.00%		0 (	0 0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	C	0	0	0	0.00%		0 (	0 0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	0	0	0	0	0.00%		0 (	0	0	0	0	0.00%
	0	0	0		0 0		0.00%	0	0	0	0	0	0	0.00%			0	0	0	0	0.00%
	0	0	0		0 0		0.00%	0	0	0	0	0	0	0.00%			0	0	0	0	0.00%
	0	0	0		0 0		0.00%	0	0	0	0	0	0	0.00%			0	0	0	0	0.00%
	0	0	0				0.00%	0	0	0	0	0	0	0.00%			0 0	0	0	0	0.00%
	0	0	0		0 0		0.00%	0	0	0	0	0	0	0.00%			0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	0	0	0	0	0.00%			0	0	0	0	0.00%
	0	0	0		0 0		0.00%	0	0	0	0	0	0	0.00%	o (		0	0	0	0	0.00%
	0	0	0		0 0	<u> </u>	0.00%	0	0	C	0	0	0	0.00%	) (	) (	0	0	0	0	0.00%
							0.000/														0.000/
	0	0	0				0.00%	0	0		0	0	0	0.00%				0	0	0	0.00% <b>0.00%</b>
	0	0	0		0 0	0	0.00%	0	0	0	0	0	0	0.00%			0	0	0	0	0.00%









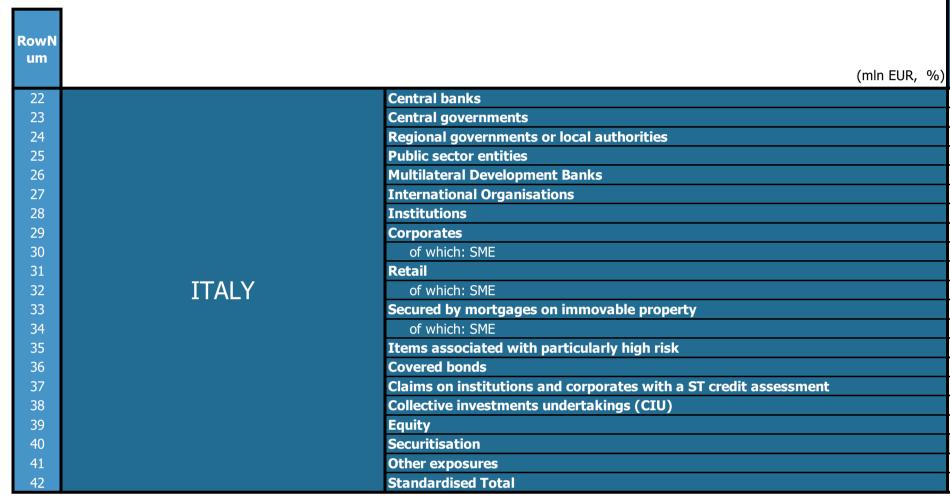
	12	13 14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
										Baseline Scenario										
			31/12/202	21						31/12/2022							31/12/2023			
Stage	e 1 exposure	Stage 2 exposure Stage 3 exp	Stock of sure provisions f Stage 1 expos	Stock of for provisions for sure Stage 2 exposu	Stock of provisions for re 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
-	0	0	0	0	0	0 0.00%	C	) (	0 0	(	) 0	) C	0.00%	0	) (	) 0	C	) 0	0	0.00%
	0	0	0	0	0	0 0.00%	C	) (	0 0	(	) 0	) C	0.00%	0	) (	0 0	C	) 0	0	0.00%
	0	0	0	0	0	0.00%	C	) (	0 0	(	) 0	) C	0.00%	0	) (	) 0	C	) 0	0	0.00%
	0	0	0	0	0	0.00%	C	) (	0 0	(	) 0	) C	0.00%	0	) (	0 0	C	0 0	0	0.00%
	0	0	0	0	0	0 0.00%	C	) (	0 0	(	) 0	) C	0.00%	0	) (	0 0	(	0 0	0	0.00%
	0	0	0	0	0	0 0.00%	C	(	0 0	(	0 0	) C	0.00%	0	) (	0 0	C	0 0	0	0.00%
	0	0	0	0	0	0 0.00%	C	(	0 0	(	0 0	0 0	0.00%	0	) (	0 0	(	0 0	0	0.00%
	0	0	0	0	0	0 0.00%	0		0 0	(	0		0.00%	0		0 0	(	0 0	0	0.00%
	0	0	0	0	0	0 0.00%				(	0 0		0.00%	0		0		0 0	0	0.00%
	0	0	0	0	0	0 0.00% 0 0.00%							0.00%	0		0		0 0	0	0.00%
	0	0	0	0	0	0 0.00%							0.00% 0.00%	0		0		0	0	0.00%
	0	0	0	0	0	0 0.00%							0.00%	0					0	0.00%
	0		0	0	0	0 0.00%				( (	) 0		0.00%				( (			0.00%
	0	0	0	0	0	0 0.00%	0	) ()		(	) 0		0.00%	0	) ()	) 0	(	) 0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	0	0	0 0.00%		) ()		(	) 0		0.00%	0	) (	) 0	(	) 0	0	0.00%
	0	0	0	0	0	0 0.00%				(	) 0		0.00%	0	) ()	0 0	(	0 0	0	0.00%
	0	0	0	0	0	0 0.00%	C		0 0	(	) 0		0.00%	0		0 0	(	0 0	0	0.00%
	0	0	0	0	0	0 0.00%	C	) (	0 0	(	) 0	) C	0.00%	0	) (	0 0	C	0 0	0	0.00%
	0	0	0	0	0	0.00%	0	0	0 0	0	0	0	0.00%	0	) (	0 0	0	0	0	0.00%

											<b>Baseline Scenario</b>										
				31/12/2021							31/12/2022							31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			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		Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	0	C	0	0	) (	0 (	0.00%	0	0	0 0	0	0	0 0	0.00%	0	)	) (	0	0	0	0.00%
	0	0	0	0		0 0	0.00%	0	0	0 0	0	0	0 0	0.00%	0			0	0	0	0.00%
	0		0				0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0		0		0		0.00%	0			0	0	0	0.00%
	0		0				0.00%	0				0		0.00%	0			0	0	0	0.00%
	0		0	0			0.00%	0	0	) 0		0		0.00%	0			0	0	0	0.00%
	0	C	0	0	) (	0 0	0.00%	0	0	0 0	C	0	0	0.00%	0	)		0	0	0	0.00%
	0	C	0	0	) (	0 0	0.00%	0	0	0 0	C	0	) 0	0.00%	0	)	0 (	0	0	0	0.00%
	0	C	0	0	) (	0 (	0.00%	0	C	0 0	C	0	) 0	0.00%	0	)	) (	0	0	0	0.00%
	0	C	0	C	) (	0 (	0.00%	0	C	) 0	C	0	) 0	0.00%	0		) (	0	0	0	0.00%
	0	C	0	0	) (	0 (	0.00%	0	C	0 0	C	0	) 0	0.00%	0	)	0 (	0	0	0	0.00%
	0	C	0	0	) (	0 (	0.00%	0	C	0 0	C	0	0 0	0.00%	0	)	0 (	0	0	0	0.00%
	0	C	0	0	0 (	0 (	0.00%	0	0	0 0	C	0	0 0	0.00%	0	)	0 (	0	0	0	0.00%
	0	0	0	0	) (	0 (	0.00%	0	0	0 0	0	0	0 0	0.00%	0	)		0	0	0	0.00%
	0	0	0	0			0.00%	0	0	0		0		0.00%	0			0	0	0	0.00%
	0		0 0	0			0.00%	0	0	0		0		0.00%	0			0	0	0	0.00%
	0		0				0.00% 0.00%	0				0		0.00% 0.00%	0			0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	L C	0	0			0.00%	0	U	0	L L	0	0	0.00%	0			0	0	0	0.00%
	0		0	0		0	0.00%	0	0		ſ			0.00%	0			0	0	0	0.00%
	0	0	0	0		0 0	0.00%	0	o o	0 0	0	Ö	0	0.00%	0			0	0	0	0.00% <b>0.00%</b>

											<b>Baseline Scenario</b>	1								
				31/12/2021							31/12/2022						31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 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			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
	0	0	0 0	C	0 (	0	00.00%	0	0	00	C	) (	) (	00	0	0 0	0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0 0	C	0 (	0	0 0.00%	0	0	0	C	) (	) (	0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0	0	0 (	0	0 0.00%	0	0	0	0	) (	) (	0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0			0	0 0.00%	0	0	0				0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0			0	0 0.00% 0 0.00%		0	0 0				0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0			0	0 0.00%		0	0				0 0.00% 0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0			0	0 0.00%	0	0	0				0 0.00%	0		0	0	0	0.00%
	0	0	0			0	0 0.00%		0					0 0.00%	0		0	0	0	0.00%
	0	0	0 0			0	0 0.00%		0	0				0 0.00%	0		0	0	0	0.00%
	0	0	0 0			0	0 0.00%		0					0 0.00%	0		0	0	0	0.00%
	0	0	0 0		) )	0	0 0.00%		0	0		) (		0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0	C	) (	0	0 0.00%		0	0	C	) (		0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0	C	) (	0	0 0.00%	0	0	0	C	) (	) (	0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0	C	) (	0	0.00%	0 0	0	0 0	C	) (	) (	0.00%	0	0 0	0	0	0	0.00%
	0	0	) 0	C	) (	0	0.00%	0 0	0	0 0	C	) (	) (	0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0	C	) (	0	0 0.00% 0 0.00%	0	0	0 0	C	) (	) (	0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0	C	) (	0	0.00%	0	0	0	C	) (	) (	0.00%	0	0 0	0	0	0	0.00%
	0	0	0	C	0 (	0	0 0.00%	0	0	0	C	) (	) (	0.00%	0	0 0	0	0	0	0.00% <b>0.00%</b>
	0	0	0	0	) (	0	0.00%	0	0	0	0	) O	0	0.00%	0	0 0	0	0	0	0.00%







							Adverse Scena	rio				
				31/12/2021			31/12/2022				31/12/2023	
RowN um	(mln EL	Stage 1 exposur R, %)	e Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	atio - osure Stage 1 exposure Stage 2 expo	Stock of sure Stage 3 exposure provisions fo Stage 1 exposu	r Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	age Ratio - 3 exposure	1 exposure Stage 2 exposure Stage 3 exposure	Stock of Stock of Stock of Stock of provisions for provisions for Stage 1 exposure Stage 2 exposure Stage 3	ock of sions for exposure Coverage Ratio - Stage 3 exposure
43	Central banks		0 0 0	0 0	0	0.00% 0	0 0	0 0 0	0.00%	0 0 0	0 0	0 0.00%
44	Central governments	1,90	3 98 2	2 0 1	1 1	0.00% 1,763	235 3	0 2 1	40.00%	1,662 334 5	0 2	2 40.00%
45	Regional governments or local authorities		0 0 0	0 0	0 0	0.00% 0	0 0	0 0 0	0.00%	0 0 0	0 0	0 0.00%
46	Public sector entities		0 0 0	0 0	0 0	0.00% 0	0 0	0 0 0	0.00%	0 0 0	0 0	0 0.00%
47	Multilateral Development Banks		0 0 0	0 0	0 0	0.00% 0	0 0	0 0 0	0.00%	0 0 0	0 0	0 0.00%
48	International Organisations		0 0 0	0 0	0 0	0.00% 0	0 0	0 0 0	0.00%	0 0 0	0 0	0 0.00%
49	Institutions	20	7 18 2	2 1 2	2 1	1.84% 196	26 4	1 3 2	53.60%	185 33 8	1 3	4 54.94%
50	Corporates	14	7 3 0	0 0	0	0.69% 143	7 1	0 0 0	30.54%	140 9 2	0 0	1 30.44%
51	of which: SME	14	7 3 0	0 0	0	0.69% 143	7 1	0 0 0	30.54%	140 9 2	0 0	1 30.44%
52	Retail		0 0 0	0 0	0	7.37% 0	0 0	0 0 0	29.63%	0 0 0	0 0	0 31.04%
53 UNITED STATE	of which: SME		0 0 0	0 0	0	0.00% 0	0 0	0 0 0	0.00%	0 0 0	0 0	0 0.00%
54	Secured by mortgages on immovable property		0 0 0	0 0	0	0.00% 0	0 0	0 0 0	0.00%	0 0 0	0 0	0 0.00%
55	of which: SME		0 0 0	0 0	0	0.00% 0	0 0	0 0 0	0.00%	0 0 0	0 0	0 0.00%
56	Items associated with particularly high risk		0 0 0	0 0	0	0.00% 0	0 0	0 0 0	0.00%	0 0 0	0 0	0 0.00%
57	Covered bonds		0 0 0	0 0	0	0.00% 0	0 0	0 0 0	0.00%	0 0 0	0 0	0 0.00%
58	Claims on institutions and corporates with a ST credit assessment		0 0 0	0 0	0 0	0.00% 0	0 0	0 0 0	0.00%	0 0 0	0 0	0 0.00%
59	Collective investments undertakings (CIU)		0 0 0	0 0	0	0.00% 0	0 0	0 0 0	0.00%	0 0 0	0 0	0 0.00%
60			0 0 0	0 0	0	0.00% 0	0 0	0 0 0	0.00%	0 0 0	0 0	0 0.00%
61	Equity Securitisation											
62	Other exposures		0 0 0	0 0	0	0.00% 0	0 0	0 0 0	0.00%	0 0	0 0	0 0.00%
63	Standardised Total	2,25	7 119 4	1 4	2 4	.18% 2,103	268 9	1 5 4	45.58%	1,987 377 15	1 5	7 46.71%

										Adverse Scenario							
					31/12/2021					31/12/2022					31/12/2023		
RowN um		(mln E	Stage 1 exposure Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for Stage 2 exposure 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 Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio Stage 3 exposur	- e Stage 1 exposure	e Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64		Central banks	0	0	0	0 0	0.00%	) (C	0 0	0 (	0 0	0.00	%	0 0	0 0	<u>,                                    </u>	0 0.00%
65		Central governments	0	0	D	0 0	0.00%	) (C	0 0	) (	0 0	0.00	%	0 (	0 0	<u>/</u> (	0 0.00%
66		Regional governments or local authorities	0	0	)	0 0	0.00%	) (C	0 0	) (	0 0	0.00	%	0 0	0 0	<u>,                                    </u>	0 0.00% 0 0.00%
67		Public sector entities	0	0	)	0 0	0.00%	) (C	0 0	) (	0 0	0.00	%	0 0	0 0	<u>,                                    </u>	0 0.00%
68		Multilateral Development Banks	0	0	)	0 0	0.00%	) (C	0 0	) (	0 0	0.00	%	0 0	0 0	<u>,                                    </u>	0 0.00%
69		International Organisations	0	0	)	0 0	0.00%	) (C	0 0	) (	0 0	0.00	%	0 0	0 0	<u>,                                    </u>	0 0.00%
70		Institutions	0	0	D	0 0	0.00%	) ()	0 0	) (	0 0	0.00	%	0 (	0 0	<u>,</u> (	0 0.00%
71		Corporates	0	0	)	0 0	0.00%	) (C	0 0	) (	0 0	0.00	%	0 0	0 0	<u>,                                    </u>	0 0.00%
72		of which: SME	0	0	0	0 0	0.00%	) ()	0 0	) (	0 0	0.00	%	0 (	0 0	<u>,</u> (	0 0.00%
73		Retail	0	0	0	0 0	0.00%	) ()	0 0	) (	0 0	0.00	%	0 (	0 0	<u>/</u> (	0 0.00%
74	N.A.	of which: SME	0	0	0	0 0	0.00%	) (C	0 0	) (	0 0	0.00	%	0 (	0 0	<u>,                                    </u>	0 0.00% 0 0.00% 0 0.00%
75		Secured by mortgages on immovable property	0	0	0	0 0	0.00%	) (C	0 0	) (	0 0	0.00	%	0 (	0 0	<u>,                                    </u>	0 0.00%
76		of which: SME	0	0	0	0 0	0.00%	) ()	0 0	) (	0 0	0.00	%	0 (	0 0	<u>,</u> (	0 0.00%
77		Items associated with particularly high risk	0	0	D	0 0	0.00%	) ()	0 0	) (	0 0	0.00	%	0 (	0 0	<u>,</u> (	0 0.00%
78		Covered bonds	0	0	0	0 0	0.00%	, C	0 0	) (	0 0	0.00	%	0 (	0 0	<u>/</u> (	0 0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	0	)	0 0	0.00%	о С	0 0	) (	0 0	0.00	%	0 0	0 0	<u>, (</u>	0 0.00%
80		Collective investments undertakings (CIU)	0	0	D	0 0	0.00%	о С	0 0	) (	0 0	0.009	%	0 0	0 0	<u>, r</u>	0 0.00%
81		Equity	0	0	0		0.00%	) C	0 0	) (	0 0	0.00	%		0 0	<u>,                                    </u>	0 0.00%
82		Securitisation															
83		Other exposures	0	0	D	0	0.00%		0 0	) (	0 0	0.00	/0	0 0	0 0	<u>,                                    </u>	0 0.00% 0 0.00%
84		Standardised Total	0	0			0.00%	0	0 0			0.00%	<i>/</i> o		0 0	· ۲	0 0.00%

33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
										Adverse Scenario										
			31/12/2021							31/12/2022							31/12/2023			
Stage 1 exposi	ure Stage 2 exposur	e 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
7,	,960 3	38 2	2 (	0 0		0.00%	7,919	77	5	0	0	0	0.00%	7,879	115	7	0	0	C	0.00%
	,187 1,54	47 290	18	3 61	. 132	45.68%	31,552		376	23	61	. 167	7 44.38%	31,016	2,517	490	21	51	213	43.35%
	200 1	ί7 θ	5 (	0 0		3 56.77%	194		7	0	0	) 4	<del>1</del> 55.25%	190	26	8	0	0	4	53.58%
	415 7	78 4	1	1 0		2 49.31%	431		7	0	0	3	3 45.15%	451	38		1	0	4	+3.33%         +3.35%         +3.35%         +3.45%         +3.45%
	143 2	29 7	7	1 1		5 71.00%	141	29	10	1	1	. 6	59.97%	136	29	15	1	1	8	3 52.39%
	2	0 0	) (	0 0		27.32%	2	0	0	0	0	0 0	27.32%	1	C	0	0	0	C	27.32%
	,542 1,53			7 50	12	39.28%	8,869		569	39	46	218	3 38.25%	8,275	2,357		33	44	289	37.75%
		54 1,728		9 39	1,06		5,054		1,909	45	56	1,133		4,688	1,150		37	55	1,213	56.95%
	,836 51	1,588	3 28	3 28	994		3,517	707	1,714	32	42	1,040		3,255	815		26	41	1,096	58.67%
	,722 14			9		1 74.06%	1,648 267	191	218	/	11	. 150	0 68.87%	1,573	229		5	10	163	63.58%
	287 3 626 6	35 112	7	2 2	8,	2 73.50% 4 35.43%	<u> </u>	48	119	3	2	85	5 71.59% 3 36.36%	248 588	58	129	2	3	85	69.1/%
	413 5	59 97		2 3 2 7	)	7 37.20%	399	62	100	3	3	38	3 36.36% 38.16%	388	85	115	2	5	43	37.18%
	337 3	32 215		2	. 2.	6 63.41%	399		00 רכב	2	2		9 62.31%	281	67	00 236	2	1	1/3	0 30.93% 2 60 78%
	30	2 213				35.29%	28	32		3	 	139	35.13%	201		230			143	35 02%
	0					0.00%	20 0	S	0 	0			0.00%			0	0	0		) 0.02%
	910 10	)4 40		3 4		7 56.40%	829	158		10	7	· · · · · · · · · · · · · · · · · · ·	5 0.00 % 5 48.38%	751	199	113	8	9	40	69.17%           69.17%           37.18%           38.95%           60.78%           35.02%           0.00%           43.37%
	73 1	10 1		1 1		33.75%	67	130		10	, , , , , , , , , , , , , , , , , , , ,	1	1 33.55%	61	175	6	1	1	7	2 33.50%
						5517570	0,	1			-		0010070	01	17			-		5515070
	0	0 (	)	0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	ſ	0.00%
59,6	632 4,35	9 2,908	135	5 170	1,675		57,646	5,745	3,508	133	189	1,896		55,915	6,834	4,150	111	178	2,130	0.00% 51.32%

										Adverse Scenario										
			31/12/2021							31/12/2022							31/12/2023			
Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
7,960		2	C	) C	)	0.00%	7,919	77	5	0	0	0	0.00%			7	0	0	0	0.00%
26,500	1,183	282	. 17	<b>'</b> 55	5 12	9 45.83%	26,317	1,288	360	22	52	161	. 44.57%	26,106	5 1,394	466	20	41	203	43.53%
200	17	6	C	) C	)	3 56.77%	194	22	7	0	0	4	ł 55.25%	b 190	) 26	8	0	0	4	53.58%
411	78	4	1		)	2 49.48%	427	59	7	0	0	3	45.39%		' 37	8	1	0	4	53.58% 43.02% 0.00%
0	C	0	C	) C	)	0.00%	0	0	0	0	0	0	0.00%		0 0	0	0	0	0	0.00%
0	C	0	C	) C	)	0.00%	0	0	0	0	0	0	0.00%		0	0	0	0	0	0.00%
7,943	880	235	51	. 18	3 9	0 38.25%	7,335	1,297	426	35	21	157	36.84%	,		585	30	26	212	0.00% 36.20% 57.39%
4,417		1,656		30	1,02		4,114		1,803	41	42	1,075			864		33	43	1,141	57.39%
2,804		1,520	23	8 21	95	1 62.61%	2,613		1,617	28	30	988	61.09%				23	31	1,033	59.39%
1,721	144	190	5	5 9	9 14	1 74.01%	1,647		218	7	11	150	68.82%			255	5	10	162	63.53%
287	35	112	2	2 2	2 8	2 73.49%	267		119	3	2	85	5 71.58%		58	128	2	3	89	69.16%
625	69	96	3	3 3	3 3	4 35.41%	603		105	3	3	38	36.35%			114	2	3	42	37.17%
413		- 72	3	3 2	2 2	7 37.20%	398		79	2	2	30	) 38.16%			85	2	1	33	38.96%
337	32	215	2	2 2	2 13	6 63.41%	309	52	223	3	3	139	62.31%		. 67	236	3	3	143	60.78%
24	1	0	C	) C	)	0 35.29%	23	2	0	0	0	0	) 35.14%		2 3	1	0	0	0	35.02% 0.00%
0	C	0	C	) (	)	0.00%	0	0	0	0	0	0	0.00%		0 0	0	0	0	0	0.00%
910	104	49	8	3 4	1 2	7 56.40%	829	158	75	10	7	36	48.38%		. 199	113	8	9	49	43.37%
73	10	1	1	. 1	L	0 33.75%	67	14	3	1	1	1	33.55%	61	. 17	6	1	1	2	33.50%
0	C	0	C	) C	)	0.00%	0	0	0	0	0	0	0.00%		00	0	0	0	0	0.00%
51,121	3,166	2,737	122	. 122	1,58	5 57.94%	49,784	4,008	3,231	123	140	1,763	54.57%	48,515	4,722	3,786	104	137	1,962	51.82%









								Adverse Scen	ario						
				31/12/2021				31/12/202	2			31/12/2023			
	(mln EL	Stage 1 exposure Stage 2 exposu R, %)	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for e Stage 2 exposure Stage 3 exposur	Coverage Ratio Stage 3 exposur	- e Stage 1 exposure Stage 2 exposure	Stock of provisions f Stage 1 expos	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 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 Ra Stage 3 expo
	Central banks	0	0	0	0 0	0 0.00	% 0	0 0	0 0	0 0.00%	0	0 0	0	0	0 (
	Central governments	0	0	0	0 0	0 0.00	% 0	0 0	0 0	0 0.00%	0	0 0	0	0	0 0
	Regional governments or local authorities	0	0	0	0 0	0 0.00	% 0	0 0	0 0	0 0.00%	0	0 0	0	0	0 0
	Public sector entities	0	0	0	0 0	0 0.00	% 0	0 0	0 0	0 0.00%	0	0 0	D	0	0 0.
	Multilateral Development Banks	0	0	0	0 0	0 0.00	% 0	0 0	0 0	0 0.00%	0	0 0	D	0	0 0.
	International Organisations	0	0	0	0 0	0 0.00	0	0 0	0 0	0 0.00%	0	0 0	D	0	0 0.
	Institutions	0	0	0	0 0	0 0.00	% 0	0 0	0 0	0 0.00%	0	0 0	D	0	0 0.
	Corporates	0	0	0	0 0	0 0.00	0	0 0	0 0	0 0.00%	0	0 0	D	0	0 0
	of which: SME	0	0	0	0 0	0 0.00	% 0	0 0	0 0	0 0.00%	0	0 0	D	0	0 0.
	Retail	0	0	0	0 0	0 0.00	0	0 0	0 0	0 0.00%	0	0 0	D	0	0 0
N.A.	of which: SME	0	0	0	0 0	0 0.00	0	0 0	0 0	0 0.00%	0	0 0	D	0	0 0
	Secured by mortgages on immovable property	0	0	0	0 0	0 0.00	0	0 0	0 0	0 0.00%	0	0 0	D	0	0 0.
	of which: SME	0	0	0	0 0	0 0.00	0	0 0	0 0	0 0.00%	0	0 0	D	0	0 0
	Items associated with particularly high risk	0	0	0	0 0	0 0.00	0	0 0	0 0	0 0.00%	0	0 0	D	0	0 0.
	Covered bonds	0	0	0	0 0	0 0.00	% 0	0 0	0 0	0 0.00%	0	0 0	D	0	0 0.
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0 0	0.000	% 0	0 0	0 0	0 0.00%	0	0 0	D	0	0 0.
	Collective investments undertakings (CIU)	0	0	0	0 0	0 0.00	% 0	0 0	0 0	0 0.00%	0	0 0	0	0	0 0.
	Equity	0	0	0	0 0	0 0.00	% 0	0 0	0 0	0 0.00%	0	0 0	0	0	0 0.
	Securitisation														
	Other exposures	0	0	0	0 0	0 0.00		0 0	0 0	0 0.00%	0	0 0	0	0	0 0.
	Standardised Total	0	0	D	0 0	0.00%	6 0	0 0	0 0	0 0.00%	0	0 0		0	0 0.0

Г	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	C		0	0.00%	0	0	0	0	0	C	0.00%	0	C	0 0	(	) 0	0	0.00%
	0	0	0	C	)	0	0.00%	0	0 0	0	0	0	0	0.00%	0	C	0 0	(	) 0	0	0.00%
	0	0	0	C	)	0	0.00%	0	0	0	0	0	0	0.00%	0	C	0 0	(	) 0	0	0.00%
	0	0	0	0	)	0	0.00%	0	0 0	0	0	0	0	0.00%	0	C	0 0	(	0	0	0.00%
	0	0	0	0	)	0	0         0.00%           0         0.00%           0         0.00%           0         0.00%	0	0	0	0	0	C	0.00%	0	C	0 0	(	) 0	0	0.00%
	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	0	0.00%	0	C	0 0	(	0 0	0	0.00%
	0	0	0			0	0.00%	0	0 0	0	0	0	0	0.00%	0			(	0	0	0.00%
	0	0	0				0.00% 0.00%	0	0 0	0	0	0	0	0.00%	0				0	0	0.00%
	0	0	0				0.00%	0	0 0	0	0	0	0	0.00% 0.00%	0				0	0	0.00%
	0	0	0				0.00%	0	0	0	0	0	0	0.00%	0				0	0	0.00%
	0	0	0				0.00%	0	0	0	0	0	0	0.00%	0					0	0.00%
	0	0	0					0	0 0	0	0	0	0	0.00%	0					0	0.00%
	0	0	0			0	0.00% 0.00%	0	0 0	0	0	0		0.00%	0			(	) 0	0	0.00%
	0	0	0		)	0	0.00%	0	0 0	0	0	0	0	0.00%	0	0	0 0	(	) 0	0	0.00%
	0	0	0	(	)	0	0.00%	0	0 0	0	0	0	0	0.00%	0	C	) 0	(	) 0	0	0.00%
	0	0	0	C	)	0 (	0.00%	0	) 0	0	0	0	0	0.00%	0	C	0 0	(	) 0	0	0.00%
	0	0	0	C	D	0	0.00%	0	0 0	0	0	0	C	0.00%	0	C	0 0	(	) 0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	0		0	0.00%	0	0	0	0	0	0	0.00%	0	C	0 0	(	) 0	0	0.00% <b>0.00%</b>
	0	0	0	0		0 0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	C	0	0	0.00%

										Adverse Scenario									
			31/12/2021							31/12/2022						31/12/2023			
s %)	tage 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		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
	0 0	0	C	0 0	(	0 0.00%	0	0	0	0	C	) (	0.00%	0	0 0	0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0 0	00	C	) 0	(	0.00%	0	0	0	0	C	) (	0.00%	0	0 0	0	0	0	0.00%
	0 0	00	C	0 0	(	0 0.00%	0	0	0	0	C	) (	0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	C	0 0	(	0 0.00%	0	0	0	0	C	) (	0.00%	0	0 0	0	0	0	0.00%
	0 0	00	C	0 0	(	0 0.00%	0	0	0	0	C	) (	0 0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	C	0 0	(	0 0.00%	0	0	0	0	C	) (	0 0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	C	0 0	(	0 0.00%	0	0	0	0	C	) (	0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	C	0 0	(	0 0.00% 0 0.00%	0	0	0	0	C	) (	0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	C	0 0	(	0 0.00%	0	0	0	0	C	) (	0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	C	0 0	(	0 0.00% 0 0.00% 0 0.00% 0 0.00%	0	0	0	0	C	) (	0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	C	0 0	(	0 0.00%	0	0	0	0	C	) (	0 0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	C	0 0	(	0 0.00%	0	0	0	0	C	) (	0 0.00%	0	0 0	0	0	0	0.00%
	0 0	00	C	0 0	(	0 0.00%	0	0	0	0	C	) (	0.00%	0	0 0	0	0	0	0.00%
	0 0	00	C	0 0	(	0 0.00%	0	0	0	0	C	) (	0.00%	0	0 0	0	0	0	0.00%
	0 0	00	C	0 0	(	0 0.00%	0	0	0	0	C	) (	0 0.00%	0	0 0	0	0	0	0.00%
	0 0	00	C	) 0	(	0.00%	0	0	0	0	C	) (	0.00%	0	0 0	0	0	0	0.00%
	0 0	0	C	0 0	(	0 0.00%	0	0	0	0	C	) (	0.00%	0	0 0	0	0	0	0.00%
	0 0	0	C	0 0	(	0 0.00%	0	0	0	0	C	) (	0.00%	0	0 0	0	0	0	0.00%
	0 0	0	C	0 0	(	0.00%	0	0	0	0	C	) (	0.00%	0	0 0	0	0	0	0.00% <b>0.00%</b>
	0 0	0	0	0	(	0.00%	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	0.00%

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
s %)	tage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure Sta	ige 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			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
	0	0	0		0 0	) (	0.00%	0	0	(	0	0	C	0.00%		0 (	) 0	0	0	0	0.00%
	0	0	0		0 0	) (	0.00%	0	0	(	0 0	0	0	0.00%	o (	0 0	00	0	0	0	0.00%
	0	0	0		0 0	) (	0 0.00% 0 0.00% 0 0.00%	0	0		0 0	0	C	0.00%	o (	0 (	) 0	0	0	0	0.00%
	0	0	0		0 0	) (	0.00%	0	0	0	0 0	0	C	0.00%	o (	0 (	0 0	C	0	0	0.00%
	0	0	0		0 0	) (	0.00%	0	0	0	0 0	0	C	0.00%		0 (	) 0	C	0	0	0.00%
	0	0	0		0 0	) (	0.00%	0	0	0	0 0	0	C	0.00%		0 (	) 0	C	0	0	0.00%
	0	0	0		0 0	) (	0.00%	0	0	(	0	0	0	0.00%	o (	0 (	0 0	0	0	0	0.00%
	0	0	0		0 0	) (	0.00%	0	0	(	0 0	0	0	0.00%	o (		0 0	0	0	0	0.00%
	0	0	0		0 0		0.00%	0	0	(	0 0	0	0	0.00%			0	0	0	0	0.00%
	0	0	0		0 0		0.00% 0.00%	0	0	(	0 0	0		0.00%				0	0	0	0.00%
	0	0	0		0 0		0.00%	0	0	(	0 0	0		0.00%				0	0 0	0	0.00%
	0	0	0				0.00%	0	0	(	0 0	0		0.00%				0	0 0	0	0.00%
_	0	0	0				0.00%	0	0	(	0	0		0.00%				0	0	0	0.00%
_	0	0	0				0.00%	0	0	(	0	0		0.00%				0	0	0	0.00%
_	0	0	0				0.00%	0	0		0	0		0.00%					0	0	0.00%
_	0	0	0				0.00%	0	0	(	0	0		0.00%				0	0	0	0.00%
	0	0	0				0.00%	0	0		0	0		0.00%					0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	U				0.00%	U	0	L. L.	0	0	L L	0.00%			0	0	0	0	0.00%
	0	0	0		0		0.00%	0	0	ſ	0	0	C C	0.00%				0	0	0	0.00%
	0	0	0		0 0		0.00%	0	0	0	0	0	0	0.00%			0	0	0	0	0.00% <b>0.00%</b>









Г	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
s %)	Stage 1 exposure	Stage 2 exposure Stag	je 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e 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	e 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
	0	0	0		0	0 (	0.00%	0		0 (	) C	0	) (	0.00%	0	) (	D C	) (	) 0	0	0.00%
	0	0	0		0	0 (	0.00%	0		0 (	0 0	0	) (	0.00%	0	) (	D C	) (	0 0	0	0.00%
	0	0	0		0	0 (	0.00%	0		0 (	0 0	0	) (	0.00%	0	)	0 0	) (	0 0	0	0.00%
	0	0	0		0	0 (	0.00%	0		0 (	0 0	0	) (	0.00%	0	(	D C	) (	0 0	0	0.00%
	0	0	0		0	0 (	0.00%	0		0 (	0 0	0	) (	0.00%	0	(	0 0	)	0 0	0	0.00%
	0	0	0		0	0 (	0.00%	0		0 (	0 0	0	) (	0 0.00%	0	(	0 0	) (	0 0	0	0.00%
	0	0	0		0	0 (	0.00%	0		0 (	0 0	0	) (	0 0.00%	0	(	0 0		0 0	0	0.00%
	0	0	0		0	0 (	0.00%	0		0 (		0		0 0.00%	0	(		)	0 0	0	0.00%
_	0	0	0		0	0 (	0.00%	0		0 (		0		0 0.00%	0			)	0 0	0	0.00%
_	0	0	0		0		0.00% 0.00%	0				0		0 0.00%	0					0	0.00%
_	0	0	0		0		0.00%	0				0		0 0.00% 0 0.00%	0				0	0	0.00%
_	0	0	0		0		0.00%	0				0		0 0.00%	0					0	0.00%
	0	0	0		0		0.00%	0				0		0 0.00%	0					0	0.00%
	0	0	0		0	0 (	0.00%	0		0 (		0	) (	0 0.00%	0			)	) 0	0	0.00%
	0	0	0		0	0 (	0.00%	0		0 (		0	) (	0 0.00%	0	(		)	) 0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0		0	0 (	0.00%	0		0 (		0	) (	0 0.00%	0	(		)	0 0	0	0.00%
	0	0	0		0	0 (	0.00%	0		0 (	0 0	0		0 0.00%	0		0 0	)	0 0	0	0.00%
	0	0	0		0	0 (	0.00%	0		0 (	0 0	0	) (	0.00%	0	) (	D C	) (	0 0	0	0.00% <b>0.00%</b>
	0	0	0		0	0 0	0.00%	0	(	0 0	0 0	0	0	0.00%	0	(	) 0	) (	0 0	0	0.00%

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	e Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	0	C	0	0	0 (	0 (	0.00%	0	C	0 0	C	0 0	0	0.00%		0	0 (	0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	0	0 (	0 (	0.00%	0	0	0 0	0	0 0	0	0.00%		0		0	0	0	0.00%
	0	0	0	0		0 (	0         0.00%           0         0.00%           0         0.00%           0         0.00%           0         0.00%           0         0.00%           0         0.00%           0         0.00%           0         0.00%           0         0.00%           0         0.00%           0         0.00%	0					0	0.00%				0	0	0	0.00%
	0	0	0	0			0.00%	0					0	0.00%				0	0	0	0.00%
	0		0	0			0.00%	0					0	0.00%				0	0	0	0.00%
	0	0	0	0		0 0	0.00%	0					0	0.00%		0		0	0	0	0.00%
	0	0	0	0		0	0.00%	0					0	0.00%		0		0	0	0	0.00%
	0	0	0	0	) (	0 (	0.00%	0	C	0 0	C	) 0	0	0.00%		0	0 (	0	0	0	0.00%
	0	0	0	0	) (	0 (	0.00%	0	C	) 0	C	) 0	0	0.00%		D	0 (	0	0	0	0.00%
	0	0	0	0	) (	0 (	0.00%	0	C	) 0	C	) 0	0	0.00%		D	0 (	0	0	0	0.00%
	0	0	0	0	) (	0 (	0.00%	0	C	) 0	C	0 0	0	0.00%		D	0 (	0	0	0	0.00%
	0	C	0	0	) (	0 (	0.00%	0	C	0 0	C	) 0	0	0.00%		D	0 (	0	0	0	0.00%
	0	0	0	0	0 (	0 (	0.00%	0	C	0 0	C	0 0	0	0.00%	(	0	0 (	0	0	0	0.00%
	0	0	0	0	) (	0 (	0.00%	0	C	0 0	C	0 0	0	0.00%		0	0 (	0	0	0	0.00%
	0	0	0	0	) (	0 (	0 0.00% 0 0.00%	0	C	0 0	C	0 0	0	0.00%	(	0	0 (	0	0	0	0.00%
	0	0	0	0	) (	0 0	0.00%	0	C	0 0	C	0 0	0	0.00%		0	0 (	0	0	0	0.00%
	0	0	0	0	) (	0 (	0.00%	0	C	0 0	C	00	0	0.00%		0	0 (	0	0	0	0.00%
						0	0.000/							0.000/							0.000/
	0	0	0	0			0.00% 0.00%	0					0	0.00%				0	0	0	0.00% <b>0.00%</b>
	0	0	0	0			0.00%	0	0	0	0	0	0	0.00%	(	ון	<u>ار</u>	0	0	0	0.00%

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
%)	Stage 1 exposure Stage 2 e	exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for e 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
	0	0	0	0	D	0	0.00%	C	0	0	0 0	0	0	0.00%	C	) C	) 0	(	0 0	0	0.00%
	0	0	0	C	)	0	0.00%	C	0 0	0	) 0	0	0	0.00%	) C	) C	) 0	(	) 0	0	0.00%
	0	0	0	0	)	0	0.00%	C	0 0	0	0 0	0	0	0.00%	) C	) C	) 0	(	) 0	0	0.00%
	0	0	0	0	)	0	0.00%	C	0 0	0	00	0	0	0.00%	C	) C	) 0	(	0 0	0	0.00%
	0	0	0	0	)	0	0.00%	C	0 0	0	00	0	0	0.00%	, C	) C	) 0	(	00	0	0.00%
	0	0	0	0	)	0	0 0.00%	C	0 0	0	00	0	0	0.00%	C	0 0	00	(	00	0	0.00%
	0	0	0	0	)	0	0 0.00%	0	0 0	0	00	0	0	0.00%	о С	0 0	) 0	(	0 0	0	0.00%
	0	0	0	0	)	0	0 0.00%	C	0 0	0	00	0	0	0.00%	C	) C	00	(	00	0	0.00%
	0	0	0	0	)	0	0 0.00%	C	0 0	0	00	0	0	0.00%	C	) C	0 0	(	0 0	0	0.00%
	0	0	0	0	)	0	0 0.00%	C	0 0	0	00	0	0	0.00%	C	0 0	0 0	(	0 0	0	0.00%
	0	0	0	0	)	0	0 0.00%	C	0 0	0	0 0	0	0	0.00%	) C	) <u> </u>	0 0	(	0 0	0	0.00%
	0	0	0	0	)	0	0 0.00%	0	0	0	0 0	0	0	0.00%	0 0		0 0	(	0 0	0	0.00%
	0	0	0	0	)	0	0 0.00%	(	0	0	0	0	0	0.00%			0 0	(	0 0	0	0.00%
	0	0	0	0	2	0	0 0.00%			0	0	0	0	0.00%				(		0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	0	1	0	0 0.00%			0	0	0	0	0.00%				(		0	0.00%
	0	0	0	0	2	0	0 0.00%			0	0	0	0	0.00%				(		0	0.00%
	0	0	0	0	2	0	0 0.00% 0 0.00%			0	0	0	0	0.00%				(		0	0.00%
	0	0	0	U		0	0.00%	C	0	0	0	0	0	0.00%			0		0	0	0.00%
	0	0	0			0	0.00%			0		0	0	0.00%						0	0.000/
	0	0	0			0	0.00% 0.00%			0		0		0.00%						0	0.00% <b>0.00%</b>
	U	U	U	U			0.00%	U	U	0	U	U	U	0.00%	U	<u> </u>	U	L L	0	U	0.00%

EUROPEAN BANKING AUTHORITY		_					2021 EI	J-wide S		<b>rest: Cre</b> nco BPM S.p			<b>D-19 IRE</b>	3		
			1	2	3	4	5	6	7	8	9	10	11	12	13	14
									Morator	ria - Actual						
									31/1	2/2020						
			Exposure	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for		Coverage Rat Stage 3
		(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks															
	Central governments															
	Institutions															
	Corporates		6,635		0 2,337		0 5,261	1 716	1,34	4 175	2	5	6 16	58	3	7 26.6
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail		6,817		0 1,561		0 4,836	5 902	1,92	5 505	5	1	9 7	' 52	2 12	2 22.6
	Retail - Secured on real estate property															
Banco BPM S.p.A.	Retail - Secured on real estate property - Of Which: SME															
	Retail - Secured on real estate property - Of Which: non-SME		2,031		0 512		0 1,061	1 478	94	6 396	19	9	6 1	. 17	2	2 10.8
	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															
	IRB TOTAL		14,389		0 4,107		0 10,126	5 1,622	3,278	3 681	77	7 1!	5 24	110	18	3 23.98

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

									Morato	oria - Actual						
									31/:	12/2020						
			Exp	oosure values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
Row Num		(mln EU	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	"Stage expos
37		Central banks														
38		Central governments														
39		Institutions														
40		Corporates		0	0	0	0	0 0		0 0		0 0	) C	) (	)	0 -
41		Corporates - Of Which: Specialised Lending														
42		Corporates - Of Which: SME														
43		Retail		0	0	0	0	0 0		0 0		0 0	) C	) (	)	0 -
44		Retail - Secured on real estate property														
45	UNITED STATES	Retail - Secured on real estate property - Of Which: SME														
46	UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0		0 0		0 0	) C	) (	)	0 -
47		Retail - Qualifying Revolving														
48		Retail - Other Retail														
49		Retail - Other Retail - Of Which: SME														
50		Retail - Other Retail - Of Which: non-SME														
51		Equity														
52		Securitisation														
53		Other non-credit obligation assets										-				
54		IRB TOTAL		0	0	0	0	0 0		0 0		0 0	0			0 -

									Morato	ia - Actual						
									31/1	2/2020						
			Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
55		Central banks														
56		Central governments														
57		Institutions														
58		Corporates	(	) 0		) (	) (	0 0		0 0		0 0	0	0	) (	j -
59		Corporates - Of Which: Specialised Lending														
60		Corporates - Of Which: SME														
61		Retail	(	) 0		) (	) (	0 0		0 0		0 0	0	0	) (	j -
62		Retail - Secured on real estate property														
63		Retail - Secured on real estate property - Of Which: SME														
64	N.A.	Retail - Secured on real estate property - Of Which: non-SME	(	0 0		) (	) (	0 0		0 0		0 0	0	0	) (	j -
65		Retail - Qualifying Revolving														
66		Retail - Other Retail														
67		Retail - Other Retail - Of Which: SME														
68		Retail - Other Retail - Of Which: non-SME														
69		Equity														
70		Securitisation														
71		Other non-credit obligation assets														
72		IRB TOTAL	0	0				0 0		0 0		0 0	0	0	(	<i>.</i> - /

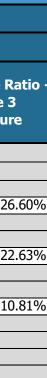
									31/1	2/2020						
			Exposi	ure values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage expos
73		Central banks														
74		Central governments														
75		Institutions														
76		Corporates		0	0	D	)	0 0		0 0		0 0	(	0		0 -
77		Corporates - Of Which: Specialised Lending														
78		Corporates - Of Which: SME														
79		Retail		0	0	C	)	0 0		0 0		0 0	(	0 0		0 -
80		Retail - Secured on real estate property														
81		Retail - Secured on real estate property - Of Which: SME														
82	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	)	0 0		0 0		0 0	(	) 0		0 -
83		Retail - Qualifying Revolving														
84		Retail - Other Retail														
85		Retail - Other Retail - Of Which: SME														
86		Retail - Other Retail - Of Which: non-SME														
87		Equity														
88		Securitisation														
89		Other non-credit obligation assets														
90		IRB TOTAL		0	0 (		)	0 0		0 0		0 0	C	0		D -

									31/1	2/2020						
			Ехр	osure values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num		(mln E	UR, %) A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposur
91		Central banks														
92		Central governments														
93		Institutions														
94		Corporates		0	0	0	0	0 0		0 0		0 0	0 0	0		0 -
95		Corporates - Of Which: Specialised Lending														
96		Corporates - Of Which: SME														
97		Retail		0	0	0	0	0 0		0 0		0 0	0 0	0		0 -
98		Retail - Secured on real estate property														
99	N.A.	Retail - Secured on real estate property - Of Which: SME														
100	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0		0 0		0 0	0 0	0		0 -
101		Retail - Qualifying Revolving														
102		Retail - Other Retail														
103		Retail - Other Retail - Of Which: SME														
104		Retail - Other Retail - Of Which: non-SME														
105		Equity														
106		Securitisation														
107		Other non-credit obligation assets														
108		IRB TOTAL		0	0	0	0	0 0		0 0		0 0	0	0		0 -

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

Moratoria - Actual

Moratoria - Actual



27.28 \_\_\_\_\_

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	EUROPEAN BANKING AUTHORITY
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			1	2	3	4	5	6	7	8	9	10	11	12	13	14
									Morator	ia - Actual						
									31/1	2/2020						
			Exposu	re values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	• Stage 3 exposure	Stage 3 exposure
109		Central banks														
110		Central governments														
111		Institutions														
112		Corporates	(	)	0	0 0	)	0 0		0 0	C	) (	0	C	C	0 -
113		Corporates - Of Which: Specialised Lending														
114		Corporates - Of Which: SME														
115		Retail	(	)	0	0 0	)	0 0		0 0	C	) (	0	C	C	0 -
116		Retail - Secured on real estate property														
117	N.A.	Retail - Secured on real estate property - Of Which: SME														
118	N.A.	Retail - Secured on real estate property - Of Which: non-SME	(	)	0	0 0	)	0 0		0 0	C	) (	0	C	C	0 -
119		Retail - Qualifying Revolving														
120		Retail - Other Retail														
121		Retail - Other Retail - Of Which: SME														
122		Retail - Other Retail - Of Which: non-SME														
123		Equity														
124		Securitisation														
125		Other non-credit obligation assets														
126		IRB TOTAL	C		0	0 0		0 0		0	0	0	0	0	0	0 -

									Morato	ria - Actual						
									31/1	.2/2020						
			Exposı	ire values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num		(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposur
127		Central banks														
128		Central governments														
129		Institutions														
130		Corporates		0	0	0 C		0 0		0 0		0 (	) (	0 0	(	0 -
131		Corporates - Of Which: Specialised Lending														
132		Corporates - Of Which: SME														
133		Retail		0	0	0 0		0 0		0 0		0 (	) (	0 0	(	0 -
134		Retail - Secured on real estate property														
135	N.A.	Retail - Secured on real estate property - Of Which: SME														
136	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 0		0 0		0 0		0 (	) (	0 0	(	0 -
137		Retail - Qualifying Revolving														
138		Retail - Other Retail														
139		Retail - Other Retail - Of Which: SME														
140		Retail - Other Retail - Of Which: non-SME														
141		Equity														
142		Securitisation														
143		Other non-credit obligation assets														
144		IRB TOTAL		0	0	0 0		0 0		0 0		0 0		0	(	0-

									PIOTALO	nd - Actual						
									31/1	12/2020						
			Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposur
145		Central banks														
146		Central governments														
147		Institutions														
148		Corporates		0	0 (	) (	0	0 0		0 0		0 0	0 0	0 0		0 -
149		Corporates - Of Which: Specialised Lending														
150		Corporates - Of Which: SME														
151		Retail		0	0 (	) (	0	0 0		0 0		0 0	0	0 0		0 -
152		Retail - Secured on real estate property														
153	N.A.	Retail - Secured on real estate property - Of Which: SME														
154	IN. <i>F</i> \.	Retail - Secured on real estate property - Of Which: non-SME		)	0 (	) (	0	0 0		0 0		0 0	0 0	0		0 -
155		Retail - Qualifying Revolving														
156		Retail - Other Retail														
157		Retail - Other Retail - Of Which: SME														
158		Retail - Other Retail - Of Which: non-SME														
159		Equity														
160		Securitisation														
161		Other non-credit obligation assets														
162		IRB TOTAL			0 (			0 0		0 0		0 0	0	0		D -

									Morato	ria - Actual						
									31/1	12/2020						
			Exposi	ıre values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	r Coverage F
Row Num		(mln EUR, <sup>o</sup>	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage : exposu
163		Central banks														
164		Central governments														
165		Institutions														
166		Corporates		0	0	0	0	0 0	)	0 0		0 C	(	) )	J	0 -
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		Retail		0	0	0	0	0 0	)	0 0		0 0	(	) (	J	0 -
170		Retail - Secured on real estate property														
171	N.A.	Retail - Secured on real estate property - Of Which: SME														
172	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0	)	0 0		0 C	(	) )	J	0 -
173		Retail - Qualifying Revolving														
174		Retail - Other Retail														
175		Retail - Other Retail - Of Which: SME														
176		Retail - Other Retail - Of Which: non-SME														
177		Equity														
178		Securitisation														
179		Other non-credit obligation assets														
180				0	0	0	0	0 0		0 0		0 0	0	0	1	0 -

										Morato	ria - Actual						
										31/1	2/2020						
				Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num		(n	mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposur
181		Central banks															
182		Central governments															
183		Institutions															
184		Corporates		C		0 (	)	0 0	0 0		0 0		0 0	) 0	0		0 -
185		Corporates - Of Which: Specialised Lending															
186		Corporates - Of Which: SME															
187		Retail		C		0 (	)	0 0	) 0		0 0		0 0	) 0	0		0 -
188		Retail - Secured on real estate property															
189	N.A.	Retail - Secured on real estate property - Of Which: SME															
190	N.A.	Retail - Secured on real estate property - Of Which: non-SME		C		0 (	)	0 0	0 0		0 0		0 0	) 0	/ 0		0 -
191		Retail - Qualifying Revolving															
192		Retail - Other Retail															
193		Retail - Other Retail - Of Which: SME															
194		Retail - Other Retail - Of Which: non-SME															
195		Equity															
196		Securitisation															
197		Other non-credit obligation assets															
198		IRB TOTAL		0		0 0		0 0	0		0 0		0 0	0			0 -

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					-			Stress To Ban	co BPM S.							
			15	16	17	18	19	20	21	22	23	24	25	26	27	28
									Public guara	ntees - Actual						
									31/12	2/2020						
			Exposure	e values	Risk exposu	re 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 I Stage
		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposu
	Central banks															
	Central governments															
	Institutions															
	Corporates		6,053	C	) 594	C	5,503	5,279	552	2 541		2	2 5	. 2	(	0
	Corporates - Of Which: Specialised Lending		0	C	) 0	C	0 0	0	C	0 0		0	0 0	0	(	) –
	Corporates - Of Which: SME		3,685	0	) 215	C	) 3,332	3,256	354			1	) 2	. 1	(	ו
	Retail		4,094	0	) 97	C	) 3,771	3,704	318	3 313		7	7 1	. 2	!!	0 1
	Retail - Secured on real estate property		0	0	0	C	0 0	0	C	0 0		0	0 0	/ <b>O</b>	(	<u>)</u> –
Banco BPM S.p.A.	Retail - Secured on real estate property - Of Which: SME		0	0	) 0	C	0 0	0	C	0 0		0	0 0	<u>/</u> 0	(	J -
	Retail - Secured on real estate property - Of Which: non-SME		0	0	) 0	C	0 0	0	C	0 0		0	0 0	<u>/</u> 0	(	J -
	Retail - Qualifying Revolving		1	0	) 0	C	) 1	0	0	0 0		0	0 0	<i>,</i> <b>0</b>	(	J -
	Retail - Other Retail		4,093	0	) 97	C	) 3,771 3,768	3,704	318	313		7	7 1	. 2	<u></u> !	L
	Retail - Other Retail - Of Which: SME		4,090	0	96	C	3,768	3,701	318	313		7	7 1	2	ļ!	1 1 0
	Retail - Other Retail - Of Which: non-SME		3		) 0	0	) 3	3	0	0 0		0	0 0	<i>i</i> <b>O</b>	(	J
	Equity															
	Securitisation															
	Other non-credit obligation assets					_										
	IRB TOTAL		10,150	0	692	0	9,274	8,982	871	855	1	9  9	9  6	J <b>4</b>	, 7	2 2

									Public guara	ntees - Actual						
									31/12	2/2020						
			Exposur	e values	Risk exposı	ire 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
Row Ium		(mln EUR, %	) A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
19		Central banks														
20		Central governments														
21		Institutions														
22		Corporates	6,052	(	) 594	(	5,502	5,278	552	541	-	2	2 5	2	C	21.50%
23		Corporates - Of Which: Specialised Lending														
24		Corporates - Of Which: SME														
25		Retail	4,093	(	) 97	(	3,771	3,703	318	313	7	7	7 1	2	1	20.57%
26		Retail - Secured on real estate property														
27		Retail - Secured on real estate property - Of Which: SME														
28	ITALY	Retail - Secured on real estate property - Of Which: non-SME	0	(	) 0	(	0 0	0	0	0	(	) (	0 0	0	C	-
29		Retail - Qualifying Revolving														
30		Retail - Other Retail														
31		Retail - Other Retail - Of Which: SME														
32		Retail - Other Retail - Of Which: non-SME														
33		Equity														
34		Securitisation														
35		Other non-credit obligation assets														
36		IRB TOTAL	10,149	C	692	(	9,273	8,982	871	855	g		9 6	4	2	. 20.77%

								Public guara	intees - Actual						
								31/1	2/2020						
		Εχροςι	ire 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	Coverage Ratio Stage 3
ow Im	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
7	Central banks														
8	Central governments														
9	Institutions														
0	Corporates		0	) (	)	0	0 0	(	0 0	(	0 0	0	0	(	0 -
1	Corporates - Of Which: Specialised Lending														
2	Corporates - Of Which: SME														
3	Retail		0	) (	)	0	0 0	(	0 0	(	0 0	0	0	(	D -
4	Retail - Secured on real estate property														
5 UNITED STATES	Retail - Secured on real estate property - Of Which: SME														
6 UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		0	) (	)	0	0 0	(	0 0	(	) (	0	0	(	0 -
7	Retail - Qualifying Revolving														
8	Retail - Other Retail														
9	Retail - Other Retail - Of Which: SME														
0	Retail - Other Retail - Of Which: non-SME														
1	Equity														
2	Securitisation														
3	Other non-credit obligation assets														
4	IRB TOTAL						0 0	0	) 0	C	0	0	0	C	) -

									Public guara	ntees - Actual						
									31/12	2/2020						
			Exposu	e 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	Coverage Ratio Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
55		Central banks														
56		Central governments														
57		Institutions														
58		Corporates	C	(	0		0	0 0	0	0	(	0 0	0	0	0	-
59		Corporates - Of Which: Specialised Lending														
60		Corporates - Of Which: SME														
61		Retail	C	(	0		0	0 0	0	0	(	0 0	0	0	0	-
62		Retail - Secured on real estate property														
63	N.A.	Retail - Secured on real estate property - Of Which: SME														
64	N.A.	Retail - Secured on real estate property - Of Which: non-SME	C	(	0		0	0 0	0	0 0	(	0 0	0	0	0	-
65		Retail - Qualifying Revolving														
66		Retail - Other Retail														
67		Retail - Other Retail - Of Which: SME														
68		Retail - Other Retail - Of Which: non-SME														
69		Equity Securitisation														
70																
71		Other non-credit obligation assets														
72		IRB TOTAL	0	C	0		0	0 0	0	0	0	) 0	0	0	0	-

									Public guara	intees - Actual						
									31/12	2/2020						
			Exposi	ure values	Risk expos	sure 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		Coverage Ratio Stage 3
Row Num		(mln EUR, ۱۹	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
73		Central banks														
74		Central governments														
75		Institutions														
76		Corporates		0	0	0	0	0 0	(	0 0	(	) (	) (	) (		0 -
77		Corporates - Of Which: Specialised Lending														
78		Corporates - Of Which: SME														
79		Retail		0	0	0	0	0 0	(	0 0	(	) (	) (	) (		0 -
80		Retail - Secured on real estate property														
81	N.A.	Retail - Secured on real estate property - Of Which: SME														
82	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0	(	0 0	(	) (	) (	) (		0 -
83		Retail - Qualifying Revolving														
84		Retail - Other Retail														
85		Retail - Other Retail - Of Which: SME														
86		Retail - Other Retail - Of Which: non-SME														
87		Equity														
88		Securitisation														
89		Other non-credit obligation assets														
90		IRB TOTAL		0 0	D	0	0	) 0	C	) 0	C		) (			0 -

									Public guara	ntees - Actual						
									31/1	2/2020						
			Exposu	ıre values	Risk expos	sure 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
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
91		Central banks														
92		Central governments														
93		Institutions				-						-				
94		Corporates		0	0	0	0	0 0		00	(	0 0	0 0	0	0	-
95		Corporates - Of Which: Specialised Lending														
96		Corporates - Of Which: SME														
97		Retail		0	0	0	0	0 0		0 0	(	0 0	0 0	0	0	-
98		Retail - Secured on real estate property														
99	N.A.	Retail - Secured on real estate property - Of Which: SME														
100	IN.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0	(	0 0	(	0 0	0 0	0	0	-
101		Retail - Qualifying Revolving														
102		Retail - Other Retail														
103		Retail - Other Retail - Of Which: SME														
104		Retail - Other Retail - Of Which: non-SME														
105		Equity														
106		Securitisation														
107		Other non-credit obligation assets														
108		IRB TOTAL		0	0 (	0	0	0	(	0	0	0	0	0	0	-

## 2021 EU-wide Stress Test: Credit risk COVID-19 IRB Banco BPM S p A

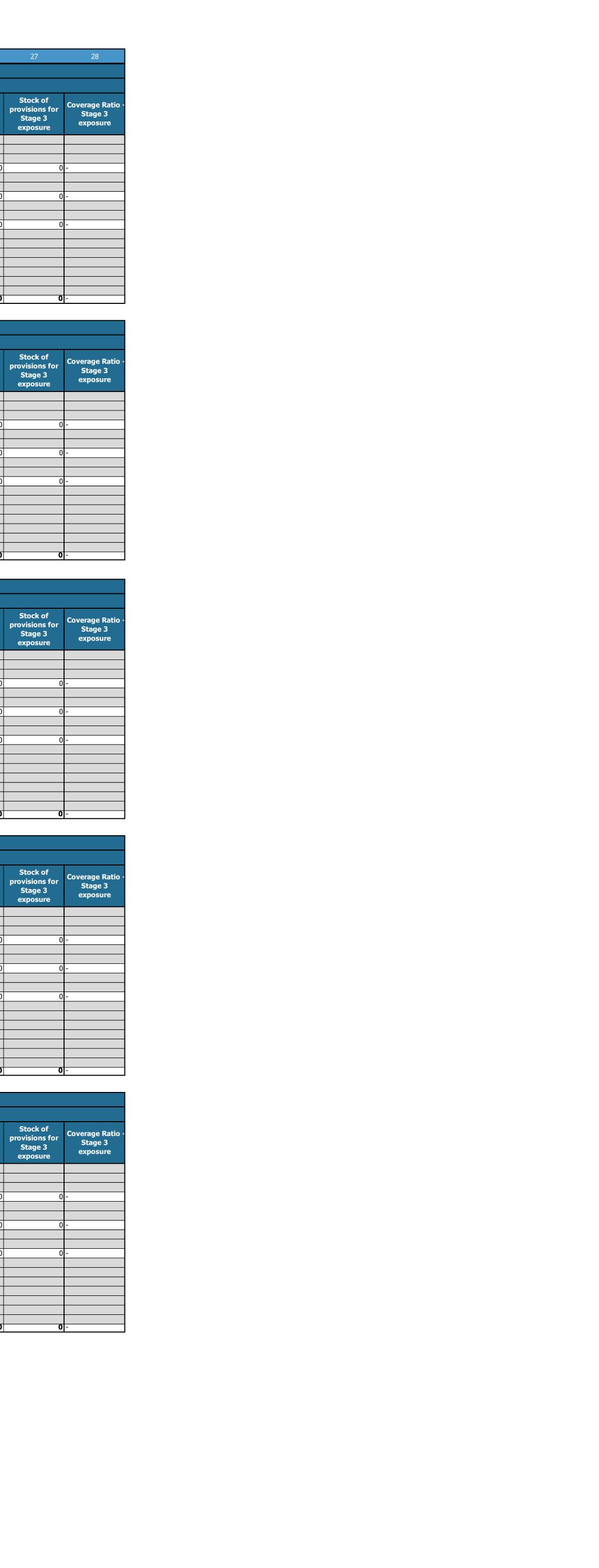
EUROPEAN BANKING AUTHORITY							Stress To							
		1	- 16	17	10	10		21	.p.A.	23	2/	- <b>2</b> E	- 26	27
		15	16	17	18	19	20			23	24	25	26	27
									antees - Actual					
							Stago 1	31/1	12/2020	l	Stage 2		1	
		Expos	ure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for
	(mln EUR, %	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure
	Central banks	·					amount		amount		amount			
	Central governments													
	Institutions													
	Corporates		0	0	0	0	0 0		0 0		0 0	0	0	
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail		0	0	0	0	0 0		0 0		0 0	0	0	
	Retail - Secured on real estate property													
N.A.	Retail - Secured on real estate property - Of Which: SME													
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0		0 0		0 0	0	0	
	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 IRB TOTAL													
								Public guar	antees - Actual					
								31/1	12/2020					
		Expos	ure values	Risk expos	sure amounts		Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3
									amount		amount	exposure	exposure	exposure
	(mln EUR, %	)					amount		amount					
	Central banks						amount							
	Central banks Central governments						amount		amount					
	Central banks Central governments Institutions						amount							
	Central banks Central governments Institutions Corporates		0	0	0	0	amount 0 0		0 0		0 0	0	0	
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending			0	0	D	amount		0 0		0 0	0	0	
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME						amount		0 0			0	0	
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail			0		0 0 0 0	amount 0 0 0 0 0 0		amount 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	
	Central banks         Central governments         Institutions         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail         Retail - Secured on real estate property			0 0 0 0		D 	amount		0 0 0		D 0 0	0	0	
N.A.	Central banks         Central governments         Institutions         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail         Retail - Secured on real estate property         Retail - Secured on real estate property - Of Which: SME						amount 0 0 0 0 0		amount 0 0 0 0 0				0	
N.A.	Central banks         Central governments         Institutions         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail         Retail - Secured on real estate property         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: SME					D D D D D D D D D D	amount 		amount 0 0 0 0 0 0 0 0 0 0 0			0	0	
N.A.	Central banks         Central governments         Institutions         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail         Retail - Secured on real estate property         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: non-SME         Retail - Qualifying Revolving			Image: state of the state o		Image: state	amount 		amount 0 0 0 0 0 0 0 0 0 0 0 0 0			0	0	
N.A.	Central banks         Central governments         Institutions         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail         Retail         Retail - Secured on real estate property         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: non-SME         Retail - Qualifying Revolving         Retail - Other Retail			Image: state		Image: Constraint of the second se	amount 		amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0	
N.A.	Central banks         Central governments         Institutions         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail         Retail - Secured on real estate property         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: non-SME         Retail - Qualifying Revolving         Retail - Other Retail         Retail - Other Retail						amount amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		amount 0 0 0 0 0 0 0 0 0 0 0 0 0				0	
N.A.	Central banks         Central governments         Institutions         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail         Retail - Secured on real estate property         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: non-SME         Retail - Qualifying Revolving         Retail - Other Retail         Retail - Other Retail         Retail - Other Retail - Of Which: SME			Image: Constraint of the second se			amount 		amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0	
N.A.	Central banks         Central governments         Institutions         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail         Retail - Secured on real estate property         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: non-SME         Retail - Qualifying Revolving         Retail - Other Retail         Retail - Other Retail - Of Which: SME         Retail - Other Retail - Of Which: SME			Image: Constraint of the second se			amount amount		amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					
N.A.	Central banks         Central governments         Institutions         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail         Retail - Secured on real estate property         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: non-SME         Retail - Qualifying Revolving         Retail - Other Retail         Retail - Other Retail         Retail - Other Retail - Of Which: SME			Image: Constraint of the second se			amount 		amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					

									Public guara	antees - Actual						
									31/1	2/2020						
			Exposu	re values	Risk expos	sure 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		Coverage Ratio Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
145		Central banks														
146		Central governments														
147		Institutions														
148		Corporates	(	)	0	0	0	0 0		0 0	(	) (	0 0	0		0 -
149		Corporates - Of Which: Specialised Lending														
150		Corporates - Of Which: SME														
151		Retail	(		0	0	0	0 0		0 0	(	) (	0 0	0		0 -
152		Retail - Secured on real estate property														
153	N.A.	Retail - Secured on real estate property - Of Which: SME														
154	IN. <i>F</i> .	Retail - Secured on real estate property - Of Which: non-SME	(	)	0	0	0	0 0		0 0	(	) (	0 0	0		0 -
155		Retail - Qualifying Revolving														
156		Retail - Other Retail														
157		Retail - Other Retail - Of Which: SME														
158		Retail - Other Retail - Of Which: non-SME														
159		Equity														
160		Securitisation														
161		Other non-credit obligation assets														
162		IRB TOTAL	C		D	0	0	0 0		0 0	(		0	0		0 -

									Public guara	intees - Actual						
									31/12	2/2020						
			Exposur	e values	Risk exposi	ire 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		-	Coverage Ratio - Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
163		Central banks														
164		Central governments														
165		Institutions														
166		Corporates	0		00	(	)	0 0		0 0		0 0	00	0 0	00	) -
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		Retail	0		0 0	(	)	0 0		0 0		0 0	00	0 0	00	) -
170		Retail - Secured on real estate property														
171	N.A.	Retail - Secured on real estate property - Of Which: SME														
172		Retail - Secured on real estate property - Of Which: non-SME	0	C	0 0	(	)	0 0	(	0 0		0 0	0 0	0 0	0 0	) -
173		Retail - Qualifying Revolving														
174		Retail - Other Retail														
175		Retail - Other Retail - Of Which: SME														
176		Retail - Other Retail - Of Which: non-SME														
177		Equity														
178		Securitisation														
179		Other non-credit obligation assets														
180		IRB TOTAL	0	0	0	(		0 0	C	0		0 0	0	0	0	-

								Public guara	antees - Actual						
								31/1	2/2020						
		Exposu	e values	Risk expos	ire 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			Coverage Ratio
Row Num	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
181	Central banks														
182	Central governments														4
183	Institutions														
184	Corporates	0	(	0	(	0	0 0		0 0		0 (	0 0	0	(	0 -
185	Corporates - Of Which: Specialised Lending														
186	Corporates - Of Which: SME														
187	Retail	0		0	(	0	0 0		0 0		0 0	0 0	0		0 -
188	Retail - Secured on real estate property														
<sup>189</sup> N.A.	Retail - Secured on real estate property - Of Which: SME														
190	Retail - Secured on real estate property - Of Which: non-SME	0	(	0	(	0	0 0		0 0		0 0	0 0	0		0 -
191	Retail - Qualifying Revolving														
192	Retail - Other Retail														
193	Retail - Other Retail - Of Which: SME														
194	Retail - Other Retail - Of Which: non-SME														
195	Equity														
196	Securitisation														
197	Other non-credit obligation assets														
198	IRB TOTAL	0	C	0	(	0	0 0		0 0			) 0	0		0 -

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



												anco dentos	יאיקי									
		29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
											Mor	atoria - Baseline S	Scenario									
					31/12/2021							31/12/2022							31/12/2023			
	(n	age 1 oosure	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	or Coverage Stage expos
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates	5,390	1,062	178	8 1	3 2	2 40	22.36%	5,511	830	28	39	11 10	6 6	2 21.30%	5,622	637	37	2 1	1 1	3	78
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	5,098	1,491	22	3 1	3 2	.9 53	23.55%	5,256	1,203	3 35	53	11 23	3 7	7 21.76%	5,376	979	45	7 1	2 1	9	97
	Retail - Secured on real estate property																					
Banco BPM S.p.A.	Retail - Secured on real estate property - Of Which: SME																					
	Retail - Secured on real estate property - Of Which: non-SME	1,257	697	7.	3	1 1	.0 8	10.71%	1,370	545	5 11	11	1 8	8 1	2 10.70%	1,454	434	13	9	1	5	15
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity Securitisation																					
	Securitisation																					
	Other non-credit obligation assets	10 5 20	2 550	407		C	1 02	22.020/	10.000	2 0 2 0		2		10		11.000	1 ( 2 2			2 27	,	75
	IRB TOTAL	10,520	2,559	402	2 2	סן 5	1 93	23.03%	10,800	2,038	64	3 2	.3 <sub> </sub> 40	ע 13	21.56%	11,029	1,622	83	U] 23	3 <mark>اک</mark>	2 1/	.75

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												Mora	toria - Baseline Sce	enario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		5,359	1,056	5 177	7 13	22	2 40	) 22.42%	5,479	825	28	8 11	16	6	1 21.33%	5,588	633	370	) 1	. 13	3 78	21.
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		5,084	1,486	5 223	3 13	29	9 52	2 23.55%	5,241	1,199	352	2 11	23	7	7 21.76%	5,360	976	6 456	5 1	2 19	9 97	21.1
	Retail - Secured on real estate property																						
ΤΤΛΙΥ	Retail - Secured on real estate property - Of Which: SME																						
ITALY	Retail - Secured on real estate property - Of Which: non-SME		1,256	694	1 72	2 1	10	3 8	3 10.71%	1,369	543	11	0 1	7	12	2 10.70%	1,452	432	. 138	3	. 6	6 15	10.6
	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																						
	IRB TOTAL		10,443	2,542	2 400	26	51	L 92	23.05%	10,719	2,024	640	0 22	40	138	<b>3</b> 21.57%	10,947	1,611	. 826	5 23	32	2 174	21.1

											Mor	atoria - Baseline S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(m	age 1 osure	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
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	Central governments																					
	Institutions																					
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	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	0	0	) (	0 0	(	)	) -	0	0 0		0	0	0 0	-	0		0	0 0	0	0	-
	Retail - Secured on real estate property																					
UNITED STATES	Retail - Secured on real estate property - Of Which: SME																					
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	0	0	) (	0 0	(	)	) -	0	0		0	0	0 0	-	0	) (	0	0 0	0	0	-
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
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	IRB TOTAL	U	0		0 0		)	) -	0	0		U		0 0	-	0		ו	0 0	0	0	-

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		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverag Stag expo
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	Retail - Secured on real estate property								_								-						-
N.A.	Retail - Secured on real estate property - Of Which: SME		0				0	0	0		0		0					0		0		0	
	Retail - Secured on real estate property - Of Which: non-SME		0	U		J	0	0	0 -	L L	0	J	0			1 -	L (	0 0		0 0	0	0	-
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	Other non-credit obligation assets IRB TOTAL		0	0			0	0	0 -		0 0		0 (			-	<u>с</u>	0 0			0	0	-
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		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Cov
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	Retail		0	0		0 0	(	0	0 -	(	) (	) (	0	0	) (	0 -	(	0 0		0 (	0 0	(	) -
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N.A.	Retail - Secured on real estate property - Of Which: SME																						
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91	Central banks																					
92	Central governments																					
93	Institutions																					
94	Corporates	0	0		0 0		0	) -	0		0	0	0	0 0	0 -	0	)	) (	(	) (	0	) -
95	Corporates - Of Which: Specialised Lending																					
96	Corporates - Of Which: SME																					
97	Retail	0	0		0 0		0	) -	0	)	0	0	0	0 (	0 -	0	)	) (	(	) (	0	) -
98	Retail - Secured on real estate property																					
<sup>99</sup> N.A.	Retail - Secured on real estate property - Of Which: SME																					
100 N.A.	Retail - Secured on real estate property - Of Which: non-SME	0	0		00		0	) -	0	)	0	0	0	0 (	0 -	0	)	) (	(	) (	0	) -
101	Retail - Qualifying Revolving																					
102	Retail - Other Retail																					
103	Retail - Other Retail - Of Which: SME																					
104	Retail - Other Retail - Of Which: non-SME																					
105	Equity																					
106	Securitisation																					
107	Other non-credit obligation assets						-					-	-									
108	IRB TOTAL	0	0		00		0	<u> </u>	0		0	0	0	0 0	D	0					0	-

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|  | (mln EUR,%)   | Stage 1<br>exposure   | Stage 2<br>exposure   
   
   | Stage 3<br>exposure  | Stock of<br>provisions for<br>Stage 1<br>exposure  
  | Stock of<br>provisions for<br>Stage 2<br>exposure  
   
   | Stock of<br>provisions for<br>Stage 3<br>exposure   
   
  | r Coverage Ratio<br>Stage 3<br>exposure  
   
   
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  | Stage 1<br>exposure   | Stage 2<br>exposure  
  | Stage 3<br>exposure   | Stock of<br>provisions for<br>Stage 1<br>exposure  | Stock of<br>provisions for<br>Stage 2<br>exposure   | Stock of<br>provisions for<br>Stage 3<br>exposure   
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| Retail - Secured on real estate property - Of Which: SME     |   |   |   
   
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| Retail - Qualifying Revolving                                |   |   |   
   
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| Retail - Other Retail  |   |   |   
   
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| Retail - Other Retail - Of Which: SME                        |   |   |   
   
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| Retail - Other Retail - Of Which: non-SME                    |   |   |   
   
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| Other non-credit obligation assets                           |   |   |   
   
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|  | Anstitutions<br>Institutions<br>Forporates<br>Corporates - Of Which: Specialised Lending<br>Corporates - Of Which: SME<br>Corporates - Of Which: SME<br>Corporates - Of Which: SME<br>Corporates - Of Which: SME<br>Corporates - Of Which: SME<br>Cetail<br>Retail - Secured on real estate property<br>Retail - Secured on real estate property - Of Which: SME<br>Retail - Secured on real estate property - Of Which: non-SME<br>Retail - Secured on real estate property - Of Which: non-SME<br>Retail - Qualifying Revolving<br>Retail - Other Retail<br>Retail - Other Retail - Of Which: SME<br>Retail - Other Retail - Of Which: SME<br>Retail - Other Retail - Of Which: non-SME<br>Quity<br>ecuritisation | Rentral governments         Institutions         Sorporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail         Retail - Secured on real estate property         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: non-SME         Retail - Qualifying Revolving         Retail - Other Retail         Retail - Other Retail - Of Which: SME         Retail - Other Retail - Of Which: SME | exposure<br>(min EUR, %)sentral bankssentral governmentsinstitutionscorporatescorporatesCorporates - Of Which: Specialised LendingCorporates - Of Which: SMEcorporates - Of Which: SMERetail - Secured on real estate propertyRetail - Secured on real estate property - Of Which: SMERetail - Secured on real estate property - Of Which: non-SMERetail - Other RetailRetail - Other Retail - Of Which: SMERetail - Other Retail - Of Which: sme </td <td>exposure<br/>(min EUR, %)exposureentral banksIIentral governmentsIIinstitutionsIIorporatesIIorporatesIIOf Which: Specialised LendingIICorporates - Of Which: SMEIIIIIRetail - Secured on real estate propertyIIRetail - Secured on real estate property - Of Which: SMEIIRetail - Secured on real estate property - Of Which: SMEIIRetail - Secured on real estate property - Of Which: SMEIIRetail - 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						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposure	for Stage
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	Central governments																					
	Institutions																					
	Corporates	0	0	(	0 0		0	0 -	0		0	0	0	0 (	) -	(	0 0	(	0	0	0	-
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	0	0	(	0 0	)	0	0 -	0	)	0	0	0	0 (	) -	(	0 0	(	0	0	0	-
	Retail - Secured on real estate property																					
N.A.	Retail - Secured on real estate property - Of Which: SME																					
	Retail - Secured on real estate property - Of Which: non-SME	0	0	(	0 0	)	0	0 -	0	(	0	0	0	0 (	) -	(	0 0	(	0	0	0	-
	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						•	0					•									
	IRB TOTAL	0	0	C	0 ונ		U	U -	0		U	U	U	U C	) -	C C	0 J		0	0	0	-

											Mora	atoria - Baseline S	cenario									
				:	31/12/2021							31/12/2022							31/12/2023			
	(mln EUR,	Stage 1 exposure %)	Stage 2 exposure	Stage 3 p 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 Stag expos
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0 0	0	(	0 0	-	(	0 0		0	)	0	0 -	0	0		0 0	0	0	) -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0 (	0 0	0	(	0 0	-	(	0 0		0		0	0 -	0	0		0 0	0	0	) -
	Retail - Secured on real estate property																					
N.A.	Retail - Secured on real estate property - Of Which: SME																					
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0 (	0 0	0	(	0 0	-	(	0 0		0	)	0	0 -	0	0		0 0	0	0	) -
	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																					
	IRB TOTAL			0 0	0	C	0	-	C	) 0		0			D -	0	0		0 0	0	0	-

												Mora	atoria - Baseline S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of provisions fo Stage 3 exposure	or 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 F Stage exposu
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		0		0	0	0	0	0 -		0	0	0 (	0	0 0	-	(	) (	)	0	0 0	(	0 -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		0		0	0	0	0	0 -		0	0	0	0	0 0	-	(	) (	)	0	) (	(	0 -
	Retail - Secured on real estate property																						
N.A.	Retail - Secured on real estate property - Of Which: SME																						
	Retail - Secured on real estate property - Of Which: non-SME		0		0	0 (	0	0	0 -		0	0	0 (	0	0 0	-	(	) (	)	0	) (	(	0 -
	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				0			0	0		0			<b>N</b>	0 0				<b>X</b>				
	IRB TOTAL		0		U	<u>v</u> (	U	U	U -		U	J		J	U U	-						Ĺ	U -

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

EBA EUROPEAN BANKING AUTHORITY														2021 EL	J-wide		<b>Test: Cr</b> anco BPM S		k COVII	D-19 IRE	3										
		50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
																Public guarantee	s - Baseline Scena	ario													
						31/1	2/2021									31/1	12/2022									31/1	2/2023				
Row Num	(mln EUR	Stage 1 exposure R, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	. Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Central banks		amount		amount		amount						amount		amount		amount						amount		amount		amount				
2	Central governments																														
3	Institutions																														
4	Corporates	5,67	3 5,448	8 35	57 348	27	7 26	5	8	(	9 33.77%	5,73	1 5,506	5 274	26	66 5	52 5	50	5	5 17	32.84%	5,76 <sup>-</sup>	1 5,538	3 2	19 211	. 7	<sup>75</sup> 72	2	5 4	24	32.59%
5	Corporates - Of Which: Specialised Lending																														
6	Corporates - Of Which: SME	2.00	2.010	0 10	00 107	10	2				7 27 210/	2.02	0 2.050	120	10	26	20	20	2	2 11	26.000/	2.04	2.070		11 100			2			25.570
	Retail	3,88	8 3,819	9 19	90 187	19	9 18	2	5	•	/ 37.21%	3,92	9 3,859	138	13	36 3	30 2	29	2	3 11	36.09%	3,94	3,8/6		11 109	4	·0 3:	9	3 2	2 14	35.5/%
8	Retail - Secured on real estate property																														
<sup>9</sup> Banco BPM S.p.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME																														′
10	Retail - Qualifying Revolving																														
12	Retail - Other Retail																														′
13	Retail - Other Retail - Of Which: SME																														
14	Retail - Other Retail - Of Which: non-SME																														
15	Equity																														
16	Securitisation																														
17	Other non-credit obligation assets																														
18	IRB TOTAL	9,562	2 9,267	7 54	46 535	46	6 44	8	13	16	6 <u>35.</u> 17%	9,66	0 9,364	412	40	)2 8	82 8	30	8	9 28	34.02%	9,709	9,413	33	30 321	11	5 111	1	8 6	39	33.63%

															Pub	olic guarantees - Ba	aseline Scenari	io													
						31/12	2/2021									31/12/20	022									31/12	/2023				
	(mln EUR, %	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of r provisions fo Stage 2 exposure	or provisions fo Stage 3 Stages	or Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage Rati Stage 3 exposure
	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	5,67	73 5,448	357	7 348	8 27	7 26	6	5	8	9 33.77%	5,730	5,505	274	266	52	50	5	5	17	32.84%	5,763	5,538	219	211	75	72	2	5 4	1 2	24 32.59
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	3,88	3,819	190	0 187	7 19	9 18	8	2	5	7 37.21%	3,928	3,859	138	136	30	29	) 2	. 3	11	36.09%	3,945	3,875	111	109	40	39	Ð	3 2	2 1	14 35.57
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
ITALY	Retail - Secured on real estate property - Of Which: non-SME		0 0	(	0 (	0 0	0 C	0	0	0	0 -	0	0	0	0	0	0	) 0	0	0	-	0	0	0	0	0	C	)	0 0	)	0 -
	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																														
	IRB TOTAL	9,56	9,266	546	6 535	5 46	6 44	4	8	13	<b>16</b> 35.17%	9.659	9,363	412	402	82	80	8	9	28	34.02%	9,708	9,413	330	321	115		8	3 6	5 3	<b>39</b> 33.63

																	Public guarantee	es - Baseline Scel	enario													
							31/1	12/2021									31/1	12/2022									31/12	2/2023				
ow um		(mln EUR,%)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions f Stage 2 exposure	for provisions for Stage 3 e exposure	or Coverage Ratio Stage 3 exposure	o - 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, o which guaranteed amount	of Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	Central banks																															
38	Central governments																															
39	Institutions																															
łO	Corporates		0	0	0		0	0 (	0	0	0	0 -		0	0 0	C	0	0	0	0	0	0 -	C	0 0	0	0 0	(	0 0	0	0	0 -	-
1	Corporates - Of Which: Specialised Lending																															
12	Corporates - Of Which: SME																															
13	Retail		0	0	0		0	0 (	0	0	0	0 -		0	0 0	C	0	0	0	0	0	0 -	C	0 0	0	0 0	(	0 0	0	0	0 ·	-
4	Retail - Secured on real estate property																															
UNITED STATES	Retail - Secured on real estate property - Of Which: SME																															
	Retail - Secured on real estate property - Of Which: non-SME		0	0	0		0	0 (	0	0	0	0 -		0	0 0	(	0	0	0	0	0	0 -	C	0 0	0	0 0	(	0 0	0	0	0	-
17	Retail - Qualifying Revolving																															
18	Retail - Other Retail																															
19	Retail - Other Retail - Of Which: SME																															
50	Retail - Other Retail - Of Which: non-SME																															
51	Equity																															
52	Securitisation																															
53	Other non-credit obligation assets																											-				
4	IRB TOTAL		0	0	0		0	0 0	0	0	0	0 -		0	0 0	0	0	0	0	0	0	0 -	0	0	ן כ	0 0	0	0 0	0	0	0	-

																Public guarantees	s - Baseline Scena	ario													
						31/12	2/2021									31/1	2/2022									31/1	2/2023				
	(mln EUR,	Stage 1 exposure , %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions fo Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending																														
	Central governments																														
	Institutions						-		-															-		-					
	Corporates		0 0		0 0	0	0 0	(	0	0 0	) -		0 0	)	0	0	0	0	0 0	(	) -	0	(	0		0	0 0	)	0	0 0	) -
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0 0		0 0	0 0		(	0	0 0	) -		0 0	)	0	0	0	0	0 0	(	) -	0	(	0		0	0 0	)	0	0 0	-
	Retail - Secured on real estate property																														
N.A.	Retail - Secured on real estate property - Of Which: SME																												2		
	Retail - Secured on real estate property - Of Which: non-SME		0 0		0 0	00		(	0	0 0	)-		0 0	)	0	0	0	0	0 0	(	)-	0	(	)		0	0 0	)	0	0 0	) -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity Securitisation																														
	Securitisation																														
	Other non-credit obligation assets IRB TOTAL				-	-	-												-												
	IRB TOTAL		0 0		0 0	0	0 0	0		0 0	) -		0 0		0		D	01	0 0		) -	0					DI 0		0	0 0	) -

															P	ublic guarantees	- Baseline Scenar	ario													
						31/12	.2/2021									31/12	2/2022									31/12	/2023				
	(mln EUR,	Stage 1 exposure %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ra Stage 3 exposure
	Central banks																														
	Central governments																														
	Institutions Corporates Corporates - Of Which: Specialised Lending					-								-									-			-	^				
	Corporates		0 0	0	0	0	0 0	0	0	C	) -	0	0	0	0	0		0 0	0	0	-	0	0	<u> </u>	0	0	0	0	0	0 -	
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0 0	0	0	0	0 0	0	0	C	)-	0	0	0	0	0		0 0	0	0	-	0	0	<u> </u>	0	0	0	0	0	0 -	
	Retail - Secured on real estate property																														
N.A.	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0 0	0	0 0	0	0	C	) -	0	0	0	0	0	0 0	0 0	0	0	-	0	0	C	0	0	0	0	0	0 -	
	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					-		_		-		-	_			-	-	-	-	_		-	-	-	-		-		-		
	IRB TOTAL		0 0	0	0	0	0 0	0	0	0	D -	0	0	0	0	0	0	0 0	0	0	-	0	0	0	0	0	0	0	0	0 -	

																Put	blic guarantees	- Baseline Scenar	io													
							31/12/2	/2021									31/12	2/2022									31/12/	2023				
Row Num		(	(mln EUR, %)		of Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	provisions for p Stage 2	Stock of rovisions for Stage 3 exposure	age Ratio - Si age 3 ex oosure	age 1 expo posure gua	Stage 1 Sosure, of S which ex aranteed mount	tage 2 posure	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
91		Central banks																														
92		Central governments																														
93		Institutions																														
94		Corporates		0	0	0 0	0 0	0	0	0	(	0 -	(	0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	0 -
95		Corporates - Of Which: Specialised Lending																														
96		Corporates - Of Which: SME																														
97		Retail		0	0	0 0	0 0	0	0	0	(	0 -	(	0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	0 -
98		Retail - Secured on real estate property																														
99		Retail - Secured on real estate property - Of Which: SME																														
100	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 0	0 0	0	0	0	(	0 -	(	0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	0 -
101		Retail - Qualifying Revolving																														
102		Retail - Other Retail																														
103		Retail - Other Retail - Of Which: SME																														
104		Retail - Other Retail - Of Which: non-SME																														
105		Equity																														
106		Securitisation																														
107		Other non-credit obligation assets																														
108		IRB TOTAL		0	0	0 0	0	0	0	0	C	0 -	(	0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	0 -

0

BANKING AUTHORITY														2021 E	J-wide		Test: Cro nco BPM S.			<b>)-19 IR</b>	B										
		50	51	52	2 53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	
																Public guarantees	- Baseline Scena	rio													
						31,	/12/2021										2/2022									31/12	2/2023				—
		Stage exposi (mln EUR, %)	e 1 Stage exposur ure guaran	e, of Stage h expos teed	e 2 sure sure sure sure sure sure sure sure	of Stage 3 ed exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	r provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Ca
	Central banks		amou		amount		amount						amount		amount		amount						amount		amount		amount				T
	Central governments																														T
	Institutions																														Л
	Corporates		0	0	0	0	0 0	0		0 0	) -		0	0	) (	0 0	) (	0 0	0	0	0 -	0	0	)	0 0	0	0	1	0 0	C	0 -
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0	0	0	0	0 0	0		0 0	) -		0	0	) (	0 0	) (	0 0	0	0	0 -	0	0	)	0 0	0	0	1	0 0	(	0
	Retail - Secured on real estate property																														/
N.A.	Retail - Secured on real estate property - Of Which: SME																														Γ
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0	0		0 0	) -		0	0	) (	0 0	) (	0 0	0	0	0 -	0	0	)	0 0	0	0	1	0 0	C	0
	Retail - Qualifying Revolving																														Л
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														Л
	Retail - Other Retail - Of Which: non-SME																														$\square$
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		0	0	0	0	0 0	0		0 0	) -		0	0		0 0				0	0 -	0	0		0 0	0	0	1	0 0	0	0

							31/	12/2021									31/12	/2022									31/1	2/2023			
				Stage 1		Stage 2	<u> </u>	Stage 3						Stage 1		Stage 2	31,12,	Stage 3						Stage 1		Stage 2	51,	Stage 3			
		(mln EUR, %)	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions fo Stage 1 exposure	Stock of provisions Stage 2 exposur	for provisions fo	or Coverage Ratio Stage 3 exposure	) - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	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	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	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
	Central banks					binotint										Uniount		binount						binobint		binoditt		Bintodint			
	Central governments																														
	Institutions Corporates																														
	Corporates		0	0		)	0	0 (	0	0	0	0 -		)	0 0	0	0	0	0	0	0	-	(	0	0	0	0	0 0	) (	) 0	
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0	0		0	0	0 0	0	0	0	0 -		0	0 0	0	0	0	0	0	0	-	(	ס	0	0	0	0 0	) (	0 0	
	Retail - Secured on real estate property																														
N.A.	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-SME		0	0		)	0	0 0	0	0	0	0 -		)	0 0	0	0	0	0	0	0	-	(	0	0	0	0	0 0	) (	0 0	
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity Securitisation																														
	Securitisation																														
	Other non-credit obligation assets														-																
	IRB TOTAL		0	0		)	D	0 0	DI	0	0	0 -			0 0	0	0	0	0	0	0	-			D	0	0	0 0		0	

																	Public guarantee	s - Baseline Scena	ario													
							31/1	.2/2021									31/1	12/2022									31/12	/2023				
v n		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of provisions fo Stage 3 exposure	or Coverage Rati Stage 3 exposure	io - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, o which guaranteec amount	f Stage 3	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																															
	Central governments																															
7	Institutions																															
3	Corporates		0	0	C	0 0		0	0	0	0	0 -		0	0	0	0	0	0 (	D	0	) -	(	) 0		0 0	0	0	0	0	0	) -
	Corporates - Of Which: Specialised Lending																															
	Corporates - Of Which: SME																															
1	Retail		0	0	C	0 0		0	0	0	0	0 -		0	0	0	0	0	0 (	0	0	) -	(	) 0		0 0	0	0	0	0	0	) -
2	Retail - Secured on real estate property																															
N.A.	Retail - Secured on real estate property - Of Which: SME																															
IN.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	C	0 0		0	0	0	0	0 -		0	0	0	0	0	0 (	0	0	) -	(	) 0		0 0	0	0	0	0	0	) -
5	Retail - Qualifying Revolving																															
5	Retail - Other Retail																															
7	Retail - Other Retail - Of Which: SME																															
3	Retail - Other Retail - Of Which: non-SME																															
)	Equity																															
	Securitisation																															
	Other non-credit obligation assets																															
2	IRB TOTAL		0	0	0	0		0	0	0	0	0 -		0	0	0	0	0	0 0		0	-	(	0		0 0	0	0	0	0	0	-

																•	Public guarantees	- Baseline Scena	ario												
							31/12	2/2021									31/12	2/2022									31/1	2/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - S Stage 3 exposure	Stage 1 xposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks																														
	Central governments																														
	Institutions Corporates																														
	Corporates		0	0	0	0	0 0	0 0	0 0		0	0 -	(	0 (	0	0 0	0 0	0	0	0 0	0 0	-	0	(	)	0 0		0	0 0	0 0	0 -
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0	0	0	0	0 0	0 0	0 0		0	0 -	(	0 (	0	0 0	0 0	ס	0	0 0	0 0	-	0	(	)	0 0		0	0 0	0 0	0 -
	Retail - Secured on real estate property																														
N.A.	Retail - Secured on real estate property - Of Which: SME																														
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0	0 0	0 0		0	0 -	(	0 (	0	0 0	0 0	0	0	0 0	0 0	-	0	(	)	0 0		0	0 0	0 0	0 -
	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																														
	IRB TOTAL		0	0	0	0			0 0		0	0 -	C		0		0		0	0 0	0	-	0			0 0			0 0	0	0 -

																P	ublic guarantees	- Baseline Scena	ario													
							31/:	12/2021									31/12	2/2022									31/1	2/2023				
		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of r provisions fo Stage 2 exposure	Stock of provisions for Stage 3 exposure	or Coverage Ratio Stage 3 exposure	o - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
	Central banks																															
	Central governments																															
	Institutions Corporates																															
	Corporates		0	0	C	0	0	0	0	0	0	0 -	(	0 0	0 0	0	0		0 0	0	0	) -	0	0		0 (	0 (	0	<u>٦</u>	0 0	(	0 -
	Corporates - Of Which: Specialised Lending																															
	Corporates - Of Which: SME																															
	Retail		0	0	C	0	0	0	0	0	0	0 -	(	0 0	0 0	0	0		0 0	0	0	) -	0	0		0 (	0 (	0	<u>ر</u>	0 0	(	0 -
	Retail - Secured on real estate property																															
N.A.	Retail - Secured on real estate property - Of Which: SME																															
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	C	)	0	0	0	0	0	0 -	(	0	0 0	0	0		0 0	0	0	) -	0	0		0 (	0 (	0	۲ ر	0 0	(	0 -
	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																															
	IRB TOTAL		0	0	0		0	0	0	0	0	0 -	C	0	0	0	0		0 0	0	0	-	0	0		0 0		0	1 (	0	C	0 -

EUROPEAN BANKING AUTHORITY									2	2021 EL	J-wide S		<b>Fest: Cr</b> nco BPM S.			)-19 IRI	3						
		ſ	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	:
												Mora	itoria - Adverse S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Covera Sta exp
	Central banks	( , , , , , , , , , , , , , , , , , , ,																					
	Central governments																						
	Institutions																						
	Corporates		5,233	1,170	22	7 38	3 77	68	29.93%	5,044	1,136	450	0 4	3 65	5 132	2 29.26%	4,808	1,132	691	36	54	20	11
	Corporates - Of Which: Specialised Lending		-,	, -						- / -	,		-				,	, -					
	Corporates - Of Which: SME																						
	Retail		5,012	1,553	242	7 27	7 69	68	27.72%	4,965	1,398	449	9 3	1 60	118	3 26.38%	4,837	1,316	659	27	48	17	/2
	Retail - Secured on real estate property		,	,						,	,						,	,					
	Retail - Secured on real estate property - Of Which: SME																						
Banco BPM S.p.A.	Retail - Secured on real estate property - Of Which: non-SME		1,246	704	70	6 1	L 20	9	11.70%	1,318	581	127	7	1 15	5 15	5 11.82%	1,350	502	174	1	11	2	2 <b>1</b>
	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																						
	IRB TOTAL		10,277	2,730	474	4 65	5 147	137	28.79%	10,040	2,540	901	L 7!	5 125	251	. 27.83%	9.670	2,458	1,353	64	103	374	4

												Mora	atoria - Adverse Sc	enario									
						31/12/2021							31/12/2022							31/12/2023			
	(mln	Stag expo 1 EUR, %)		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	or Stage exposu
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		5,202	1,164	226	38		77 6	8 30.02%	5,014	1,129	449	9 43	65	5 131	29.29%	4,77	3 1,12	689	9 3	5 54	1 20	201 2
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		4,998	1,548	246	27	· (	69 6	8 27.73%	4,951	1,393	448	8 31	59	9 118	26.38%	4,82	3 1,312	2 65	7 2	7 48	3 17	.71 2
	Retail - Secured on real estate property																						
τταιν	Retail - Secured on real estate property - Of Which: SME																						
ITALY	Retail - Secured on real estate property - Of Which: non-SME		1,245	702	76	1		20	9 11.69%	1,317	579	12	7 1	15	5 15	11.82%	1,34	9 50	) 174	1	1 1:	1 2	21
	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																						
	IRB TOTAL		10,201	2,711	472	65	14	6 13	<b>6</b> 28.82%	9,965	2,522	89	6 74	125	5 250	27.84%	9,59	2,44:	1,340	5 63	3 102	2 37	<b>72</b> 2

											Mo	ratoria - Adverse S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
ow um	(mln E	Stage 1 exposure UR, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
37	Central banks																					
38	Central governments																				· · · · · · · · · · · · · · · · · · ·	
39	Institutions																				//	
40	Corporates		0	0	0 (		0	0 -	C	0	0	0	0	0 (	0 -	(	0	0	0 0	0	0 ر	-
41	Corporates - Of Which: Specialised Lending																					
42	Corporates - Of Which: SME																				<u> </u>	
43	Retail		0	0	0 (	)	0	0 -		0 (	0	0	0	0 (	0 -	(	0	0	0 0	0	<u>, 0</u>	-
44	Retail - Secured on real estate property																				<u> </u>	
UNITED STATES	Retail - Secured on real estate property - Of Which: SME																				<u> </u>	
	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 (	)	0	0 -		0	0	0	0	0 (	0 -		0	0	0 0	0	<u>, 0</u>	-
47	Retail - Qualifying Revolving																				<u> </u>	
48	Retail - Other Retail																				<u>ا</u>	
49	Retail - Other Retail - Of Which: SME																				<u>ا</u>	
50	Retail - Other Retail - Of Which: non-SME																				<u>ا</u>	
51	Equity																				4/	
52	Securitisation																				/	
53	Other non-credit obligation assets		0	0				0	0	0 (	n	0	0	0 (				0		0	J	-
	IRB TOTAL		v						U U							· · · ·				0	0	

												Mora	atoria - Adverse So	cenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure	- Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks																						
	Central governments																						
	Institutions							•															
	Corporates		0	(	) (	0 0	(	0	0 -	0	0		0 0		0 0	-		0 0	) (	) <u> </u>	0	0	) -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME							•															
	Retail		0	(	) (	0 0	(	0	0 -	0	0		0 (	0	0 0	-		) ()	) (	0	0 0	0	) -
	Retail - Secured on real estate property																						
N.A.	Retail - Secured on real estate property - Of Which: SME																					-	
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	(	) (	0 0	(	0	0 -	0	0		0 (	0	0 0	-		) 0	) (	)C	0 0	0	) -
	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					-		-					-										
	IRB TOTAL		0	0		0 0			0 -	0	0		0 0		0 0	-		) 0		0	0	0	-

						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposure	fo
	Central banks	, , , ,																					7
	Central governments																						/
	Institutions																						
	Corporates		0	C	)	0 0	) (	)	0 -	0	0	)	0 0		0 0	-	0	(	0	0 0	(	)	
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		0	C	)	0 0	) (	)	0 -	0	0		0 0	)	0 0	-	0		0	0 0	(	)	_
	Retail - Secured on real estate property																						
	Retail - Secured on real estate property - Of Which: SME																						
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	C	)	0 0	) (	)	0 -	0	0	)	0 0	)	0 0	-	0	(	0	0 0	(	0	
	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																						
	IRB TOTAL		0	0		0 0		)	D -	0	0		0 0		0 0	-	0		0	0 0	l C	)	

												alona - Auverse S										
					31/12/2021							31/12/2022							31/12/2023			
	(mln	Stage 1 exposure EUR, %)	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 exposu
	tral banks																					
Centr	tral governments																					
	itutions																					
	porates		0	0	0 (	0	0	0 -	0	(	0	0	0	0 0	-	0	) (	)	)	00	(	0 -
	orporates - Of Which: Specialised Lending																					
	orporates - Of Which: SME		•				•															
Retail			0	0	0 (	0	0	0 -	0	(	0	0	)	0 0	-	0	) (	)	)	0 0	(	0 -
Re	etail - Secured on real estate property																					
	Retail - Secured on real estate property - Of Which: SME		2	0			<u></u>				2			0								
	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 (	0	0	0 -	0	(	0	0	)	0 0	-	0	) (	)	)	0 0	(	0 -
	etail - Qualifying Revolving				_																	_
	etail - Other Retail																					
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
Equita																						
Equity	uritisation																					
	er non-credit obligation assets																					
			0	0	0 0		0	n -	0		n	0	<b>b</b>	0 0	-	0						n -
IRB T	TOTAL		0	0	0 0		0	0 -	0		D	0	D	0 0	-	0	) (			0 0	†	

## 2021 EU-wide Stress Test: Credit risk COVID-19 IRB Banco BPM S n A

Moratoria - Adverse Scenario

EUROPEAN BANKING AUTHORITY										2021 El	J-wide					-19 IKD							
			80	81	87	83	84	85	86	87	88	80	anco BPM S.	.p.A.	02	93	04	95	96	97	98	99	
			00	01	02	05	01	05	00	67	00	Mari	staria Advarca S		JL	55	51	55	50	57	50		_
		-										Мога	atoria - Adverse S										<u> </u>
						31/12/2021	-	-	_				31/12/2022	_						31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r C
	Central banks	(11111 EOK, 90)																					4
	Central governments																						
	Institutions																						
	Corporates		0	0		0 (	0 0		0 -	(		0	0	0	D (	-	C	) (	0	0	0 (	)	0 -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		0	0		0 (	0 0		0 -	(		0	0	0	) (	-	0	) (	0	0	0 (	)	0 -
	Retail - Secured on real estate property																						
N.A.	Retail - Secured on real estate property - Of Which: SME																						
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0		0 (	0 0		0 -	(		0	0	0	) (	-	C	) (	0	0	0 (	)	0 -
	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																						

					31/12/2021							31/12/2022							31/12/2023			
					51/12/2021	_						51/12/2022							51/12/2025			
	(mln EU	Stage 1 exposure 8, %)	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 fo Stage 3 exposure	
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0 (	0 (	) (	) (	0	0 -	0	0		0	0	0 0	-	0	(	0 (	0 0		)	0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0 (	0 (	) (	) (	0	0 -	0	0		0	0	0 0	-	0	(	0 (	0 0		)	0 -
	Retail - Secured on real estate property																					
N.A.	Retail - Secured on real estate property - Of Which: SME																					
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0 (	0 (	) (	) (	0	0 -	0	0		0	0	0 0	-	0	(	0 0	0 0		)	0 -
	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		-				-						-									
	IRB TOTAL		0 0			) (		01-	0	0		01		0 0	-	0			) 0			0 -

												Mor	atoria - Adverse S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
	(m	Stage exposu In EUR, %)			Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	or provisions fo Stage 3	r 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 Ra Stage 3 exposure
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		0	0	0		0	0	0 -	(	0	0	0	0	0 0 -		(	0 0	)	0 0	0	0	) -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		0	0	0		0	0	0 -	(	0	0	0	0	0 0 -		0	0 0		0 0	0	0	) -
	Retail - Secured on real estate property																						
N.A.	Retail - Secured on real estate property - Of Which: SME																						
	Retail - Secured on real estate property - Of Which: non-SME		0	0	0		0	0	0 -	(	0	0	0	0	0 0 -		C	0 0		0 0	0	0	) -
	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								0				0										
	IRB TOTAL		U	U	0			U	U -		U	U	U		U 0-		0	0 0		0	0	0	<u> </u>

											Mora	atoria - Adverse S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(1	mln EUR,%)			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 Stage exposu
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0	0 (	0	0 (	0 -	0	0 0	)	0	0	) (	) -	0	)	0	0	0	0	0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0	0	0 (	0	0 0	0 -	0	0 0	)	0	0	) (	) -	0	)	0	0	0	0	0 -
	Retail - Secured on real estate property																					
N.A.	Retail - Secured on real estate property - Of Which: SME																					
	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 (	0	0 (	0 -	0	0 0	)	0	0	) (	) -	0	)	0	0	0	0	0 -
	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		0	0	0				0							0			0			0
	IRB TOTAL		U	U		J		/ -	U	U U		U I			<b>/</b> -	0		J	U I	J	U	<u>v</u> -

												Mora	itoria - Adverse So	enario									
						31/12/2021							31/12/2022							31/12/2023			
	(mlr	Stag expo In EUR, %)		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 Rat Stage 3 exposure
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		0	0	) (	0 0		0	) -	(	0 (	0	0 (	) C	0 0	-	0	) C	)	0 (	0 (	(	0 -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		0	0		0 0		0	) -	(	0 (	0	0 (	) C	0 0	-	0	) C	)	0 (	0 (	(	0 -
	Retail - Secured on real estate property																						
N.A.	Retail - Secured on real estate property - Of Which: SME																						
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	) (	0 0		0	0 -	(	0 (	0	0 (	) (	0 0	-	0	) ()	)	0 (	0 (	(	0 -
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets																						
	IRB TOTAL		0	0		0 0			) -						0	-	0	0		0 0			0 -

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

BA EUROPEAN BANKING AUTHORITY														2021 EU	J-wide		<b>Fest: Cr</b> nco BPM S.	edit risk		0-19 IRE	B										
		101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130
															l	Public guarantees	s - Adverse Scena	rio													
						31/	12/2021									31/1	2/2022									31/1	2/2023				
	(mln E	Stage 1 exposure UR, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks														Bintodift																
	Central governments																														
	Institutions				-	-		-		-							-			_											
	Corporates	5,5	18 5,297	502	2 489	9	37 3	6 12	2 2	3 1	4 37.23%	5,4	63 5,247	506	490	0 8	8 8	5 19	23	3 32	2 36.58%	5,35	3 5,142	537	7 519	162	7 161	. 1	7 22	. 61	1 3
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME	2.7	01 2 722	207	2 270		24 2		4	2	0 20 700/		00 0.712	272	260	1		2	12	2 17	7 20.120/	2.74	2 (01		7		70		- 10		-
	Retail	3,/	91 3,723	282	2 2/8	8	<u>24</u> <u>2</u>	3 4	+	.3	9 38.70%	5,7	80 3,/12	2/3	268	98 44	4 4	-3 6	12	2 1/	7 38.12%	3,740	3,681	277	/ 2/3	//	2 //	)	5 10	27	/ 3/
	Retail - Secured on real estate property																														
Banco BPM S.p.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME																														
	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 IRB TOTAL	9,30	0.020	70/	4 767	7	61 6	16		c 2	2 27 900/	0.2/	12 9 0 5 9	770	750	0 13	1.2	0 25	25	- 40	27 100/	0.101	0 0 0 0 0	91/	702	220	222	2		00	3 36.7

															Public	c guarantees - Adverse	Scenario													
						31/12	2/2021									31/12/2022									31	L/12/2023				
	(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	age 2 ex posure gu	Stage 2 posure, of which uaranteed amount	Stage 3 exposure guaran amou	re, of provisions h Stage 1 teed	for provision for provision Stage e exposu	of Stock of s for provisions 2 Stage ire exposu	for Coverage R	atio - Stage e exposu	Stage 1 exposure, o re guaranteed amount		Stage 2 exposure, o which guarantee amount		Stage 3 exposure, o 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 I Stage exposu
	Central banks Central governments																													
	Central governments																													
	Institutions Corporates																													
	Corporates	5,518	5,297	502	489	37	36	5 12	2 23	14	37.23%	5,463	5,247	506	490	88	85	19	23	32 36	.58%	5,353 5,	142	537	519	167	.61 17	22	61	36
	Corporates - Of Which: Specialised Lending																													
	Corporates - Of Which: SME																													
	Retail	3,790	3,723	282	278	24	23	3 4	13	9	38.70%	3,779	3,712	273	268	44	43	6	12	17 38	.12%	3,748 3,	681	277	273	72	70 5	10	27	37
	Retail - Secured on real estate property																													
ITALY	Retail - Secured on real estate property - Of Which: SME																													
IIALI	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0 0	) 0	0 -		0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0 (	0	0 -	-
	Retail - Qualifying Revolving																													
	Retail - Other Retail																													
	Retail - Other Retail - Of Which: SME																													
	Retail - Other Retail - Of Which: non-SME																													
	Equity																													
	Equity Securitisation																													
	Other non-credit obligation assets																													
	IRB TOTAL	9,308	9,019	784	767	61	59	9 16	36	23	37.80%	9,242	8,957	779	759	132	129	25	35	<b>49</b> 37	.10%	9,100 8,8	321	814	792	239 2	32 22	31	88	36

																	Public guarantees	es - Adverse Scer	nario													
							31/1	2/2021									31/1	12/2022									31/1	.2/2023				
ow Im		(mln EUR,%)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of provisions fo Stage 3 exposure	or Coverage Ratio Stage 3 exposure	) - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	f Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, o which guaranteed amount	of Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure
7	Central banks																															
8	Central governments																															
9	Institutions																															
0	Corporates		0	0	(	0	0	0 (	0	0	0	0 -		0	0	0	0	0	0 (	0 (	0 (	0 -	C	0	)	0	)	0	)	0 0	0	) -
1	Corporates - Of Which: Specialised Lending																															
2	Corporates - Of Which: SME																															
3	Retail		0	0	(	0	0	0 0	0	0	0	0 -		0	0	0	0	0	0 (	0 0	0 (	D -	C	0	)	0	)	0	)	0 0	0	) -
4	Retail - Secured on real estate property																															
5 UNITED STATES	Retail - Secured on real estate property - Of Which: SME																															
6 UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		0	0	(	0	0	0 (	0	0	0	0 -		0	0	0	0	0	0 (	0 (	0 (	D -	C	0	0	0	)	0	)	0 0	0	) -
7	Retail - Qualifying Revolving																															
8	Retail - Other Retail																															
9	Retail - Other Retail - Of Which: SME																															
0	Retail - Other Retail - Of Which: non-SME																															
1	Equity																															
2	Securitisation																															
	Other non-credit obligation assets																															
	IRB TOTAL		0	0		0	0	0 0		0	0	0 -		0	0	0	0	0	0 (			) -	0	0		0		0		0 0	0	-

																Public guarantees	s - Adverse Scena	ario													
						31/12/	2021									31/1	2/2022									31/12	2/2023				
	(mln EUR, %	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions fo Stage 1 exposure	or provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks																														
	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending																														
	Institutions								\							2	0								×						
	Corporates	0	0	0	0	0	0	0		) (	) -		0 0	)	0	0 (	0	0	0 (		) -	0		0	)	0	0		0	0	-
	Corporates - Of Which: Specialised Lending																														
	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	U (	0	0	0 (		) -	0		0	)	0	0		0	0	-
	Retail - Secured on real estate property																														
N.A.	Retail - Secured on real estate property - Of Which: SME	0	0	0		0	0	0					0		0	0	0	0	0			0		0			0		0	0	
	Retail - Secured on real estate property - Of Which: non-SME	U	0	0	0	0	0	0			) -		0 0		0		0	0	<u> </u>		) -	0		0		J 0	0		U	0	-
	Retail - Qualifying Revolving Retail - Other Retail																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity Securitisation																														
	Other nen-credit obligation accets																														
	Other non-credit obligation assets IRB TOTAL	0	0	0	0	0	0						0 0		0		n	0	0			0		n (					0	<b>^</b>	_

																	Public guarantees	- Adverse Scena	ario													
							31/1	12/2021									31/12	2/2022									31/1	2/2023				
		S ex (min EUR,%)	Stage 1 exp kposure gua	Stage 1 posure, of which uaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount		or provisions fo Stage 2 exposure	Stock of provisions f Stage 3 exposure	or Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions f Stage 3 exposure	exnos
	Central banks																															
	Central governments																															
	Institutions																															
	Corporates		0	0	0	0		0	0	0	0	0 -		0 0		0 0	0 0		0	0	0	-	0	0	0	0		) 0	(	(	0	0 -
	Corporates - Of Which: Specialised Lending																															
	Corporates - Of Which: SME																															
	Retail		0	0	0	0		0	0	0	0	0 -		0 0		0 0	0 0		0	0	0	-	0	0	0	0		) 0		(	0	0 -
	Retail - Secured on real estate property																															
N.A.	Retail - Secured on real estate property - Of Which: SME																															
IN.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0		0	0	0	0	0 -		0 0		0 0	0 0		0	0	0	-	0	0	0	0		) 0		(	0	0 -
	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																															
	IRB TOTAL		0	0	0	0	(	0	0	0	0	0		0		) 0	0 0		0	0	0	-	0	0	0	0		0	(	C	0	0 -

																	Pu	blic guarantees	s - Adverse Scena	rio													
								31/1	12/2021									31/12	2/2022									31/12	2/2023				
Row Num			(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	f 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	r Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91		Central banks																															
92		Central governments																															
93		Institutions																															
94		Corporates		C	0 0		0 0	)	0	0	0 (	) (	) -		0	0 0	0	0	) (	0 0	0 0	)	0 -	0	0 0		0	0	0	0	0	0	0 -
95		Corporates - Of Which: Specialised Lending																															
96		Corporates - Of Which: SME																															
97		Retail		C	0 0		0 0	)	0	0	0 (	) (	) -		0	0 0	0	0	) (	0 0	0 0	)	0 -	0	0 0		0	0	0	0	0	0	0 -
98		Retail - Secured on real estate property																															
99	N.A.	Retail - Secured on real estate property - Of Which: SME																															
100	N.A.	Retail - Secured on real estate property - Of Which: non-SME		C	0 0		0 0		0	0	0 (	) (	) -		0	0 0	0	0	) (	0 0	0 0	)	0 -	0	0 0	(	0	0	0	0	0	0	0 -
101		Retail - Qualifying Revolving																															
102		Retail - Other Retail																															
103		Retail - Other Retail - Of Which: SME																															
104		Retail - Other Retail - Of Which: non-SME																															
105		Equity																															
106		Securitisation																															
107		Other non-credit obligation assets																															
108		IRB TOTAL		C	0 0		0 0		0 0	0	0 0	) 0	) -		0	0 0	0	0	) (	0 0	0	)	0 -	0	) 0	(	0	0	0	0	0	0	D -

BANKING AUTHORITY														2021 E	J-wide		Test: Ci anco BPM S		k COVII	<b>D-19 IR</b>	B										
		101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	
																Public guarantees	s - Adverse Scen	ario													
						31/1	12/2021										2/2022									31/12	2/2023				
	(1	Stage 1 exposur nln EUR, %)	e Stage 1 exposure, o which guarantee amount	of Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for provisions f	Stock of ovisions for pr Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of r provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Cov
	Central banks		amount		amount		amount						amount		amount		amount						amount		amount		amount				
	Central governments																														
	Institutions																														
	Corporates		0	0	0	0	0 0	0	0	0 -		0		0	) (	D	0	0	0	0	0 -	0	(	0	0 0	(	0 0	)	0 0	ر ار	0 -
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0	0	0	0	0 0	0	0	0 -		0		0	) (	0	0	0	0	0	0 -	0	(	0	0 0	(	0 0	)	0 0	ر	0 -
	Retail - Secured on real estate property																														
N.A.	Retail - Secured on real estate property - Of Which: SME																														
IN.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0	0	0	0 -		0		0	) (	0	0	0	0	0	0 -	0	(	0	0 0	(	0 0		0 0	ار	0 -
	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																														
	IRB TOTAL		0	0	0	0	0 0	0	0	0 -		0		0			0	0	0	0	0 -	0			0 0	0	) 0		0 0		0 -

															Public guarantee	s - Adverse Scena	ario													
						31/12	2/2021									12/2022									31/12	2/2023				
		Stage exposi In EUR, %)	Stage 1 1 exposure, of ire guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	tage 1 posure guarante amoun	L , of Stage 2 ed exposur t	Stage 2 exposure, o e which guarantee amount	of Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for p Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage expos
	Central banks																													
	Central governments																													
	Institutions Corporates																													
	Corporates		0	0	0	0 0	0 0	0	0 0	(	) -	0	0	0	0	0	0 0	0	0	-	0	0	0	0	C	0	0	0	0 -	-
	Corporates - Of Which: Specialised Lending																													
	Corporates - Of Which: SME																													
	Retail		0	0	0	0 0	0 0	0	0 0	(	) –	0	0	0	0	0	0 0	0	0	-	0	0	0	0	C	0	0	0	0 -	-
	Retail - Secured on real estate property																													
N.A.	Retail - Secured on real estate property - Of Which: SME																													
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0 0	0 0	0	0 0	(	) –	0	0	0	0	0	0 0	0	0	-	0	0	0	0	C	0	0	0	0 -	
	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																													
	IRB TOTAL		0	0	0	0 0	0 0	0 (	0 0	C	) -	0	0	0	0	0	0 0	0	0	-	0	0	0	0	0	0	0	0	0 -	-

																	Public guarantee	s - Adverse Scena	ario													
							31/1	12/2021										.2/2022									31/12/	/2023				
		(mln EUR, %)	Stage 1 exposure )	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of r provisions fo Stage 3 exposure	or 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	f Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for pro Stage 2 exposure of	Stock of ovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	Stage 1 exposure g	Stage 1 xposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Cove
	Central banks																															
	Central governments																															4
	Institutions																															
	Corporates		0	0		0 0	)	0	0	0	0	0 -		0 (	0	0	0	0	0 0	0	0 -		0	0	0	0	0	0	0	0 0		0 -
	Corporates - Of Which: Specialised Lending																															
	Corporates - Of Which: SME																															
	Retail		0	0	C	0 0	)	0	0	0	0	0 -		0 (	0	0	0	0	0 0	0	0 -		0	0	0	0	0	0	0	0 0		0 -
	Retail - Secured on real estate property																															
N.A.	Retail - Secured on real estate property - Of Which: SME																															
IN.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	C	0 0	)	0	0	0	0	0 -		0 (	0	0	0	0	0 0	0	0 -		0	0	0	0	0	0	0	) 0		0 -
	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																															
	IRB TOTAL		0	0	0	) 0		0	0	0	0	0 -		0 (	0	0	0	0	0 0	0	0 -		0	0	0	0	0	0	0	0		0 -

																F	Public guarantees	- Adverse Scena	rio												
							31/12	2/2021									31/12	/2022									31/12	/2023			
	(ml	Stag expo n EUR, %)	e 1 exp	Stage 1 posure, of which uaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks																														
	Central governments																														
	Central governments Institutions Corporates																														
	Corporates		0	0	0	0	0	0 0	0 0		0	0 -	0	0	0	0 0	0	(	0	0 0	) (	-		0	0	0 0	0	(	0	0	0 -
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0	0	0	0	0	0 0	0 0		0	0 -	0	0	ס	0 0	0	(	0	0 0	0 0	-		0	0	0 0	0	(	0	0	0 -
	Retail - Secured on real estate property																														
N.A.	Retail - Secured on real estate property - Of Which: SME																														
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0 0	0 0		0	0 -	0	0	ס	0 0	0	(	0	0 0	0 0	-		0	0	0 0	0	(	0	0	0 -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity Securitisation																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		0	0	0	0	0	0	0		0	0 -	0	0		0 0	0	C	0	0 0		-		0	0	0	0	C	0	0	0 -

						31/12	2/2021									3 <u>1/12</u>	2/2022									31/1	2/2023				
	(mln E	Stage 1 exposure JR, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage F Stage exposu
	Central banks																														
	Central governments																														
	Institutions																														
	Corporates		0	0	0 0	0 0	0	0 0	)	0	0 -	0	0	0	0	0		0 0	0	0	-	0			0 0	0 (	0 0	(	0 0	C	ა -
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0	0	0 0	0 0	0	0 0	)	0	0 -	0	0	0	0	0		0 0	0	0	-	0		)	0 0	0 (	0 0	(	0 0	C	ე -
	Retail - Secured on real estate property																														
N.A.	Retail - Secured on real estate property - Of Which: SME																														
IN./A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 0	0 0	0	0 0	)	0	0 -	0	0	0	0	0		0 0	0	0	-	0	(	)	0 (	0 (	0 0	(	0 0	C	ა -
	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																														
	IRB TOTAL		0	0	0 0	0	0	0		0	0 -	0	0	0	0	0		0 0	0	0	-	0			0	0 0	0 0	(	0	0	<u> </u>

		1	2	3	4	Banco BPM	6	7 a - Actual	8	9	10	11	12
		Exposure value	es Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	31/12 Stage 2 exposure, of	/2020 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Stage
	Central banks	EUR, %)	amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	expos
	Central governments Regional governments or local authorities Public sector entities												
	Multilateral Development Banks International Organisations Institutions Corporates	1	175 164	4 16	59 2		9 0	(	) (	0		0	-
Banco BPM S.p.A.	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME		21 14		20 2		0 0			0		0	
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Equity Securitisation Other exposures Standardised Total	3	324 241	1 31	10 15	16	6 2		) (			) 0	
								a - Actual //2020					
	(mln	Exposure value	es Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stag expos
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations												
	Institutions Corporates of which: SME	1	171 160	) 16	56 1	8	8 0	(	) (	0		0	-
ITALY	Retail of which: SME Secured by mortgages on immovable property of which: non-SME		21 14 15 6		20 2 14 11		1 0 0 0					0 0	
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Equity Securitisation Other exposures Standardised Total	3	318 237	7 30	)5 14	10	6 2	(	) (	) 1		) 0	
				1			31/12	a - Actual /2020	1		1	1	
	(mln	Exposure value	es Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stag expos
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions												
	Corporates of which: SME Retail		0 C	) 	0 0	(	0 0	(	) ()	0 0		) 0 ) 0	-
UNITED STATES	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0C	)	0 0	(	0 0	(	) (	0		) 0	-
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures												
	Standardised Total		0 0	)	0 0		0 0 Moratori	a - Actual	)  (	0		) 0	-
		Exposure value	es Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	/ 2020 Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Stage expos
	(min Central banks Central governments Regional governments or local authorities	EUR, %)			moratoria		moratoria		moratoria	exposure	exposure	exposure	
	Public sector entities Multilateral Development Banks International Organisations Institutions												
N.A.	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property		0 0	)	0 0		0 0	(				) 0	- -
	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		0 0		0 0	(	0 0	(		0		0	-
	Collective investments undertakings (CIU) Equity Securitisation Other exposures												
	Standardised Total		0 0		0 0	(		a - Actual		0		0	-
		Exposure value	es Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Stage
	Central banks Central governments	EUR, %)	amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	expos
	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions												
	Corporates of which: SME Retail of which: SME		0 0	D	0 0		0 0	(		0 0		0	-
N A													
N.A.	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		0 C	) 	0 0	(	0 0	(	0 (	0		0	-

13	14	15	16	17	18	19	20	21	22	23	24
					Public guarar	ntees - Actual					
					31/12	/2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
											-
53	8	53	52	0	0	0	0	0	0	0	) -
22	2	21	21	0	0			0	0		) -
8	0	8	8	0	0			0	0	C	) -
8	0	8	8	0	0	0	0	0	0	C	) -
0	0	0	0	0	0	0	0	0	0		) -
0	0	0	0	0	0	0	0	0	0	C	) -
62	8	62	60	0	0	0	0	0	0	C	) -

\_\_\_\_\_ \_\_\_\_\_ 

posure value

\_\_\_\_\_ 

xposure values

					31/12	/2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
53	8			0	0	0	0	0	0	0	-
22	2	21	21	0	0	0	0	0	0	0	-
8	0	8	8	0	0	0	0	0	0	0	-
8	0	8	8	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	C	-
											-
											-
											-
62	8	62	60	0	0	0	0	0	0	0	-

Public guarantees - Actual

Public guarantees - Actual

					31/12	/2020					
es	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
0	0	0	0		0	0		0	0	0	-
0	0	0	0		0	0		0	0	0	-
0	0	0	0		0	0		0	0	0	-
0	0	0	0		0	0		0	0	0	-
0	0	0	0		0	0		0	0	0	-
<u> </u>		,									
_											

					Public guaran	tees - Actual					
					31/12/	/2020					
es	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
0	0	0	0		0	0	0	0	0		
0	0	0	0		0	0	0	0	0	0	
0		0	0		0	0	0	0	0	0	
0	0	0	0		0	0	0	0	0	0	
0	0	0	0	-	0	0	0	0	0	0	
		-		_	-		-	-	-	-	
0	0	0	0	0	0	0	0	0	0	0	-

					31/12	/2020					
xposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
0	0	0	0	0	0	0	0	0	0	C	-
0	0	0	0	0	0	0	0	0	0	C	-
0	0	0	0	0	0	0	0	0	0	°	-
0	0	0	-	0	0	0	0	0	°,	C	·
0	0	0	0	0	0	0	0	0	0	C	, -
0	0	0	0	0	0	0	0	0	0	C	-
0	0	0	0	0	0	0	0	0	0	C	) -

Public guarantees - Actual

EB	EUROPEAN BANKING AUTHORITY			20	21 EU-	wide S		est: Cr Banco BPM		k COV	(D-19 S	<b>STA</b>			
				1	2	3	4 Stage 1	5		7 a - Actual 2/2020	8 Stage 3	9 Stock of	10 Stock of	11 Stock of	12
Row Num 106		Central banks	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
107 108 109 110 111 112 113 114 115 116 117 118 119	N.A.	Central governmentsRegional governments or local authoritiesPublic sector entitiesMultilateral Development BanksInternational OrganisationsInstitutionsCorporatesof which: SMERetailof which: SMESecured by mortgages on immovable propertyof which: non-SMEItems associated with particularly high risk		0			0		0 0 0 0 0 0 0 0 0			0			
120 121 122 123 124 125 126		Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	:	0			0					0		0	0 -
Row Num		Central banks	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure		a - Actual 2/2020 Stage 3 exposure	Stage 3 exposure, of which expired moratoria	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
128 129 130 131 132 133 134 135		Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME		0			0				) C	0	)	0	0 -
136 137 138 139 140 141 142 143	N.A.	Retail         of which: SME         Secured by mortgages on immovable property         of which: non-SME         Items associated with particularly high risk         Covered bonds         Claims on institutions and corporates with a ST credit assessment         Collective investments undertakings (CIU)	:	0			0		0			0		0	0 -
144 145 146 147		Equity Securitisation Other exposures Standardised Total		0	0	 C	0	(	) O Moratori	a - Actual	) C	0	)	0	0 -
<b>Row</b> <b>Num</b>		Central banks	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	31/12 Stage 2 exposure, of which expired moratoria	2/2020 Stage 3 exposure	Stage 3 exposure, of which expired moratoria	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
149 150 151 152 153 154 155 156		Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME		0	0		0				) C	0		0	0 -
157 158 159 160 161 162 163 164 165 166 167	N.A.	Retail         of which: SME         Secured by mortgages on immovable property         of which: non-SME         Items associated with particularly high risk         Covered bonds         Claims on institutions and corporates with a ST credit assessment         Collective investments undertakings (CIU)         Equity	2	0	0		0		0 0		) C C C C	0		0	0 -
107		Securitisation Other exposures													
168		Securitisation Other exposures Standardised Total		0	0	C	0	(		a - Actual	) C	0		0	0 -
168 Row Num		Other exposures		0 Exposure values	Risk exposure amounts	Stage 1 exposure	O Stage 1 exposure, of which expired moratoria	Stage 2 exposure	31/12 Stage 2 exposure, of which expired	a - Actual 2/2020 Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	0 Stock of provisions for Stage 3 exposure	0 - Coverage Ratio - Stage 3 exposure
168         Row         Num         169         170         171         172         173         174         175         176         177         178		Other exposures         Standardised Total         Standardised Total         Central sector Total         Central banks         Central governments         Regional governments or local authorities         Public sector entities         Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME	(mln EUR, %)	-			exposure, of	exposure	31/12 Stage 2 exposure, of	2/2020 Stage 3	exposure, of	provisions for	provisions for	provisions for	Stage 3
171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186	N.A.	Other exposures         Standardised Total         Standardised Total         Central solution         Central governments         Regional governments or local authorities         Public sector entities         Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME         Retail         of which: SME         Secured by mortgages on immovable property         of which: non-SME         Items associated with particularly high risk         Covered bonds         Claims on institutions and corporates with a ST credit assessment         Collective investments undertakings (CIU)         Equity	(mln EUR, %)	-			exposure, of which expired moratoria	exposure	31/12 Stage 2 exposure, of which expired	2/2020 Stage 3	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
171 172 173 174 175 176 177 178 179 180 181 182 183 184 185	N.A.	Other exposures         Standardised Total         Standardised Total         Central banks         Central governments         Regional governments or local authorities         Public sector entities         Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME         Retail         of which: SME         Secured by mortgages on immovable property         of which: non-SME         Items associated with particularly high risk         Covered bonds         Claims on institutions and corporates with a ST credit assessment         Collective investments undertakings (CIU)	(mln EUR, %)	-	amounts	exposure	exposure, of which expired moratoria	exposure	31/12 Stage 2 exposure, of which expired moratoria	2/2020 Stage 3 exposure 	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure         Image: stage 2 exposure </td <td>provisions for Stage 3 exposure</td> <td>Stage 3 exposure        </td>	provisions for Stage 3 exposure	Stage 3 exposure
171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186	N.A.	Other exposures         Standardised Total         Standardised Total         Central banks         Central governments         Regional governments or local authorities         Public sector entities         Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME         Retail         of which: SME         Secured by mortgages on immovable property         of which: SME         Items associated with particularly high risk         Covered bonds         Claims on institutions and corporates with a ST credit assessment         Collective investments undertakings (CIU)         Equity         Securitisation         Other exposures	(mln EUR, %)	Control Contro	amounts		exposure, of which expired moratoria	exposure	31/12 Stage 2 exposure, of which expired moratoria	2/2020 Stage 3 exposure 	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3
171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189 <b>Row</b> Num 190 191 192 193 194 195 196 197 198 199 200	N.A.	Other exposures         Standardised Total         Central banks         Central governments or local authorities         Public sector entities         Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME         Secured by mortgages on immovable property         of which: SME         Secured by mortgages on immovable property         of which: SME         Secured by mortgages on immovable property         of which: SME         Secured by mortgages on immovable property         of which: SME         Secured by mortgages on immovable property         of which: SME         Secured by mortgages on immovable property         of which: SME         Secured bonds         Claims on institutions and corporates with a ST credit assessment         Collective investments undertakings (CIU)         Equity         Securitisation         Other exposures         Standardised Total         Central banks         Central governments or local authorities         Public sector entities         Multilateral Development Banks         Institutions         Corpor	(mln EUR, %)	Control Contro	amounts	exposure	exposure, of which expired moratoria	exposure	31/12 Stage 2 exposure, of which expired moratoria	2/2020 Stage 3 exposure 	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure         -         -         -         0         -         0         -         0         -         0         -         0         -         0         -         0         -         0         -         0         -         0         -         0         -         -         0         -
171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189 <b>Row</b> <b>Num</b> 190 191 192 193 194 195 196 197 198 199		Other exposures         Standardised Total         Central governments         Regional governments or local authorities         Public sector entities         Mutilitaeral Development Banks         International Organisations         Institutions         Corporates         of which: SME         Secured by mortgages on immovable property         of which: on-SME         Items associated with particularly high risk         Covered bonds         Calims on institutions and corporates with a ST credit assessment         Collective investments undertakings (CIU)         Equity         Securitisation         Other exposures         Standardised Total	(mln EUR, %) (mln 2007) (mln 2007	Control Contro	amounts	exposure	exposure, of which expired moratoria	exposure	31/12 Stage 2 exposure, of which expired moratoria	2/2020 Stage 3 exposure 	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure         -         -         -         0         -         0         -         0         -         0         -         0         -         0         -         0         -         0         -         0         -         0         -         0         -         -         0         -
171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189 <b>Row</b> Num 190 191 192 193 194 195 196 197 198 199 200 201 202 203 204 205 206 207		Other exposures         Standardised Total         Central governments         Regional governments or local authorities         Public sector entities         Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME         Secured by mortgages on immovable property         of which: non-SME         Items associated with particularly high risk         Covered bonds         Claims on institutions and corporates with a ST credit assessment         Collective investments undertakings (CIU)         Equity         Securitisation         Other exposures         Standardised Total	(mln EUR, %) (mln 2007) (mln 2007	Control Contro	amounts	exposure	exposure, of which expired moratoria	exposure	31/12         Stage 2 exposure, of which expired moratoria	2/2020  Stage 3 exposure	exposure, of   which expired   moratoria   a   a   a   a   b   a   a   b   b   a   b   b   b   b   b   c   a   b   b   c   a   b   b   c   a   a   b   b   c   a   a   b   b   c   a   a   a   b   a   a   a   a   a   a   a   b   a   a   b   a<	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure         -         -         -         0         -         0         -         0         -         0         -         0         -         0         -         0         -         0         -         0         -         0         -         0         -         -         0         -
<ul> <li>171</li> <li>172</li> <li>173</li> <li>174</li> <li>175</li> <li>176</li> <li>177</li> <li>178</li> <li>179</li> <li>180</li> <li>181</li> <li>182</li> <li>183</li> <li>184</li> <li>185</li> <li>186</li> <li>187</li> <li>188</li> <li>189</li> </ul> <b>Row Num</b> 190 191 192 193 194 195 196 197 198 199 200 201 201 202 203 204 205 206 207 208 209 210 <b>Row Row Row 1</b> 201 202 203 204 205 206 207 208 209 210		Other exposures         Standardised Total         Central banks         Central governments         Regional governments or local authorities         Public sector entities         Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME         Secured by mortgages on immovable property         of which: non-SME         Retail         Secured by mortgages on immovable groperty         of which: smle         Secured bonds         Calims on institutions and corporates with a ST credit assessment         Collective investments undertakings (CIU)         Equity         Secured bonds         Calims on institutions and corporates with a ST credit assessment         Collective investments         Retail         Ver exposures         Standardised Total         Standardised Total         Central banks         International Organisations         Institutions         Corporates         of which: SME         Retail         of which: SME         Retail         of which: SME         Retail	(mln EUR, %) (mln 2007 (mln 200	Exposure values	amounts         amounts <td< td=""><td>exposure</td><td>exposure, of which expired moratoria</td><td>exposure</td><td>31/12         Stage 2 exposure, of which expired moratoria        </td><td>2/2020 Stage 3 exposure </td><td>exposure, of   which expired   moratoria   a   a   a   a   b   a   a   b   b   a   b   b   b   b   b   c   a   b   b   c   a   b   b   c   a   a   b   b   c   a   a   b   b   c   a   a   a   b   a   a   a   a   a   a   a   b   a   a   b   a&lt;</td><td>provisions for Stage 1 exposure</td><td>provisions for Stage 2 exposure        </td><td>provisions for Stage 3 exposure</td><td>Stage 3 exposure         -         -         -         0         -         0         -         0         -         0         -         0         -         0         -         0         -         0         -         0         -         0         -         0         -         -         0         -</td></td<>	exposure	exposure, of which expired moratoria	exposure	31/12         Stage 2 exposure, of which expired moratoria	2/2020 Stage 3 exposure 	exposure, of   which expired   moratoria   a   a   a   a   b   a   a   b   b   a   b   b   b   b   b   c   a   b   b   c   a   b   b   c   a   a   b   b   c   a   a   b   b   c   a   a   a   b   a   a   a   a   a   a   a   b   a   a   b   a<	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure         -         -         -         0         -         0         -         0         -         0         -         0         -         0         -         0         -         0         -         0         -         0         -         0         -         -         0         -
171         172         173         174         175         176         177         178         179         180         181         182         183         184         185         186         187         188         189 <b>Row</b> Num         190         191         192         193         194         195         196         197         198         199         200         201         202         203         204         205         206         207         208         209         210		Other exposures         Standardised Total         Central governments         Regional governments or local authorities         Public sector entities         Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME         Retail         of which: cons-SME         Items associated with particularly high risk         Covered bonds         Claims on institutions and corporates with a ST credit assessment         Collective investments undertakings (CIU)         Equity         Securitisation         Other exposures         Standardised Total	(mln EUR, %) (mln 2007) (mln 2007	Exposure values	amounts         amounts <td< td=""><td>exposure</td><td>exposure, of which expired moratoria </td><td>exposure</td><td>31/12         Stage 2         exposure, of         which expired         moratoria         a         a         a         b         a         a         a         a         b         b         a         a         a         b         a         a         b         a         a         a         a         a         b         a</td><td>2/2020 Stage 3 exposure </td><td>exposure, of   which expired   moratoria   moratoria</td><td>provisions for Stage 1 exposure          </td><td>Stage 2 exposure           Image: 2 exposure</td><td>provisions for Stage 3 exposure           Image: 1 million of the second of the</td><td>Stage 3 exposure         Image: 1         Image: 1</td></td<>	exposure	exposure, of which expired moratoria 	exposure	31/12         Stage 2         exposure, of         which expired         moratoria         a         a         a         b         a         a         a         a         b         b         a         a         a         b         a         a         b         a         a         a         a         a         b         a	2/2020 Stage 3 exposure 	exposure, of   which expired   moratoria   moratoria	provisions for Stage 1 exposure	Stage 2 exposure           Image: 2 exposure	provisions for Stage 3 exposure           Image: 1 million of the second of the	Stage 3 exposure         Image: 1         Image: 1
171         172         173         174         175         176         177         178         179         180         181         182         183         184         185         186         187         188         189             180         181         182         183         184         185         186         187         188         189             190         191         192         193         194         195         196         197         198         199         200         201         202         203         204         205         206         207         208         209         210            180	N.A.	Other exposures         Standardised Total         Central banks         Central governments or local authorities         Public sector entities         Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME         Secured by mortgages on immovable property         of which: SME         Secured boy mortgages on immovable property         of which: SME         Secured boy mortgages on immovable property         of which: SME         Secured boy mortgages on immovable property         of which: SME         Covered bonds         Claims on institutions and corporates with a ST credit assessment         Collective investments undertakings (CIU)         Equity         Securitisation         Other exposures         Standardised Total         Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME         Retail         of which: SME         Retail         of which: SME         Secured by mortgages on immovable property         of which: SME		Exposure values	amounts         amounts <td< td=""><td>exposure</td><td>exposure, of which expired moratoria </td><td>exposure</td><td>31/12         Stage 2         exposure, of         which expired         moratoria         a         a         a         b         a         a         a         a         b         b         a         a         a         b         a         a         b         a         a         a         a         a         b         a</td><td>2/2020 Stage 3 exposure </td><td>exposure, of   which expired   moratoria   moratoria</td><td>provisions for Stage 1 exposure          </td><td>Stage 2 exposure           Image: 2 exposure</td><td>provisions for Stage 3 exposure           Image: 1 million of the second of the</td><td>Stage 3 exposure         Image: 1         Image: 1</td></td<>	exposure	exposure, of which expired moratoria 	exposure	31/12         Stage 2         exposure, of         which expired         moratoria         a         a         a         b         a         a         a         a         b         b         a         a         a         b         a         a         b         a         a         a         a         a         b         a	2/2020 Stage 3 exposure 	exposure, of   which expired   moratoria   moratoria	provisions for Stage 1 exposure	Stage 2 exposure           Image: 2 exposure	provisions for Stage 3 exposure           Image: 1 million of the second of the	Stage 3 exposure         Image: 1         Image: 1

13	14	15	16	17	18	19	20	21	22	23	24
					Public guaran	tees - Actual					
					31/12	/2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
											+
0	0	0	0	0	0	0	0	0	0	C	-
0	0	0	0	0	0	0		0	0	C	) -
0	0	0	0	0	0	0	0	0	0	C	-
0	0	0	0	0	0	0		0	0		-
0	0	0	0	0	0	0		0	0	-	-
0	0	0	0	0	0	0	0	0	0	C	-
0	0	0	0	0	0	0	0	0	0	0	-

					31/12	/ 2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	•	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-

Public guarantees - Actual

				31/12	/2020					
Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0		
0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	-	
0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	U	0	0	0	0	U	-
	amounts	amounts exposure  amounts  control  contro  control  control  control  control  control  cont	Risk exposure amountsStage 1 exposureexposure, of which guaranteed amountImage: Stage 1 exposureImage: Stage 1 which guaranteed amountImage: Stage 1 exposureImage: Stage 1 which guaranteed image: Stage 1 which image: Stage 1 which guaranteed image: Stage 1 which image: Stage 1 which which image: Stage 1 which which image: Stage 1 which which image: Stage 1 which which which which which which 	Risk exposure amountsStage 1 exposureexposure, of which guaranteed amountStage 2 exposureImage: Stage 1 exposureStage 2 exposureImage: Stage 2 exposureImage: Stage 1 exposureImage: Stage 1 guaranteed amountImage: Stage 2 exposureImage: Stage 1 exposureImage: Stage 1 exposure amountImage: Stage 2 exposure exposure amountImage: Stage 1 exposureImage: Stage 1 guaranteed amountImage: Stage 2 exposure exposure amountImage: Stage 1 exposureImage: Stage 1 exposure image: Stage 1 exposure amountImage: Stage 2 exposure exposure amountImage: Stage 1 exposure exposureImage: Stage 1 exposure image: Stage 1 exposure image: Stage 1 exposureImage: Stage 1 exposure exposure image: Stage 1 exposureImage: Stage 1 exposure exposureImage: Stage 1 exposure image: Stage 1 exposureImage: Stage 1 exposure exposureImage: Stage 1 exposure exposure exposureImage: Stage 1 exposure exposure image: Stage 1 exposureImage: Stage 1 exposure exposure exposure exposureImage: Stage 1 exposure e	Risk exposure amountsStage 1 exposureStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountImage: Image:	Risk exposure amountsStage 1 exposureStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountStage 3 exposureStage 3 exposure </td <td>Risk exposure amountsStage 1 exposureStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed 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exposure</td> <td>Risk exposure amountsStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountStage 2 exposureStage 3 exposure, of which guaranteed amountStage 2 exposureStage 3 exposureStock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposureImage: Stage 1 exposureStage 2 exposureStage 2 exposureStage 3 exposureStage 3 exposureStock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposureImage: Stage 1 exposureStage 2 exposureStage 3 exposureStage 3 exposureStock of provisions for Stage 1 exposureImage: Stage 1 guaranteed amountStage 2 exposureStage 3 exposureStage 3 exposureStage 3 exposureImage: Stage 1 guaranteed amountStage 2 exposureStage 3 exposureStage 3 exposureStage 1 exposureImage: Stage 1 guaranteed amountImage: Stage 2 exposureStage 3 exposureStage 1 exposureStage 2 exposureImage: Stage 1 exposureImage: Stage 2 exposureImage: Stage 2 exposureStage 2 exposureStage 3 exposureStage 3 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Stage 2 exposureStage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureStock of exposureStock</td>	Risk exposure amountsStage 1 exposureStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountImage: Stage 1 exposureStage 1 exposureStage 2 exposureStage 3 exposure, of which guaranteed amountStage 3 exposureImage: Stage 1 exposureStage 2 exposureStage 2 exposureStage 3 exposureExposure of which guaranteed amountImage: Stage 1 exposureImage: Stage 2 exposureStage 2 exposureStage 3 exposureImage: Stage 1 exposureImage: Stage 2 exposureStage 2 exposureStage 3 exposureImage: Stage 1 exposureImage: Stage 2 exposureStage 3 exposureImage: Stage 3 exposureImage: Stage 1 exposureImage: Stage 1 expo	Risk exposure amountsStage 1 exposure, of which guaranteed amountStage 2 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Public guarantees - Actual

					Public guaran	tees - Actual					
					31/12	/2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
0	0	0	0	0	0	0	0	0	0	(	0 -
0	0	0	0	0	0	0	0	0	0	(	0 -
0	0	0	0	0	0	0	0	0	0		0 -
0	0	0	0	0	0	0	0	0	0		0 -
0	0	0	-	0	0	0	0	0	0		0 -
0	0	0	0	0	0	0	0	0	0	· · · · · · · · · · · · · · · · · · ·	
									-		
0	0	0	0	0	0	0	0	0	0	(	0 -

					Public guara	ntees - Actual					
					31/12	2/2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0		0	
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	°	0	
0	0	0	0	0	0	, i i i i i i i i i i i i i i i i i i i	0	0		0	
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-

					31/12	2/2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
-	-										
0	0	0		0	0		0	0	0		-
0	0	0		0	0		0	0	0		-
0	0	0		0	0		0	0	0	- · · · ·	-
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0	0	0	0	0	0	0	0	0	0	C	-
	-	-	-		-	-	-	_		-	
0	0	0	0	0	0	0	0	0	0	0	-

Public guarantees - Actual

EBA EUROPEAN BANKING AUTHORITY		25	26	27	28	29		<b>21 EU-</b> 31	wide S		nco BPM S. <sub>I</sub> 34		36	<b>D-19 S</b> 37	5 <b>TA</b> 38	39	40	41	42	43	44	45
Row Num		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
1 2 3 4 5 6 7	(mln EUR, Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	%)			exposure	exposure	exposure					exposure	exposure	exposure		152			exposure	exposure	exposure	
<sup>8</sup> 9 10 11 Banco BPM S.p 12 13 14 15 16	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		8 8 3 			0		) 36.25%	135 17 17 13	2	1   				28.52% 33.07% 25.68%	133	2 2					2 28.64% 0 31.91% 0 26.30%
17 18 19 20 21	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	28	39 3	33 5	5 1	1	1	28.88%	281	36	10 Mora	toria - Baseline Sc	enario	3	28.92%	277	7 35	1	5 1		2	4 29.00%
Row Num	(mln EUR, Central banks	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	31/12/2021 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	31/12/2022 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	31/12/2023 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
23 24 25 26 27 28	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																					
29 30 31 32 33 34 35 26	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		.8 .3	3 3 1 0	2 1 0 0 0 0 0 0	0		1 28.39% 0 36.25% 24.81%	17	17 3 2	5				28.56% 33.07% 25.68%	150	2 2		1     0       1     0       1     0       1     0			2 28.69% 0 31.91% 0 26.30%
36 37 38 39 40 41 42	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	28	34 3	32	5 1	1		L 28.92%	275	36	10		. 1	3	28.96%	272	2 34	1	4			4 29.04%
Row Num	(mln EUR,	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	31/12/2021 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	Mora Stage 3 exposure	toria - Baseline Sc 31/12/2022 Stock of provisions for Stage 1 exposure	enario 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	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43 44 45 46 47 48 49	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																					
50 51 52 53 UNITED STAT 54 55 56 57	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 (0)	0 0 0 0 0 0 0 0 0	0		) - 	0	0			) 0 0 0 0 0 0 0	0	- - - -	0	) 0 0 0 0 0 0		0 0 0 0 0 0 0 0			/ )   D 
58 59 60 61 62 63	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		0	0 (	0 0	0	0	-           -	0	0	0		) 0	0	-	0	) 0		0 0			0 -
<b>Row</b> <b>Num</b> 64 65 66	(mln EUR, Central banks Central governments Regional governments or local authorities	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	31/12/2021 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	Mora Stage 3 exposure	toria - Baseline Sc 31/12/2022 Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 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
67 68 69 70 71 72 73	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME		0 0	0 0 0	D 0	0	0	) -	0	0	C		) C	0		0	) 0		0 0			D -
74 N.A. 75 76 77 78 79 80 81 82 83	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures					0		-           -	0	0				0	-	0						
84 Row	Standardised Total	Stage 1	0 Stage 2	0 ( Stage 3	0 0 31/12/2021 Stock of provisions for	0 Stock of provisions for	O Stock of provisions for	) - Coverage Ratio - Stage 3		0 Stage 2	Stage 3	toria - Baseline Sc 31/12/2022 Stock of provisions for	Stock of provisions for		- Coverage Ratio - Stage 3		) 0 Stage 2	Stage 3	0 0 31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	0 - Coverage Ratio - Stage 3
Num 85 86 87 88 89	(mln EUR, Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	exposure %) 2010 2010 2010 2010 2010 2010 2010 201	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
90 91 92 93 94 95 <b>N.A.</b> 96	International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property		0 0 0	0 0 0	D 0 0 0	0	0	) - - - -	0	0	0		) 0 0 0 0	0	-	0	) 0		0 0			)
97 98 99 100 101 102 103 104 105	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		U	U ( () () () () () () () () () (	U 0 0 0 0 0	0		J     -       J     -       J     -       J     -       J     -								0						- 

EBA EUROPEAN BANKING AUTHORITY		25	26	27	28	29		21 EU-1	wide S <sup>r</sup>		est: Cre nco BPM S.p 34					39	40	41	42	43	44	45
Row Num	(mln EUR, 🤊	Stage 1 exposure	Stage 2 exposure		31/12/2021 Stock of provisions for Stage 1 exposure	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	toria - Baseline Sce 31/12/2022 Stock of provisions for Stage 1 exposure	nario 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	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106 107 108 109 110 111 112	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																					
113 114 115 116 N.A. 117 118 119 120	Corporates         of which: SME         Retail         of which: SME         Secured by mortgages on immovable property         of which: non-SME         Items associated with particularly high risk         Covered bonds			) 0 0 0 0 0 0 0				) - 	0	0	0	0	0	0	- - - - -	0	0			0		0 -
121 122 123 124 125 126	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		) 0 0	) 0		0		.           .           .           .           .           .           .           .           .           .           .           .           .           .           .	0	0	0	0 toria - Baseline Sce	0	0	-	0	0		0	0	(	0
Row Num 127	(min EUR, 9 Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 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	31/12/2022 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	31/12/2023 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
128 129 130 131 132 133 134 135	Central governments         Regional governments or local authorities         Public sector entities         Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME		D 0	D 0		0			0	0	0	0	0	0	-	0	0		0	0		0 -
136 137 N.A. 138 139 140 141 142	Retail         of which: SME         Secured by mortgages on immovable property         of which: non-SME         Items associated with particularly high risk         Covered bonds         Claims on institutions and corporates with a ST credit assessment		0 0	0 0		0	0 CC	) - 	0	0	0	0	0	0	-	0	0		0 0	0		0 -
143 144 145 146 147	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		0 0	) 0		0	) C		0	0	0 Mora	0 toria - Baseline Sce	0 nario	0	-	0	0		0	0	(	0 -
Row Num 148 149	(min EUR, 9 Central banks Central governments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 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	31/12/2022 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	31/12/2023 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
150 151 152 153 154 155 156 157	Regional governments or local authorities         Public sector entities         Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME         Retail		0 0 0			0	0 0 0 0 0 0	) -	0	0	0	0	0	0	- -	0	0		0 0	0		0 - 0 -
158 N.A. 159 160 161 162 163	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		0 0	0	C	0	) C	) -	0	0	0	0	0	0	-	0	0	(	0	0	(	0 -
164 165	Collective investments undertakings (CIU) Equity																					
164 165 166 167 168	Collective investments undertakings (CIU)		0 0	) 0 0	31/12/2021	0			0	0		toria - Baseline Sce 31/12/2022		0	-	0	0		0 0 31/12/2023	0	(	0
164 165 166 167 168 <b>Row</b> Num 169 170 171	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, % Central banks Central governments Regional governments or local authorities	Stage 1 exposure	) O O	Stage 3 exposure	31/12/2021 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	0 Stage 1 exposure	O Stage 2 exposure			nario  Stock of provisions for Stage 2 exposure	0 Stock of provisions for Stage 3 exposure	- Coverage Ratio - Stage 3 exposure	0 Stage 1 exposure	0 Stage 2 exposure	Stage 3 exposure	31/12/2023 31/12/2023 Stock of provisions for Stage 1 exposure	0 Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
164 165 166 167 168 <b>Row</b> Num 169 170 171 172 173 174 175 176 177 178 179 N.A.	Collective investments undertakings (CIU)         Equity         Securitisation         Other exposures         Standardised Total         (mln EUR, 9)         Central banks         Central governments         Regional governments         Regional governments or local authorities         Public sector entities         Multilateral Development Banks         Institutions         Corporates         of which: SME         Retail         of which: SME	Stage 1         φ         δ         φ	Stage 2 exposure           0         0           0         0           0         0           0         0           0         0           0         0	Stage 3         exposure	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	0 Stage 1 exposure 0	Stage 2 exposure				Stock of provisions for Stage 3 exposure 0	- Coverage Ratio - Stage 3 exposure	O Stage 1 exposure O O O O O O O O O O O O O O O O O O O	0 Stage 2 exposure 0	Stage 3 exposure	Stock of provisions for Stage 1	O Stock of provisions for Stage 2 exposure O	Stock of provisions for Stage 3 exposure	Image: Coverage Ratio - Stage 3 exposure         Image: Coverage Ratingo exposure <t< td=""></t<>
164 165 166 167 168 <b>Row</b> <b>Num</b> 169 170 171 172 173 174 175 176 177 178 179 N.A. 180 181 182 183 184 185 186 187	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Standardised Total (min EUR, 9 Central banks Central governments Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Retail of which: SME Escured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	Stage 1         Stage 1         exposure         6)	Stage 2 exposure         Stage 2 exposure         0	Stage 3         Stage 3         exposure         Image: Stage 3         exposure         Image: Stage 3         Image: Stage 3	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure exposure 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure exposure	-         - <td< td=""><td>0 Stage 1 exposure 0 0 0 0 0</td><td>Stage 2 exposure 0</td><td></td><td></td><td></td><td>Stock of provisions for Stage 3 exposure 0 0 0</td><td>- Coverage Ratio - Stage 3 exposure - - - - - - - - - - - - -</td><td>0 Stage 1 exposure 0 0 0 0 0 0 0 0</td><td>0 Stage 2 exposure 0 0 0 0 0 0</td><td>Stage 3 exposure</td><td>Stock of provisions for Stage 1</td><td>Stock of provisions for Stage 2 exposure 0</td><td>Stock of provisions for Stage 3 exposure ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (</td><td>Coverage Ratio - Stage 3 exposure</td></td<>	0 Stage 1 exposure 0 0 0 0 0	Stage 2 exposure 0				Stock of provisions for Stage 3 exposure 0 0 0	- Coverage Ratio - Stage 3 exposure - - - - - - - - - - - - -	0 Stage 1 exposure 0 0 0 0 0 0 0 0	0 Stage 2 exposure 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0	Stock of provisions for Stage 3 exposure ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	Coverage Ratio - Stage 3 exposure
164         165         166         167         168         Row         169         170         171         172         173         174         175         176         177         178         179         180         181         182         183         184         185         186         187         188         189	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity				Stock of provisions for Stage 1 exposure	exposure  exposure  Stock of provisions for	exposure				Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure a a a a a a a a a a a a a	Stock of provisions for Stage 2 exposure       I         I </td <td></td> <td></td> <td></td> <td>0</td> <td></td> <td>Stock of provisions for Stage 1 exposure         exposure        </td> <td>exposure</td> <td>exposure</td> <td>Coverage Ratio -</td>				0		Stock of provisions for Stage 1 exposure         exposure	exposure	exposure	Coverage Ratio -
164         165         166         167         168         169         170         171         172         173         174         175         176         177         178         179         180         181         182         183         184         185         186         187         188         189	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (mln EUR, 9 Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Retail Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, 9 Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	6)	Stage 2 exposure Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3         Stage 3         exposure         exposure         o	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure         Image: Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Image: second	0 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure       I         Image: Stage 2 exposure       Image: Stage 2 exposure       Image: Stage 2 exposure         Image: Stage 2 exposure       Image: Stage 2 exposure       Image: Stage 2 exposure         Image: Stage 2 exposure       Image: Stage 2 exposure       Image: Stage 2 exposure       Image: Stage 2 exposure         Image: Stage 2 exposure       Image: Stage 2 exposure       Image: Stage 2 exposure       Image: Stage 2 exposure         Image: Stage 2 exposure       Image: Stage 2 exposure       Image: Stage 2 exposure       Image: Stage 2 exposure         Image: Stage 2 exposure       Image: Stage 2 exposure       Image: Stage 2 exposure       Image: Stage 2 exposure         Image: Stage 2 exposure       Image: Stage 2 exposure       Image: Stage 2 exposure       Image: Stage 2 exposure         Image: Stage 2 exposure       Image: Stage 2 exposure       Image: Stage 2 exposure       Image: Stage 2 exposure         Image: Stage 2 exposure       Image: Stage 2 exposure       Image: Stage 2 exposure       Image: Stage 2 exposure         Image: Stage 2 exposure       Image: Stage 2 exposure       Image: Stage 2 exposure       Image: Stage 2 exposure         Image: Stage 2 exposure       Image: Stage 2 exposure       I	Stock of provisions for Stage 3 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure - - - - - - - - - - - - - - - - - - -		0 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure         exposure         0	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure (1)	
164         165         166         167         168         169         170         171         172         173         174         175         176         177         178         179         180         181         182         183         184         185         186         187         188         189         190         191         192         193         194         195         196         197         198         199         191         192         193         194         195         196         197         198         199         200       N.A.	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, 9 Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: con-SME Items associated with particularly high risk Covered bonds Calinis on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, 9 Central banks Central banks Central governments Regional governments Regio	6)			Stock of provisions for Stage 1 exposure	exposure  exposure  Stock of provisions for	exposure exposure  Stock of provisions for Stage 3	Coverage Ratio - Stage 3			Stage 3 exposure	31/12/2022         Stock of provisions for Stage 1 exposure         exp	Stock of provisions for Stage 2 exposure				0	Stage 3	Stock of provisions for Stage 1 exposure	exposure	exposure	Coverage Ratio - Stage 3
180 181 182 183 184 185 186 187 188 189 <b>Row</b> Num 190 191 192 193 194 195 196 197 198 199	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, 9 Central banks Central governments Regional governments or local authorities Public sector entities Mutilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: con-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments or local authorities Public sector entities Mutilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: con-SME Items associated with particularly high risk Covered bonds Colains on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, 9 (min EUR, 9 (m	6)			Stock of provisions for Stage 1 exposure	exposure  exposure  Stock of provisions for	exposure exposure  Stock of provisions for Stage 3	Coverage Ratio - Stage 3			Stage 3 exposure	31/12/2022         Stock of provisions for Stage 1 exposure         exp	Stock of provisions for Stage 2 exposure				0	Stage 3	Stock of provisions for Stage 1 exposure	exposure	exposure	Coverage Ratio - Stage 3
180 181 182 183 184 185 186 187 188 189 <b>Row</b> Num 190 191 192 193 194 195 196 197 198 199	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central governments Central governments Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of Multic: Mich: SME Retail of Multic: Mich: SME Secured by mortgages on inmovable property of Multic: Mich: SME Secured bonds Claims on institutions and corporates with a ST credit assessment Collective investments Standardised Total Standardised Total Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Comportes of Multi: Mich: SME Regional governments or local authorities Publics sector entities Multilateral Development Banks Institutions Central governments or local authorities Publics with particularly high risk Covered bonds Central governments or local authorities Publics with garticularly high risk Covered bonds Central governments or local authorities Publics with garticularly high risk Covered bonds Central governments or local authorities Publics with garticularly high risk Covered bonds Calims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Standardised Total	6)			Stock of provisions for Stage 1 exposure         Exposure         Image: Stock of provisions for Stage 1	exposure	exposure	Coverage Ratio - Stage 3			Stage 3 exposure	31/12/2022         Stock of provisions for Stage 1 exposure         Image 1         Exposure         Exposure         Image 1	Stock of provisions for Stage 2 exposureIII	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	Stage 3	Stock of provisions for Stage 1 exposure         Exposure         Image: Stock of provisions for Stage 1	exposure 	exposure	Coverage Ratio - Stage 3
180 181 182 183 184 185 186 187 188 189 <b>Row</b> Num 190 191 192 193 194 195 196 197 198 199	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, 9 Central banks Central governments Regional governments or local authorities Public sector entities Mutilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: con-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments or local authorities Public sector entities Mutilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: con-SME Items associated with particularly high risk Covered bonds Colains on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, 9 (min EUR, 9 (m	6)	Stage 2         Stage 2         Stage 2         Stage 2         Stage 3         Stage 3 <td< td=""><td>Stage 3 exposure         Stage 3 exposure         O         &lt;</td><td>Stock of provisions for Stage 1 exposure         Image: Stock of provisions for Stock of provisions f</td><td>exposure        </td><td>Exposure           Image: Stock of provisions for Stage 3 exposure           Image: Stock of provisions for Stage 3 exposure</td><td>Coverage Ratio         Coverage Ratio         Covera</td><td>0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>Stage 3 exposure        </td><td>31/12/2022         Stock of provisions for Stage 1 exposure         exposure         a         b</td><td>Stock of provisions for Stage 2 exposure 22 exposure 23 10 10 10 10 10 10 10 10 10 10 10 10 10</td><td>Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0</td><td></td><td></td><td>0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>Stage 3 exposure</td><td>Stock of provisions for Stage 1 exposure         exposure         a</td><td>exposure</td><td>exposure</td><td>Image: Constraint of the second of the se</td></td<>	Stage 3 exposure         Stage 3 exposure         O         <	Stock of provisions for Stage 1 exposure         Image: Stock of provisions for Stock of provisions f	exposure	Exposure           Image: Stock of provisions for Stage 3 exposure	Coverage Ratio         Covera	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2022         Stock of provisions for Stage 1 exposure         exposure         a         b	Stock of provisions for Stage 2 exposure 22 exposure 23 10 10 10 10 10 10 10 10 10 10 10 10 10	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure         exposure         a	exposure	exposure	Image: Constraint of the second of the se
180 181 182 183 184 185 186 187 188 189 <b>Row</b> Num 190 191 192 193 194 195 196 197 198 199	Collective investments undertakings (CLU) Equity Securification Other exposures Standardised Total (min EUR, 9 Central banks Central governments Regional governments or local authorities Public sector entries Regional governments or local authorities Public sector entries divinici: SME Retail of which: SME Retail of which: SME Retail of which: SME Retail of which: SME Retail of which: SME Retail covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CLU) Equity Securification Corporates of which: SME Retail of which: SME Retail of which: SME Retail covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CLU) Equity Securification Corporates of which: SME Retail of which: SM	6)	Stage 2         Stage 2         Stage 2         Stage 2         Stage 3         Stage 3 <td< td=""><td>Stage 3 exposure         Stage 3 exposure         O         &lt;</td><td>Stock of provisions for Stage 1 exposure         Exposure         Image: Stock of provisions for Stage 1 exposure         Image: Stock of provisions for Stage 1</td><td>exposure        </td><td>exposure        </td><td>Coverage Ratio         Coverage Ratio         Covera</td><td>0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>Stage 3 exposure        </td><td>31/12/2022         Stock of provisions for Stage 1 exposure         Image 1         Exposure         Exposure         Image 1</td><td>Stock of provisions for Stage 2 exposureIII</td><td>Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td></td><td></td><td>0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>Stage 3 exposure</td><td>Stock of provisions for Stage 1 exposure         Exposure         Image: Stock of provisions for Stage 1 exposure         Image: Stock of provisions for Stage 1</td><td>exposure </td><td>exposure        </td><td>Image: Constraint of the second of the se</td></td<>	Stage 3 exposure         Stage 3 exposure         O         <	Stock of provisions for Stage 1 exposure         Exposure         Image: Stock of provisions for Stage 1	exposure	exposure	Coverage Ratio         Covera	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2022         Stock of provisions for Stage 1 exposure         Image 1         Exposure         Exposure         Image 1	Stock of provisions for Stage 2 exposureIII	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure         Exposure         Image: Stock of provisions for Stage 1	exposure 	exposure	Image: Constraint of the second of the se

EBA EUROPEAN BANKING AUTHORITY		46 47	48 49	50 51	52	53 54		<b>)21 EU-wide S</b>	Banco BPM	S.p.A.		<b>9 STA</b> 64 65	66 67	68 69	70 71	72 73	74 75
Row Num	(mln EUR,  %	Stage 1 exposure (6) Stage 1 exposure amount	Stage 2 exposure exposure guaranteed amount	31/12/2021 Stage 3 exposure guaranteed amount	f Stock of grovisions for pro Stage 1 stage 1 exposure e	Stock of ovisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure Stage 1	Stage 1 exposure, of which guaranteed amount	Public guarant	ees - Baseline Scenario /12/2022 Stage 3 exposure, of which guaranteed amount		of Stock of provisions for 2 Stage 3 ure exposure	o - Stage 1 exposure guaranteed amount	Stage 2 exposure guaranteed amount	31/12/2023 Stage 3 exposure guaranteed amount	Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure
1 2 3 4 5 6 7	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions							52 50					5% 51	50 2	2 0		
<sup>8</sup> 9 10 11 Banco BPM S.p.A. 12 13 14 15	Corporates         of which: SME         Retail         of which: SME         Secured by mortgages on immovable property         of which: non-SME         Items associated with particularly high risk         Covered bonds	52     5       8     1       0     1       1     1       1     1	1 1 8 0 0 0 1 0 1 1 1 1 1 1 1 1 1 1 1	1 0 0 0 0 0 0 0 0 1 0 0 0 1 0 1 0 1 0 1	0 0 0 0 0 0 0 0 0 0		0     33.44%     5       0     36.65%       0     -	32     30       8     8       0     0       1     1	1 1 0 0 0 0 0 0 0 1 0 0 0 1 0 0 0 0 0	0     0       0     0       0     0       0     0       0     0	0	0 0 33. 0 0 36. 0 0 -	5% 51 0% 8 0% 0 0	30     2       8     0       0     0       -     -       -     -       -     -	2 0 0 0 0 0 0 0 0 0 0 0 0 0	0     0       0     0       0     0       0     0       0     0       0     0	0 0 33.24% 0 0 36.21% 0 0 -
16 17 18 19 20 21	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	60 5	9 1	1 0	0 0	0 (	D 33.68% 6	50 58	2 2		0	0 0 33.	8% 59	58 2	2 0		0 0 33.47%
Row Num 22	(mln EUR, %	Stage 1 Stage 1 exposure b) Stage 1 exposure, of which guaranteed amount	Stage 2 Stage 2 exposure exposure guaranteed amount	31/12/2021 Stage 3 exposure guaranteed amount		Stock of Stock of ovisions for provisions for Stage 2 Stage 3 exposure exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed amount		ees - Baseline Scenario ./12/2022 Stage 3 exposure, of which guaranteed amount	Stock of Stock provisions for provision Stage 1 Stage exposure exposu	is for provisions for Stage 3 2 Stage 3	o - Stage 1 exposure, of exposure guaranteed amount	Stage 2 Stage 2 exposure exposure guaranteed amount	31/12/2023 Stage 3 exposure exposure guaranteed amount	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure
23 24 25 26 27 28 29	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	52 55		1 0		0 (	0 33.44%	52 50			0	0 0 33.	5% 51	50 2	2 0		0 0 33.24%
30 31 32 ITALY 33 34 35 36 37	of which: SME  Retail of which: SME  Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk  Covered bonds  Claims on institutions and corporates with a ST credit assessment			0 0 0 0 0 0 0 0 0 1 0 1 0 1 0 1 0 1 0 1	0 0 0 0 0 0 0 1 0 1 0 1 0 1 0 1 0 1 0 1		D 36.65%	8 8 8 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 1 0 1 0 1 0 1 0 1 0 1	0 0 0 0 0 0	0	0 0 36. 0 0 -	0% 8 0% 0 0	8 0 0 0 1 0 0 0 1 0 1 0 1 0 1 0 1	0 0 0 0 0 0 0 1 0 1 0 1 0 1 0 1 0 1 0 1	0     0       0     0       0     0       0     0       1     1       1     1	0 0 36.21% 0 0 -
38 39 40 41 42	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	60 5	9 1	1 0	0 0	0	0 33.68% 6	50 58	2 2 2 Public guarant	0 0 0	0	0 0 33.	8% 59	58 2	2 0		0 0 33.47%
Row Num 43 44	(mln EUR, % Central banks Central governments	Stage 1 exposure b) Stage 1 exposure guaranteed amount	Stage 2 exposure exposure guaranteed amount	31/12/2021 Stage 3 exposure exposure guaranteed amount		Stock of Stock of provisions for Stage 2 Stage 3 exposure exposure	Coverage Ratio - Stage 3 exposure exposure	Stage 1 exposure, of which guaranteed amount		/12/2022 Stage 3 exposure, of which guaranteed	Stock of Stock of provisions for provision Stage 1 Stage exposure exposure	is for provisions for Stage 3 2 Stage 3	o - Stage 1 exposure which guaranteed amount	which	31/12/2023 Stage 3 exposure exposure guaranteed amount	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure Stage 3 exposure
45 46 47 48 49 50 51	Regional governments or local authorities         Public sector entities         Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME			0 0		0 (			0 0		0	0 0 -	0				
52 53 54 55 56 57 58 59	Retail       of which: SME         Secured by mortgages on immovable property       of which: non-SME         Items associated with particularly high risk       Covered bonds         Claims on institutions and corporates with a ST credit assessment       Collective investments undertakings (CIU)			0     0       0     0       -     -       -     -       -     -       -     -       -     -       -     -			J     -       D     -       Image: Constraint of the second sec	0     0       0     0       0     0       0     0       0     0       0     0	0     0       0     0       0     0       0     0       0     0       0     0			0 0 - 0 0 - 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		0     0       0     0       -     -       -     -       -     -       -     -       -     -       -     -	0     0       0     0       -     -       -     -       -     -       -     -       -     -       -     -       -     -       -     -		
60 61 62 63	Equity Securitisation Other exposures Standardised Total		0 0	0 0 31/12/2021	0 0	0 (	D -	0 0	31	0 0 0 0 ees - Baseline Scenario ./12/2022	0	0 0 -	0	0 0	0 0 0 31/12/2023		D 0 -
<b>Row</b> Num 64 65 66	(mln EUR, % Central banks Central governments Regional governments or local authorities	Stage 1       exposure, of         which       guaranteed         amount	Stage 2 exposure exposure guaranteed amount	Stage 3 Stage 3 exposure guaranteed amount	f provisions for pro	Stock of ovisions for Stage 2 exposureStock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposureStage 1 exposureImage: Stage 3 exposureImage: Stage 1 exposureImage: Stage 3 exposureImage: Stage 3 exposure <t< th=""><th>Stage 1 exposure, of which guaranteed amount Stage 2 exposure</th><th>Stage 2 exposure, of which guaranteed amount Stage 3 exposure</th><th>which p</th><th>Stock of Stock of provisions for Stage 1 Stage exposure exposure</th><th>of Stock of provisions for 2 Stage 3 exposure ex</th><th>o - Stage 1 exposure amount stage 1 exposure amount</th><th>Stage 2 which</th><th>Stage 3 exposure description of which guaranteed amount</th><th>Stock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposureImage: Constraint of the stock of provisions for Stage 2 exposureImage: Constraint of the stock of provisions for Stage 1 exposureImage: Constraint of the stock of provisions for Stage 2 exposureImage: Constraint of the stock of provisions for stock of provisions for Stage 2 exposureImage: Constraint of the stock of provisions for stock of provisions for stock of provisions for Stage 2 exposureImage: Constraint of the stock of provisions for stock of provisions for stock of stock of provisions for stock of stock of provisions for stock of stock of provisions for stock of provisions for stock of stock of&lt;</th><th>Stock of provisions for Stage 3 exposureCoverage Ratio - Stage 3 exposure</th></t<>	Stage 1 exposure, of which guaranteed amount Stage 2 exposure	Stage 2 exposure, of which guaranteed amount Stage 3 exposure	which p	Stock of Stock of provisions for Stage 1 Stage exposure exposure	of Stock of provisions for 2 Stage 3 exposure ex	o - Stage 1 exposure amount stage 1 exposure amount	Stage 2 which	Stage 3 exposure description of which guaranteed amount	Stock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposureImage: Constraint of the stock of provisions for Stage 2 exposureImage: Constraint of the stock of provisions for Stage 1 exposureImage: Constraint of the stock of provisions for Stage 2 exposureImage: Constraint of the stock of provisions for stock of provisions for Stage 2 exposureImage: Constraint of the stock of provisions for stock of provisions for stock of provisions for Stage 2 exposureImage: Constraint of the stock of provisions for stock of provisions for stock of stock of provisions for stock of stock of provisions for stock of stock of provisions for stock of provisions for stock of stock of<	Stock of provisions for Stage 3 exposureCoverage Ratio - Stage 3 exposure
67 68 69 70 71 72 73 74 <b>N.A.</b>	Public sector entities         Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME         Retail         of which: SME			0 0 0 0 0 0 0		0 (	D -	0 0 0 0 0 0 0	0 0 0 0 0 0 0		0	0 0 - 0 -	0	0         0           0         0           0         0		Image: Constraint of the second se	D O O -
75 76 77 78 79 80 81 82 83	Secured by mortgages on immovable property         of which: non-SME         Items associated with particularly high risk         Covered bonds         Claims on institutions and corporates with a ST credit assessment         Collective investments undertakings (CIU)         Equity         Securitisation         Other exposures						0     -       -     -       -     -       -     -       -     -       -     -       -     -       -     -       -     -       -     -       -     -       -     -       -     -       -     -       -     -       -     -								0 0 0	0 0 0	
84 Row Num	Standardised Total	0 Stage 1 exposure Stage 1 which	0 0 Stage 2 exposure guaranteed	0 0 31/12/2021 Stage 3 exposure which supposed	0 0 f Stock of stock of provisions for pro Stage 1 5	0 Stock of Stock of ovisions for Stage 2 Stage 3	Coverage Ratio - Stage 3 exposure	0 0 Stage 1 exposure, of which guaranteed Stage 2 exposure		0 0 ees - Baseline Scenario ./12/2022 Stage 3 exposure, of which	0 Stock of Stock of provisions for Stage 1 Stage 1	is for provisions for Stage 2	0 o - Stage 1 exposure which guaranteed	0 0 Stage 2 exposure which guarantood	0 0 31/12/2023 Stage 3 exposure Stage 3 exposure, of which guarantood	0 0 Stock of provisions for Stage 1 Stage 2	Stock of provisions for Stage 3 Stage 3
85 86 87 88 89 90	(min EUR, % Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations		guaranteed amount	guaranteed amount	exposure e	Stage 2     Stage 3       exposure     exposure		guaranteed amount	guaranteed amount		Stage 1     Stage       exposure     exposu       Image: Stage 1     Image: Stage 1       Image: Stage 1     Image: Stage 1	Image: Strange S     exposure       exposure     exposure	guaranteed amount	exposure guaranteed amount	guaranteed amount	Stage 1 exposure     Stage 2 exposure       Image: Constraint of the system     Image: Constraint of the system       Image: Constraint of the system     Image: Constraint of the system       Image: Constraint of the system     Image: Constraint of the system       Image: Constraint of the system     Image: Constraint of the system       Image: Constraint of the system     Image: Constraint of the system       Image: Constraint of the system     Image: Constraint of the system       Image: Constraint of the system     Image: Constraint of the system       Image: Constraint of the system     Image: Constraint of the system       Image: Constraint of the system     Image: Constraint of the system       Image: Constraint of the system     Image: Constraint of the system       Image: Constraint of the system     Image: Constraint of the system       Image: Constraint of the system     Image: Constraint of the system       Image: Constraint of the system     Image: Constraint of the system       Image: Constraint of the system     Image: Constraint of the system       Image: Constraint of the system     Image: Constraint of the system       Image: Constraint of the system     Image: Constraint of the system       Image: Constraint of the system     Image: Constraint of the system       Image: Constraint of the system     Image: Constraint of the system       Image: Constraint of the system     Image: Constraint o	exposure exposure
91 92 93 94 95 <b>N.A.</b> 96 97 98	Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 (	D	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0	0 0	0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	D 0
99 100 101 102 103 104 105	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total			0 0		0 (	D -	0 0	0 0		0	0 0 -	0	0 0			

EBA EUROPEAN BANKING AUTHORITY	2021 EU-wide Stress Test: Credit risk COVID-19 STA         Banco BPM S.p.A.         46       47       48       49       50       51       52       53       54       55       56       57       58       59       60       61       62       63       64       65       66       67       68       69       70       71       72       73       74       75
Row	Stage 1         Stage 2         Stage 3         Stock of provisions for prov
Num     Central banks       106     Central banks       107     Central governments       108     Regional governments or local authorities	$ \begin{array}{c} \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\$
109Public sector entities110Multilateral Development Banks111International Organisations112Institutions113Corporates114of which: SME	AAA
115Retail116N.A.117of which: SME117Secured by mortgages on immovable property118of which: non-SME119Items associated with particularly high risk	0         0       0       0       0       0       0       0       0       0       0       0       0       0
120Covered bonds121Claims on institutions and corporates with a ST credit assessm122Collective investments undertakings (CIU)123Equity124Securitisation125Other exposures126Standardised Total	A       A
126 Standardised Total	0       0
Row Num       Central banks         127 128       Central governments	Alge 1 stop 1/sepsile         Stap 1/sepsile         Stap 2/sepsile
129Regional governments or local authorities130Public sector entities131Multilateral Development Banks132International Organisations133Institutions	
134Corporates135of which: SME136Retail137N.A.138of which: SME139Secured by mortgages on immovable propertyof which: non-SME	1 1
140Items associated with particularly high risk141Covered bonds142Claims on institutions and corporates with a ST credit assessm143Collective investments undertakings (CIU)144Equity145Securitisation	A </td
146Other exposures147Standardised Total	0       0
Row Num       148       Central banks	Stage 1 exposure (min EUR, %)         Stage 1 (min EUR, %)         Stage 3 (min EU
149Central governments150Regional governments or local authorities151Public sector entities152Multilateral Development Banks153International Organisations154Institutions	A DAA
155Corporates156of which: SME157Retail158N.A.159Secured by mortgages on immovable property	
160of which: non-SME161Items associated with particularly high risk162Covered bonds163Claims on institutions and corporates with a ST credit assessm164Collective investments undertakings (CIU)165Equity	AAA
165Equity166Securitisation167Other exposures168Standardised Total	and
Row Num	Stage 1 exposure (mn EUR, %)         Stage 2 (mn EUR, %)         Stage 3 (mn m m EUR, %)         Stage 3 (mn m m EUR, %)         Stage 3 (mn m EUR, %)         Stage 3 (mn m EUR, %)         Stage 3 (mn m m EUR, %)         Stage 3 (mn m
169Central banks170Central governments171Regional governments or local authorities172Public sector entities173Multilateral Development Banks174International Organisations	AAA
175Institutions176Corporates177of which: SME178Retail179N.A.of which: SME	
180Secured by mortgages on immovable property181of which: non-SME182Items associated with particularly high risk183Covered bonds184Claims on institutions and corporates with a ST credit assessm185Collective investments undertakings (CIU)	Image: bit
186Equity187Securitisation188Other exposures189Standardised Total	a       a       a       a       a       b
Row Num	Stage 1 exposure (min EUR, %)       Stage 2 exposure (min EUR, %)       Stage 1 exposure (min EUR, %)       Stage 2 exposure (min EUR, %)       Stage 2 exposure (min EUR, %)       Stage 2 exposure (min EUR, %)       Stage 1 exposure (min EUR, %)       Stage 2 (min EUR, %)       Stage 1 exposure (min EUR, %)       Stage 1 (min EUR, %)
190Central banks191Central governments192Regional governments or local authorities193Public sector entities194Multilateral Development Banks195International Organisations	A real       A rea       A real       A real
196Institutions197Corporates198of which: SME199Retail200N.A.of which: SME	
201Secured by mortgages on immovable property202of which: non-SME203Items associated with particularly high risk204Covered bonds205Claims on institutions and corporates with a ST credit assessm206Collective investments undertakings (CIU)	Image: bit
207Equity208Securitisation209Other exposures210Standardised Total	a       a       a       a       a       b       a       b
Row Num	Stage 1         Stage 2         Stage 3         Stage 1         Stage 2         Stage 1         Stage 2         Stage 1         Stage 1         Stage 2         Stage 1         Stage 2         Stage 1         Stage 2         Stage 2         Stage 3         Stage 2         Stage 3
211Central banks212Central governments213Regional governments or local authorities214Public sector entities215Multilateral Development Banks	Image: bit with the served s
216International Organisations217Institutions218Corporates219of which: SME220Retail	A </th
222Secured by mortgages on immovable property223of which: non-SME224Items associated with particularly high risk225Covered bonds226Claims on institutions and corporates with a ST credit assessm	A A B
227Collective investments undertakings (CIU)228Equity229Securitisation230Other exposures231Standardised Total	Image: Selection of the

EBA EUROPEAN BANKING AUTHORITY		76	77	78	79	80	81				85 85	<b>est: Cr</b> nco BPM S.p 86 atoria - Adverse Sce	<b>b.A.</b> 87				91	92	93	94	95	96
Row Num	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 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	31/12/2022 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	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1 2 3 4 5 6 7	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																					
8 9 10 11 12 13 14 15	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	155 18 13	19 3 1		3 1 0 0 0 0 0 0	1 0 0	1 0 0	34.41% 42.38% 30.24%	143 17 17 12	26 4 2		3 2 1 0 1 0 1 0	2 0 0	3 0 0	34.41% 38.96% 31.28%	132 15 12	30 4 2	0 1 4 2	5 1 2 0 1 0		) 1 ) (	5 34.38% 1 37.78% 0 31.90%
16 17 18 19 20 21	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	283	37	6	5 3	3	2	35.04%	262	50	15	5 3	4	5	34.93%	245	56	5 2	5 3	4	1 <u>· · · · · · · · · · · · · · · · · · ·</u>	9 34.87%
Row Num	(mln EUR, %) Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 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	Mora Stage 3 exposure	atoria - Adverse Sce 31/12/2022 Stock of provisions for Stage 1 exposure	enario 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	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22 23 24 25 26 27 28 29	Central governments Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	152	18		3 1	1		34.46%	140	26		3 2	2	3	34.47%	129	30		4 1		2	5 34.44%
30 31 32 33 34 35 36	of which: SME  Retail  of which: SME  Secured by mortgages on immovable property  of which: non-SME  Items associated with particularly high risk  Covered bonds	18	3				0	42.38%	170 17 12	4	1		0	0	38.96%	15	4	2 2		( (		1 37.78% 31.90%
37 38 39 40 41 42	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	279	36	6	5 3	3	2	35.10%	257	49	15	5 3	4	5	34.99%	240	55	5 2	5 2	4	4	) 34.93%
Row Num	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 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	Mora Stage 3 exposure	atoria - Adverse Sca 31/12/2022 Stock of provisions for Stage 1 exposure	enario 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	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43 44 45 46 47 48 49	Central banksCentral governmentsRegional governments or local authoritiesPublic sector entitiesMultilateral Development BanksInternational OrganisationsInstitutions																					
50 51 52 53 53 54 55 56 57	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	0	0		) 0 0 0 0 0 0	0	0	- - - -	0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		- - - - -	0	0	) ) ) ) )	0 0 0 0 0 0			- - - - - -
58 59 60 61 62 63	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	0		) 0	0	0	-	0	0		D 0	0	0		0	0		0 0	(	) (	
Row Num 64	(mln EUR, %) Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 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	Mora Stage 3 exposure	atoria - Adverse Sce 31/12/2022 Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 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
65 66 67 68 69 70 71	Central governments         Regional governments or local authorities         Public sector entities         Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME	0	0		D 0	0	0	-	0	0		D 0	0	0		0	0		0 0			   ) -
72 73 74 <b>N.A.</b> 75 76 77 78 79	Retail       of which: SME         Secured by mortgages on immovable property       of which: non-SME         Items associated with particularly high risk       Covered bonds         Claims on institutions and corporates with a ST credit assessment	0	0		0 0	0	0	- - - -	0	0		0 0 0 0 0	0	0	- - - -	0	0	)  ) 	0 0 0 0	( ( (	) (	
80 81 82 83 84	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	0		) 0	0	0		0	0	Mora	0 0 atoria - Adverse Sce	enario	0		0	0	)	0 0	 (		
Row Num 85 86 87	(min EUR, %) Central banks Central governments Regional governments or local authorities	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 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	31/12/2022 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	31/12/2023 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
88 89 90 91 92 93 94	Public sector entities         Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME         Retail	0	0		D 0	0	0	-	0	0	C	D 0	0	0	- -	0	0		0 0 0	(		
95 N.A. 96 97 98 99 100 101	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0	0		0 0	0	0	-	0	0		D 0	0	0	-	0	0		0 0	C		
102 103 104 105	Equity Securitisation Other exposures Standardised Total	0	0		) 0	0	0	-	0	0	C	0	0	0	-	0	0	)	0 0		) (	

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EBA EUROPEAN BANKING AUTHORITY								21 EU-	wide S		est: Cr	edit risl									
	76	77	78	31/12/2021	80		82	83	84	85 Mora	86 atoria - Adverse So 31/12/2022		88	89	90	91	92	31/12/2023	94		96
Row Num 106	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
106Central banks107Central governments108Regional governments or local authorities109Public sector entities110Multilateral Development Banks111International Organisations112Institutions																					
Institutions       113       114       115       116       N.A.	0	0	C C	) (C) (C) (C) (C) (C) (C) (C) (C) (C) (C	0 0	(	0 -	0	0	(	0 0	0	0	-	0	C			0 0	0	-
117       Secured by mortgages on immovable property         118       of which: non-SME         119       Items associated with particularly high risk         120       Covered bonds	0	0	C		0 0	(	0 -	0	0	(	0 0	0	0	-	0	C		0	0 0	0	
121Claims on institutions and corporates with a ST credit assessment122Collective investments undertakings (CIU)123Equity124Securitisation125Other exposures																					
126 Standardised Total	0	0	C	21/12/2021	0	(	0 -	0	0	( Mora	o 0 atoria - Adverse Sc	0 enario	0	-	0	C		21/12/2022	0	0	-
Row Num	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 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 3 exposure	31/12/2022 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 3 exposure	31/12/2023 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
127       Central banks         128       Central governments         129       Regional governments or local authorities         130       Public sector entities				exposure	exposure						exposure		exposure					exposure	exposure		
130Public sector entities131Multilateral Development Banks132International Organisations133Institutions134Corporates	0	0			0 0		0 -	0	0		0 0	0	0	-	0			0	0 0	0	-
135of which: SME136Retail137N.A.138of which: SMESecured by mortgages on immovable property	0	0	C	) (C	0 0	(	0 -	0	0	(	0 0	0	0	-	0	C		D	0	0	-
139of which: non-SME140Items associated with particularly high risk141Covered bonds142Claims on institutions and corporates with a ST credit assessment143Collective investments undertakings (CIU)	0	0			0 0		0 -	0	0		0 0	0	0	-	0				0 0	0	-
143       Collective investments undertakings (CIO)         144       Equity         145       Securitisation         146       Other exposures         147       Standardised Total	0	0			0 0		0 -	0	0		0 0	0	0	-	0			0	0 0	0	-
				31/12/2021	1					Mora	atoria - Adverse So 31/12/2022							31/12/2023	1		
Row Num (mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148Central banks149Central governments150Regional governments or local authorities151Public sector entities152Multilateral Development Banks																					
153International Organisations154Institutions155Corporates156of which: SME	0	0	C	) (	0	(	0 -	0	0	(	0	0	0	-	0	C		0	0 0	0	-
<ul> <li>157</li> <li>158</li> <li>159</li> <li>160</li> <li>161</li> <li>Retail</li> <li>of which: SME</li> <li>Secured by mortgages on immovable property</li> <li>of which: non-SME</li> <li>The magnetic depiction of the heigh side</li> </ul>	0	0			0 0		0 -	0	0		0 0	0	0	-	0			D D	0 0	0	-
161Items associated with particularly high risk162Covered bonds163Claims on institutions and corporates with a ST credit assessment164Collective investments undertakings (CIU)165Equity																					
166     Securitisation       167     Other exposures       168     Standardised Total	0	0	C	) (	0 0	(	0 -	0	0	(	0 0	0	0	-	0			0	0	0	-
Row	Stage 1	Stage 2	Stane 3	31/12/2021 Stock of	Stock of	Stock of	Coverage Ratio - Stage 3	Stage 1	Stage 2		atoria - Adverse Sc 31/12/2022 Stock of provisions for		Stock of	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of	Stock of provisions for	Stock of	Coverage Ratio -
Num 169 170 Central banks Central governments	-	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
171Regional governments or local authorities172Public sector entities173Multilateral Development Banks174International Organisations																					
175Institutions176Corporates177of which: SME178Retail179N.A.of which: SME	0	0	C	) () ) () ) ()	0 0	(	0 -	0	0	(	0 0	0	0	-	0	( (		D D	0 0	0	-
180       Secured by mortgages on immovable property         181       of which: non-SME         182       Items associated with particularly high risk         183       Covered bonds	0	0	C	) C	0	(	0 -	0	0	(	0	0	0	-	0	C		0	0	0	-
184Claims on institutions and corporates with a ST credit assessment185Collective investments undertakings (CIU)186Equity187Securitisation188Other exposures																					
189     Standardised Total	0	0	C		0 0	(	0 -	0	0	Mora	o 0 atoria - Adverse Sc	0 enario	0	-	0	(			0	0	-
Row Num	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 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
190       Central banks         191       Central governments         192       Regional governments or local authorities         193       Public sector entities				exposure	exposure	exposure					exposure		exposure					exposure			
194Multilateral Development Banks195International Organisations196Institutions197Corporates	0	0	C	) (	) 0		0 -	0	0		0	0	0	-	0			0	0 0	0	-
198       of which: SME         199       Retail         200       N.A.         201       of which: SME         202       Secured by mortgages on immovable property	0	0	0		0 0		0 -	0	0			0	0	-	0					0	-
202of which: non-SME203Items associated with particularly high risk204Covered bonds205Claims on institutions and corporates with a ST credit assessment206Collective investments undertakings (CIU)														-							-
207     Equity       208     Securitisation       209     Other exposures       210     Standardised Total	0	0	C	)	0		0 -	0	0		) 0	0	0	-	0			0	0 0	0	-
				31/12/2021						Mora	atoria - Adverse So 31/12/2022							31/12/2023			
Row Num       (min EUR, %)         211       Central banks	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
212Central governments213Regional governments or local authorities214Public sector entities215Multilateral Development Banks																					
216     International Organisations       217     Institutions       218     Corporates       219     of which: SME	0	0	C	)C	0 0	(	0 -	0	0	(	0	0	0	-	0	C		0	0 0	0	-
220Retail221N.A.of which: SME222Secured by mortgages on immovable property223of which: non-SME224Items associated with particularly high risk	0	0					U - 	0	0		0 0 0 0	0	0	-	0			D	0 0 0 0	0	-
225Covered bonds226Claims on institutions and corporates with a ST credit assessment227Collective investments undertakings (CIU)228Equity																					
229     Securitisation       230     Other exposures       231     Standardised Total	0	0	C		0 0	(	0 -	0	0	(	0	0	0	-	0	(		0	0	0	-

EBA EUROPEAN BANKING AUTHORITY		97 98	99 100	101 102	103 104	105		<b>)21 EU-wide S</b>	Banco BPM S	.p.A.		116 117	118 119	120 121	122 123 124	125 126
Row Num	(min EUR, %	Stage 1 Stage 1 exposure exposure	Stage 2 exposure exposure guaranteed amount	31/12/2021 Stage 3 exposure guaranteed amount	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	For Stock of Stock of Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed amount	Public guarante	es - Adverse Scenario 12/2022 Stage 3 exposure, of which guaranteed amount Stage 1 exposure	or provisions for provisions Stage 2 Stage 3 exposure exposure	or Coverage Ratio - Stage 3 exposure Stage 1	Stage 1 exposure, of which guaranteed amount	31/12/2023 Stage 2 Stage 2 exposure, of Stage 3 which exposure gu		r Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure
1 2 3 4 5 6 7 8	Central banksCentral governmentsRegional governments or local authoritiesPublic sector entitiesMultilateral Development BanksInternational OrganisationsInstitutionsCorporates			2 0		0 0	37.89%	50 49	3 3		0 0	0 37.82%	49 48	3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3		0 0 37.81%
9 10 11 12 13 14 15 16	Secured by mortgages on immovable property         of which: non-SME         Items associated with particularly high risk         Covered bonds         Claims on institutions and corporates with a ST credit assessment					0 0	38.32%       -       -       -       -       -       -	8 8 0 0 0 1 0 1	0 0 0 0 0 0 0 0 0 1 0 0 0 0	0     0       0     0       0     0       0     0       0     0       0     0       0     0       0     0		0 38.16% 0	8 8 8 0 0 0 0 0 1 0 1	0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0	0     0       0     0       0     0       0     0       0     0       0     0	0 0 0 38.13% 0 0 0 - 0 0 0 -
17 18 19 20 21	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	59 55	8 2	2 0	0 0	0 0	37.92%	58 57		0 0 es - Adverse Scenario	0 0	0 37.85%	57 56			0 0 37.83%
Row Num 22 23 24	(mln EUR, % Central banks Central governments Regional governments or local authorities	Stage 1 Stage 1 exposure ) Stage 1 exposure, of which guaranteed amount	Stage 2 exposure exposure guaranteed amount	31/12/2021 Stage 3 exposure amount	Stock of provisions for Stage 1       Stock of provisions for Stage 2         exposure       exposure	or provisions for Stage 3	Coverage Ratio - Stage 3 exposure       Stage 1 exposure         Image: Stage 3 exposure       Stage 1 exposure         Image: Stage 3 exposure       Image: Stage 3 exposure	Stage 1 exposure, of which guaranteed amount Stage 2 exposure	31 Stage 2 exposure, of which guaranteed amount Stage 3 exposure	12/2022         Stage 3         exposure, of         which         guaranteed         amount	or Stock of provisions for Stock of provisions for Stage 2 Stage 3 exposure exposure	or Stage 3 exposure exposure	Stage 1 exposure, of which guaranteed amount Stage 2 exposure	exposure, of Stage 3 which exposure guaranteed guaranteed	Stage 3 posure, of which aranteed mount Stage 1 exposure Stage 2 exposure Stage 2 exposure	r Stock of provisions for Stage 3 exposure exposure
25 26 27 28 29 30 31 32 ITALY	Public sector entities         Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME         Retail         of which: SME	51 55 8		2 0 0 0		0 0	37.89%       38.32%	50 49 8 8 8	3 3 3 0 0 0			0 37.82% 0 38.16%	49 48 8 8 8	3     3     1       0     0     0		0 0 0 37.81% 0 0 0 38.13%
33 34 35 36 37 38 39	Secured by mortgages on immovable property of which: non-SME         Items associated with particularly high risk         Covered bonds         Claims on institutions and corporates with a ST credit assessment         Collective investments undertakings (CIU)         Equity					0 0	-         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -			0 0 0		0		0       0       0         1       1       1         2       1       1         3       1       1         4       1       1         5       1       1         6       1       1         7       1       1         8       1       1         9       1       1         10       1       1		0 0 -
40 41 42	Securitisation Other exposures Standardised Total	59 55 Stage 1 exposure, of	8 2 Stage 2 exposure, of	2 0 31/12/2021 Stage 3 exposure, of	0 0 Stock of Stock of	0 0 Stock of	Coverage Ratio -	58 57 Stage 1 exposure, of	31 Stage 2 exposure, of	0 0 12/2022 Stage 3 exposure, of Stock of	0 0 0 Stock of Stock of	Loverage Ratio =	57 56 Stage 1 exposure, of	exposure of exp	1 0 Stage 3 Stock of Stock of	0 0 0 37.83%
Kow         Num           43         44           45         46           47         40	(min EUR, % Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	Stage 1 exposure which guaranteed amount	Stage 2 exposure which guaranteed amount	Stage 3 exposure which guaranteed amount	provisions for Stage 1     provisions for Stage 2       exposure     exposure	or provisions for Stage 3 exposure	Stage 3 exposure     Stage 1 exposure       Image: stage 3 exposure     Image: stage 3 exposure	exposure, of which guaranteed amount	which guaranteed amount Stage 3 exposure	which guaranteed amount Stage 1 exposure amount	Stage 2 exposure Stage 3 exposure Stage 3 exposure	For Stage 3 exposure exposure	exposure, of which guaranteed amount	which guaranteed amount guaranteed amount guaranteed guaranteed amount guaranteed guaranteega g	which aranteed exposure exposure exposure	provisions for Stage 3 exposure     Stage 3 exposure       Image: stage 3 exposure     Image: stage 3 exposure       Image: stage 3 exposure     Image: stage 3 exposure
49 50 51 52 53 53 54 55 56	Institutions Corporates of which: SME Retail			0     0       0     0       0     0       0     0       0     0		0 0 0 0 0 0 0 0	Image: state	0 0 0 0 0 0 0 0 0 0 0 1 0 0 0 1 0 0 0	0     0       0     0       0     0       0     0       0     0	Image: Constraint of the second se	0 0 0 0 0 0 0 0 0 0 0 0 0	0     -       0     -       0     -       0     -       0     -       0     -       0     -	0     0       0     0       0     0       0     0       0     0	0     0     0       0     0     0       0     0     0       0     0     0       0     0     0	0     0       0     0       0     0       0     0       0     0       0     0	0     0       0     0       0     0       0     0       0     0       0     0
57 58 59 60 61 62 63	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total					0 0		0 0	0 0		0 0	0 -	0 0			
Row Num 64	(mln EUR, % Central banks	Stage 1 Stage 1 exposure ) Stage 1 exposure guaranteed amount	Stage 2 exposure exposure guaranteed amount	31/12/2021 Stage 3 exposure exposure guaranteed amount	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	or provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed amount		es - Adverse Scenario 212/2022 Stage 3 exposure, of which guaranteed amount Stage 1 exposure	or provisions for provisions Stage 2 Stage 3 exposure exposure	or Stage 3 exposure exposure	Stage 1 exposure, of which guaranteed amount	which stage 3 guaranteed guaranteeg guarante	Stage 3 Stock of Stock of provisions for provisions for Stage 1 Stage 1 Stage 2 Stage 1 exposure exposure	r Stock of provisions for Stage 3 exposure exposure
65 66 67 68 69 70 71 72	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail					0 0										
74 N.A. 75 76 77 78 79 80 81 82 83 84	of which: SME         Secured by mortgages on immovable property         of which: non-SME         Items associated with particularly high risk         Covered bonds         Claims on institutions and corporates with a ST credit assessment         Collective investments undertakings (CIU)         Equity         Securitisation         Other exposures         Standardised Total						Image: Constraint of the sector of the se									
Row Num	(min EUR, %	Stage 1 exposure exposure guaranteed	Stage 2 exposure exposure guaranteed	31/12/2021 Stage 3 exposure guaranteed	Stock of Stock of provisions for provisions f Stage 1 Stage 2 exposure exposure	for provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure Stage 1 Stage 1 Stage 1	Stage 1 exposure, of which guaranteed	31 Stage 2 exposure, of which guaranteed	es - Adverse Scenario 12/2022 Stage 3 exposure, of which guaranteed amount Stage 1 exposure	or provisions for provisions Stage 2 Stage 3 exposure exposure	For Coverage Ratio - Stage 3 exposure exposure	guaranteeu	31/12/2023 Stage 2 exposure, of which guaranteed guaranteed guaranteed	Stage 3Stock ofStock ofposure, of whichprovisions for Stage 1provisions for Stage 2	r Stock of provisions for Stage 3 exposure
85 86 87 88 89 90 91 92	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	) amount	amount am	amount am				amount	amount	amount exposure			amount	amount 2	exposure     exposure       Imount     Imount       Imount     Imount <tr< th=""><th></th></tr<>	
93 94 95 <b>N.A.</b> 96 97 98 99 100	of which: SME         Retail         of which: SME         Secured by mortgages on immovable property         of which: non-SME         Items associated with particularly high risk         Covered bonds         Claims on institutions and corporates with a ST credit assessment						-         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -			0     0       0     0       0     0       0     0       0     0       0     0		0         -           0         -           0         -           0         -           0         -           0         -           0         -           0         -           0         -           0         -           0         -           0         -           0         -		0     0       0     0       0     0       0     0       0     0       0     0		0     0       0     0       0     0       0     0       0     0       0     0
101 102 103 104 105	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	0 0	0 0	0 0	0 0	Image: Control of the second	0 0	0 0	0 0	0 0	0 -	0 0	0 0 0	0 0	0 0 -

EBA EUROPEAN BANKING AUTHORITY	97 98	99	100	101 10	02 103	104	105 1		2 <b>021 EU-</b> 108		Ban 110	co BPM S.p.	. <b>A.</b>	113			116	117	118	119	120	121	122	123	124	125 126
Row Num (mln EUR, %)	Stage 1 Stage 1 exposure guarantee amount	of Stage 2 ed exposure	Stage 2 exposure, of which guaranteed amount	31/12/2021 Stage 3 exposure guara amo	ge 3 ure, of ich nteed ount Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	le Ratio - ge 3 osure exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Pi Stage 2 exposure, of which guaranteed amount	ublic guarantees - 31/12/ Stage 3 exposure		o Stock of provisions for Stage 1 exposure	provisions for provisions for provisions for provisions for provide the provision of the pr	Stage 3	verage Ratio - Stage 3 exposure	Stage 1 exposure g	Stage 1 (posure, of which uaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/20 Stage 3 exposure	023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	provisions for pro Stage 2	Stock of ovisions for Stage 3 exposure
106Central banks107Central governments108Regional governments or local authorities109Public sector entities110Multilateral Development Banks111International Organisations112Institutions113Corporates114of which: SME115Retail116N.A.117Secured by mortgages on immovable property118of which: SME119Items associated with particularly high riskCorporate bondsCorporates119Corporates120Corporates131Of which: non-SME141Of which: non-SME142Corporates or intervention of the particularly high risk143Of which: non-SME144Of which: non-SME145Of which: non-SME146Of which: non-SME147Of which: non-SME148Of which: non-SME149Of which: non-SME140Of which: non-SME141Of which: non-SME141Of which is non-SME141Of which is non-SME141Of which is non-SME142Of which is non-SME144Of which is non-SME145Of which is non-SME146Of which is non-SME147Of which is non-SME148Of which is non-SME149Of which is non-SME140Of which is non-SME141Of which is non-SME <th></th> <th>0</th> <th></th> <th></th> <th>() () () () () () () () () () () () () (</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -</th>													0			() () () () () () () () () () () () () (										0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
121Claims on institutions and corporates with a ST credit assessment122Collective investments undertakings (CIU)123Equity124Securitisation125Other exposures126Standardised Total	0	0 0	0	0	0	0 0	0 -		0	0 0	0 P	0 Jblic guarantees -		0 0	0	0 -		0	0	0	0	0	0	0	0	0 -
Row Num(min EUR, %)127Central banks128Central governments129Regional governments or local authorities130Public sector entities131Multilateral Development Banks132International Organisations	Stage 1 exposure exposure amount		Stage 2 exposure, of which guaranteed amount	AVNOSIIRA	ure, of provisions for ich Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposureCoverag Stage expoImage: Stage 3 exposureImage: Stage 3 expoImage: Stage	le Ratio - ge 3 osure		Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/ Stage 3 exposure	2022 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	provisions for provisions for provisions for provisions for provide the provision of the pr		verage Ratio - Stage 3 exposure	Stage 1 exposure g	Stage 1 cposure, of which uaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/20 Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	provisions for pro	Stock of povisions for Stage 3 exposureCoverage Ratio - Stage 3 exposureImage: Stage
133Institutions134Corporates135of which: SME136Retail137N.A.138of which: SME139of which: non-SME140Items associated with particularly high risk141Covered bonds142Claims on institutions and corporates with a ST credit assessment143Eguity	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 1 0 1 0 1 0 1 0 1					0	0	0		0	0 - - - - - - - - - - - - - - - - - - -			0		0 0 0 0	0 0 0 0 0 0	0		0 0 0 0 0	0
144Equity145Securitisation146Other exposures147Standardised Total	0 Stage 1 Stage 1	of Stage 2	0 Stage 2 exposure, of	0 31/12/2021 Stage 3		0 0 0		le Ratio - Stage 1	0 ( Stage 1 exposure, of	0 0	Stage 2	0 ublic guarantees - 31/12/		o Stock of provisions for	0 Stock of provisions for	0 - Stock of provisions for	verage Ratio -		0 Stage 1 (posure, of which	0 Stage 2	0 Stage 2 exposure, of	0 31/12/20 Stage 3	Stage 3 exposure, of	0 Stock of provisions for	0 Stock of provisions for pro-	0 - Stock of Ovisions for
Num(min EUR, %)148Central banks149Central governments150Regional governments or local authorities151Public sector entities152Multilateral Development Banks153International Organisations154Institutions155Corporates156of which: SME	Stage 1 exposure     which guarantee amount		which guaranteed amount	Stage 3 wh exposure guara amo	ich Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure     Stage exposite       Image: stage 3 exposure     Image: stage 3 exposite       Image: stage 3 exposite     Image: stage 3 exposite <td>Stage 1 exposure</td> <td>exposure, of which guaranteed amount</td> <td>Stage 2 exposure</td> <td>exposure, of which guaranteed amount</td> <td>Stage 3 exposure</td> <td>which guaranteed amount</td> <td>Stage 1 exposure</td> <td>Stage 2</td> <td>Stage 3 exposure</td> <td>Stage 3 exposure</td> <td>exposure g</td> <td>which uaranteed amount</td> <td>Stage 2 exposure</td> <td></td> <td>Stage 3 exposure</td> <td>which guaranteed amount 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2</td> <td>Stage 1 exposure</td> <td></td> <td>Stage 3     Stage 3       exposure     exposure</td>	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stage 2	Stage 3 exposure	Stage 3 exposure	exposure g	which uaranteed amount	Stage 2 exposure		Stage 3 exposure	which guaranteed amount 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Stage 1 exposure		Stage 3     Stage 3       exposure     exposure
157N.A.Retail158N.A.of which: SME159Secured by mortgages on immovable property of which: non-SME160Items associated with particularly high risk162Covered bonds163Claims on institutions and corporates with a ST credit assessment164Collective investments undertakings (CIU)165Equity166Securitisation		0 0					0 - 				0	0	0		0	0 - - - - - - - - - - - - - - - - - - -			0	0	0	0	0	0	0	0 -
167       Other exposures         168       Standardised Total	0 Stage 1 exposure guarantee	0 0 of Stage 2 exposure	0 Stage 2 exposure, of which guaranteed	0 31/12/2021 Stage 3 exposure wh	0 ge 3 ure, of ich mbood	0 0 Stock of provisions for Stage 2	0 - Stock of provisions for Stage 3	le Ratio - ge 3 osure	0 ( Stage 1 exposure, of which guaranteed	0 0 Stage 2 exposure		0 ublic guarantees - 31/12/ Stage 3 exposure	2022 Stage 3 exposure, of which		0 Stock of provisions for Stage 2	0 - Stock of provisions for Stage 3	verage Ratio - Stage 3 exposure	0 Stage 1 exposure	0 Stage 1 cposure, of which	0 Stage 2 exposure	0 Stage 2 exposure, of which guaranteed	0 31/12/20 Stage 3 exposure	0 023 Stage 3 exposure, of which	0 Stock of provisions for Stage 1	0 Stock of provisions for Stage 2	0 - Stock of ovisions for Stage 3 exposure
International OrganisationsCentral banks169Central banks170Central governments171Regional governments or local authorities172Public sector entities173Multilateral Development Banks174International Organisations175Institutions176Corporates177of which: SME	amount amount		amount	0	OV DOCUTO	exposure	exposure expo 		0 (		amount		guaranteed amount	exposure	exposure	exposure			uaranteed amount		amount		guaranteed amount // // // // // // // // // // // // //	exposure	exposure e	exposure exposure
178N.A.Retail179N.A.of which: SME180Secured by mortgages on immovable property181of which: non-SME182Items associated with particularly high risk183Covered bonds184Claims on institutions and corporates with a ST credit assessment185Collective investments undertakings (CIU)186Equity187Securitisation188Other exposures		0 0				0 0 0	0				0	0	0		0	0 -			0		0		0		0	0 -
189 Standardised Total	0 Stage 1 exposure which	of Stage 2	0 Stage 2 exposure, of which guaranteed	AVNOSIIFA	ure, of provisions for Stage 1	0 0 Stock of provisions for Stage 2 exposure	0 - Stock of provisions for Stage 3 exposure	le Ratio - ge 3 Stage 1 exposure	0 ( Stage 1 exposure, of which guaranteed	0 0 Stage 2 exposure	0 Pr Stage 2 exposure, of which guaranteed	0 ublic guarantees - 31/12/ Stage 3 exposure		o Stock of provisions for Stage 1 exposure	provisions for	0 - Stock of provisions for Stage 3	verage Ratio - Stage 3 exposure	Stage 1	0 Stage 1 (posure, of which uaranteed	0 Stage 2 exposure	0 Stage 2 exposure, of which guaranteed	Slage S	Stage 3 exposure, of which	0 Stock of provisions for Stage 1 exposure	provisions for pro	0 - Stock of ovisions for Stage 3 exposure
Image: Market StateCentral banks190Central banks191Central governments192Regional governments or local authorities193Public sector entities194Multilateral Development Banks195International Organisations196Institutions197Corporates198of which: SME	Exposure     guarantee(amount)       amount		amount	exposure guara amo	exposure ount exposure	exposure	exposure CXPX		0 (		amount		amount	exposure	exposure	exposure			amount		amount	0	guaranteed amount // // // // // // // // // // // // //	exposure	exposure e	exposure     exposure       Image: State of the
199 200N.A.Retail of which: SME201Of which: SME202Secured by mortgages on immovable property of which: non-SME203Items associated with particularly high risk204Covered bonds205Claims on institutions and corporates with a ST credit assessment206Collective investments undertakings (CIU)207Equity208Securitisation209Other exposures210Standardised Total		0 0	0	0	0	0 0 0	0			0 0 0 0 0 0 0 0 0 0 0 0	0	0	0		0	0 -		0	0		0	0	0		0	0 -
Row Num 211 Central banks	Stage 1 Stage 1 exposure guaranteed amount	of Stage 2 ed exposure	Stage 2 exposure, of which guaranteed amount	exposure guara	ure, of provisions for ich Stage 1	Stock of provisions for Stage 2 exposure	provisions for	le Ratio - ge 3 osure exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Pr Stage 2 exposure, of which guaranteed amount	ublic guarantees - 31/12/ Stage 3 exposure		o Stock of provisions for Stage 1 exposure	provisions for provisions for provisions for provide the provided states for the provision of the provision	Stage 3	verage Ratio - Stage 3 exposure	Stage 1 exposure g	Stage 1 (posure, of which uaranteed amount	Stage 2 exposure			023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	provisions for pro	Stock of ovisions for Stage 3 exposure
212Central governments213Regional governments or local authorities214Public sector entities215Multilateral Development Banks216International Organisations217Institutions218Corporates219of which: SME220N.A.211Of which: SME		0 0	0		0		0 - 0 -				0	0	0		0	0 -		0	0	0	0	0	0	0	0	0 -
222Secured by mortgages on immovable property of which: non-SME223of which: non-SME224Items associated with particularly high risk225Covered bonds226Claims on institutions and corporates with a ST credit assessment227Collective investments undertakings (CIU)228Equity229Securitisation230Other exposures231Standardised Total		0 0		0	0	0 0				0 0	0	0	0		0	0 -			0		0	0	0		0	0 -

# 2021 EU-wide Stress Test: Securitisations



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



### 2021 EU-wide Stress Test: Risk exposure amounts

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



# 2021 EU-wide Stress Test: Capital

			Danco Di Pi S.p.A.	1 IFRS 9 first	2 Actual	3	4 Baseline Scenario	5	6	7 Iverse Scenario	8
RowN				implementation 01/01/2018	Actual 31/12/2020	2021	2022	2023	2021	2022	2023
um 1		Α	(mln EUR,%) OWN FUNDS	01/01/2018	12,282	12,328	12,388		9,365	8,541	7,651
2		A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		9,575	9,640	9,786		6,665	5,905	5,018
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		7,086	7,086	7,086	7,086	7,086	7,086	7,080
4		A.1.1.1	Of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	
5		A.1.2	Retained earnings		0	162	426	660	-1,404	-1,602	-1,71
6		A.1.3	Accumulated other comprehensive income		310	310	310	310	35	35	3!
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		145	145	145		-129	-129	-12
8		A.1.3.2 A.1.3.3	OCI Impact of defined benefit pension plans [gain or (-) loss] Other OCI contributions		-97 262	-97 262	-97 262	-97 262	-98	-98 262	-9: 
10		A.1.3.3	Other Reserves		4,012	3,975	3,938		3,975	3,938	3,90
11		A.1.5	Funds for general banking risk		0	0	0	0	0	0	
12		A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	
13		A.1.7	Adjustments to CET1 due to prudential filters		15	13	13	13	-13	-13	-1
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-30	-30	-30	-30	-57	-57	-5
15		A.1.7.2	Cash flow hedge reserve		2	0	0	0	0	0	
16		A.1.7.3	Other adjustments		44	44	44	44	44	44	4
17		A.1.8	(-) Intangible assets (including Goodwill)		-994	-916	-889	-828	-916	-889	-82
18		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-1,038	-1,003	-904	-824	-1,697	-1,878	-2,02
19		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	0	0	0	0	0	
20		A.1.11	(-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as regards minimum loss coverage for non-performing exposures ("NPL calendar")		0	0	-2	-44	0	-2	-4
21		A.1.12	(-) Defined benefit pension fund assets		0	0	0	0	0	0	
22		A.1.13	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	
23		A.1.14	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	
24		A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		-17	-17	-17	-17	-17	-17	-1
25		A.1.15.1	Of which: from securitisation positions (-)		-17	-17	-17	-17	-17	-17	-1
26			(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a								
26 27		A.1.16 A.1.17	significant investment (-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	1
27		A.1.17 A.1.18	(-) CET1 instruments of financial sector entities where the institution has a significant investment		-519	-496	-460	-431	-752	-800	-1 -83
29		A.1.19	(-) Amount exceeding the 17.65% threshold		-144	-126	-99	-76	-460	-497	-51
30	OWN FUNDS	A.1.20	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	0	0	0	0	0	
31		A.1.21	CET1 capital elements or deductions - other		0	0	0	0	0	0	
32		A.1.22	Amount subject to IFRS 9 transitional arrangements		-966	-966	-966	-966	-966	-966	-96
33		A.1.22.1	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")	1,332	1,332	1,332	1,332	1,332	1,332	1,332	1,33
34		A.1.22.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	
35		A.1.22.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		366	366	366	366	366	366	36
36		A.1.22.4	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")		0	0	0	0	0	0	
37		A.1.22.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	
38		A.1.23	Transitional adjustments		862	651	383	0	828	544	
39 40		A.1.23.1 A.1.23.2	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-) Transitional adjustments due to additional minority interests (+/-)		0	0	0	0	0		
41		A.1.23.3	Adjustments due to IFRS 9 transitional arrangements		715	521	280	0	521	280	
42		A.1.23.3.1	From the increased IFRS 9 ECL provisions net of EL		676	483	241	0	483	241	
43		A.1.23.3.2	From the amount of DTAs that is deducted from CET1 capital		39	39	39	0	39	39	
44		A.1.23.4	Other transitional adjustments to CET1 Capital		148	130	103	0	307	264	
45		A.1.23.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	
46		A.1.23.4.2	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		148	130	103	0	307	264	
47		A.1.23.4.3	Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	
48		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		800	779	695	695	779	695	69
49		A.2.1	Additional Tier 1 Capital instruments		695	695	695	695	695	695	69
50 51		A.2.2 A.2.3	(-) Excess deduction from T2 items over T2 capital Other Additional Tier 1 Capital components and deductions		0 0	0	0	0	0	0	
52		A.2.4	Additional Tier 1 transitional adjustments		105	84	0	0	84	0	
53		A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	
54		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		10,375	10,419	10,481	10,445	7,444	6,600	5,71
55		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		1,907	1,909	1,907	1,912	1,921	1,941	1,93
56		A.4.1	Tier 2 Capital instruments		1,897	1,897	1,897	1,897	1,897	1,897	1,89
57		A.4.2	Other Tier 2 Capital components and deductions		10	12	10	15	24	44	4
58		A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	
50		A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	
59						1				1	



# 2021 EU-wide Stress Test: Capital

				1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
RowN um			(mln EUR,%)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
61		В	TOTAL RISK EXPOSURE AMOUNT		65,504	65,725	65,410	66,465	68,227	72,123	71,567
62	TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included		-359	-313	-289	0	129	113	0
63		B.2	Adjustments due to IFRS 9 transitional arrangements		100	65	26	0	153	66	0
64		C.1	Common Equity Tier 1 Capital ratio		14.59%	14.65%	14.95%	14.67%	9.75%	8.18%	7.01%
65	CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		15.81%	15.84%	16.02%	15.72%	10.89%	9.14%	7.98%
66		C.3	Total Capital ratio		18.72%	18.74%	18.93%	18.59%	13.70%	11.83%	10.69%
67		D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		8,713	8,989	9,403	9,750	5,837	5,361	5,018
68	Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		9,408	9,685	10,098	10,445	6,533	6,056	5,714
69		D.3	TOTAL CAPITAL (fully loaded)		11,315	11,593	12,005	12,357	8,453	7,998	7,651
70		E.1	Common Equity Tier 1 Capital ratio		13.23%	13.61%	14.31%	14.67%	8.57%	7.44%	7.01%
71	CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		14.28%	14.67%	15.37%	15.72%	9.59%	8.41%	7.98%
72		E.3	Total Capital ratio		17.18%	17.56%	18.27%	18.59%	12.41%	11.11%	10.69%
73		F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021 - 2023 period (cumulative conversions) (1)		0	0	0	0	0	0	0
74		G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)		0	0	0	0	0	0	0
75		G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)		0	0	0	0	0	0	0
76	Memorandum items	H.1	Total leverage ratio exposures (transitional)		183,747	183,747	183,747	183,747	183,747	183,747	183,747
77		H.2	Total leverage ratio exposures (fully loaded)		182,884	182,884	182,884	182,884	182,884	182,884	182,884
78		Н.3	Leverage ratio (transitional)		5.65%	5.67%	5.70%	5.68%	4.05%	3.59%	3.11%
79		H.4	Leverage ratio (fully loaded)		5.14%	5.30%	5.52%	5.71%	3.57%	3.31%	3.12%
80		P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
81		P.2	Countercyclical capital buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
82	Transitional combined	P.3	O-SII buffer		0.13%	0.19%	0.25%	0.25%	0.19%	0.25%	0.25%
83	buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
84		P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
85		P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.6	Combined buffer		2.63%	2.69%	2.75%	2.75%	2.69%	2.75%	2.75%
87		R.1	Pillar 2 capital requirement		2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
88		R.1.1	Of which: CET1		1.27%	1.27%	1.27%	1.27%	1.27%	1.27%	1.27%
89	Pillar 2 (%)	R.2	<b>Total SREP capital requirement</b> (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.25%	10.25%	10.25%	10.25%	10.25%	10.25%	10.25%
90		R.2.1	Of which: CET1		5.77%	5.77%	5.77%	5.77%	5.77%	5.77%	5.77%
91		R.3	<b>Overall capital requirement</b> (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		12.88%	12.94%	13.00%	13.00%	12.94%	13.00%	13.00%
92		R.3.1	<b>Of which: CET1</b> (relevant input for maximum distributable amount calculation according to Art 141 CRD)		8.40%	8.46%	8.52%	8.52%	8.46%	8.52%	8.52%



### 2021 EU-wide Stress Test: P&L

RowN um	(min EUR)
	Net interest income
2	Interest income
3	Interest expense
4	Dividend income
5	Net fee and commission income
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities
	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
8	Other operating income not listed above, net
9	Total operating income, net
10	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss
11	Other income and expenses not listed above, net
12	Profit or (-) loss before tax from continuing operations
13	Tax expenses or (-) income related to profit or loss from continuing operations
	Profit or (-) loss after tax from discontinued operations
15	Profit or (-) loss for the year
16	Amount of dividends paid and minority interests after MDA-related adjustments
17	Attributable to owners of the parent net of estimated dividends
18	Memo row: Impact of one-off adjustments
19	Total post-tax MDA-related adjustment

1	2	3	4	5	6	7
Actual	Baseline scenario			Adverse scenario		
31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1,957	1,917	1,830	1,747	1,710	1,686	1,637
2,418	2,030	1,949	1,947	2,088	2,113	2,144
-461	-112	-120	-200	-379	-427	-506
42	42	42	42	30	29	31
1,654	1,654	1,654	1,654	1,489	1,489	1,489
-1	-64	-64	-64	-129	-64	-64
				-282		
242	294	294	294	289	294	294
3,894	3,844	3,756	3,673	3,107	3,434	3,387
-1,050	-714	-392	-379	-2,082	-865	-741
-3,098	-2,825	-2,825	-2,825	-3,090	-2,985	-2,941
-254	305	540	470	-2,065	-416	-295
270	-34	-99	-80	659	181	145
0			200	4.405		150
16	270	441	390	-1,405	-235	-150
87	108	177	156	-1	-37	-37
-71	162	264	234	-1,404	-198	-113
	299	299	299	299	299	299
	0	0	0	0	75	75



### **2021 EU-wide Stress Test**

### Major capital measures and realised losses

	(mln EUR)	1
RowN um	Issuance of CET 1 Instruments 01 January to 31 March 2021	Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

Ro	owN um	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2021	Impact on Additional Tier 1 and Tier 2
	4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
	5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	398

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