

2018 EU-wide Stress Test

Bank Name	Unione di Banche Italiane Società Per Azioni
LEI Code	81560097964CBDAED282
Country Code	IT



2018 EU-wide Stress Test: Summary

	Actual (starting year)	Restated (starting year)		Baseline Scenario			Adverse Scenario	
(mln EUR, %)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	1,785		1,729	1,718	1,706	1,634	1,587	1,542
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	123		86	86	86	59	64	64
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-1,051		-1,310	-321	-526	-1,696	-774	-979
Profit or (-) loss for the year	712		-201	484	332	-829	-113	-274
Coverage ratio: non-performing exposure (%)	46.34%	43.82%	46.35%	44.98%	44.59%	47.21%	47.27%	45.61%
Common Equity Tier 1 capital	7,755	7,094	6,988	7,327	7,567	5,957	5,618	5,235
Total Risk exposure amount (all transitional adjustments included)	67,054	60,645	60,731	60,659	60,594	61,027	60,770	62,922
Common Equity Tier 1 ratio, %	11.56%	11.70%	11.51%	12.08%	12.49%	9.76%	9.25%	8.32%
Fully loaded Common Equity Tier 1 ratio, %	11.43%	11.20%	10.92%	11.70%	12.22%	8.88%	8.54%	7.46%
Tier 1 capital	7,755	7,094	6,988	7,327	7,567	5,957	5,618	5,235
Total leverage ratio exposures	132,622	131,970	131,970	131,970	131,970	131,970	131,970	131,970
Leverage ratio, %	5.85%	5.38%	5.29%	5.55%	5.73%	4.51%	4.26%	3.97%
Fully loaded leverage ratio, %	5.78%	5.14%	5.01%	5.37%	5.61%	4.09%	3.92%	3.55%
		Memoran	dum items					
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) ¹			0	0	0	0	0	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier $\bf 1$ or are written down upon a trigger event 2			0	0	0	0	0	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0	0	0	0	0	0

 $^{^1}$ Conversions not considered for CET1 computation 2 Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period



								Restated						
								31/12/20	17					
			Exposure	values			Risk expo	sure amounts						
		A-IR	:B	F-1	RB	A-I	RB	F-IR	В	Performing	Non performing	Stock of	Of which: from non performing	Coverage Ratio - Non performing
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	exposures	exposures ¹
	(min EUR, %)	Non deladited	Derduited	Non del dulteu	Derduited	Non defaulted	Derduited	Non deladited	Derduited					
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0		0	0	0	0	-
	Corporates	32,601	5,421	0	0	18,485	1,062	0	0	32,451	5,309	2,246	2,008	37.8%
	Corporates - Of Which: Specialised Lending	1,954		0	0	1,792	0	0	0	1,830		25	8	13.3%
	Corporates - Of Which: SME	10,072	2,069	0	0	4,805	454	0	0	10,066		857		36.0%
	Retail	29,468		0	0	5,279	1,505	0	0	29,457	4,031	1,822	1,665	41.3%
	Retail - Secured on real estate property	25,535		0	0	4,174	1,422	0	0	25,539	3,339	1,312	1,206	36.1%
Unione di Banche Italiane	Retail - Secured on real estate property - Of Which: SME	3,360		0	0	916	553	0	0	3,361		624	593	
	Retail - Secured on real estate property - Of Which: non-SME	22,175	1,930	0	0	3,258	869	0	0	22,178	1,927	689	613	31.8%
Società Per Azioni	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	3,932	695	0	0	1,105	83	0	0	3,918		509		
	Retail - Other Retail - Of Which: SME	3,932	695	0	0	1,105	83	0	0	3,918	692	509	459	66.3%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	62,068	9,459	0	0	23,764	2,567	0	0	61,908	9,340	4,068	3,673	39.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts					1	
		A-II	RB	F-1	RB	A-:	IRB	F-IR	В	Performing	Non performing	Stock of		Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	exposures ¹
	Central banks and central governments	0	0	0	(0	0	0	0		0 0	0	c	-
	Institutions	0	0	0		0	0	0	0		0 0	0	0	-
	Corporates	32,097	5,389	0		18,131	1,054	0	0	31,94	7 5,278	2,226	1,990	37.7%
	Corporates - Of Which: Specialised Lending	1,927	62	. 0	C	1,732	0	0	0	1,80	3 59	24	8	13.3%
	Corporates - Of Which: SME	10,062	2,059	0	(4,801	451	0	0	10,05	6 2,040	855	736	36.1%
	Retail	29,439	4,032		(5,273		0	0	29,42	9 4,025	1,820	1,664	41.3%
	Retail - Secured on real estate property	25,510	3,337	0	(4,170	1,419	0	0	25,51	4 3,333	1,312	1,205	36.1%
	Retail - Secured on real estate property - Of Which: SME	3,358	1,413	0	(916	552	0	0	3,35	9 1,411	623	593	42.0%
Italy	Retail - Secured on real estate property - Of Which: non-SME	22,153	1,925	0	(3,254	867	0	0	22,15	5 1,922	688	612	31.8%
	Retail - Qualifying Revolving	0	0	0	(0	0	0	0		0	0	0	-
	Retail - Other Retail	3,929			C	1,103		0	0	3,91		509	459	66.3%
	Retail - Other Retail - Of Which: SME	3,929	694	0	C	1,103	83	0	0	3,91	5 692	509	459	66.3%
	Retail - Other Retail - Of Which: non-SME	0	0	0	C	0	0	0	0		0 0	0	0	-
	Equity										0 0	0	0	
	Securitisation													
	Other non-credit obligation assets										0	0	0	-
	TRR TOTAL	61 526	0.421			22 404	2 557			61 27	0 202	4 046	2 652	20 20/-

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-I	RB	F:	IRB	A-1	IRB	F-IR	tB	Performing	Non performing		Of which: from non performing	Coverage Ratio - Non performing
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	exposures	exposures ¹
	(min EUR, %)													
	Central banks and 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													
N.A.	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													

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



								Restated	1					1
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						7
		A-I	RB	F:	IRB	A-1	IRB	F-IF	tB	Performing	Non performing	Stock of	Of which: from	Coverage Ratio - Non performing
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	exposures	exposures ¹
	(mln EUR, %)													
	Central banks and 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													
N.A.	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													

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-I	₹B	F-	IRB	A-:	IRB	F-IR	В	Performing	Non performing		Of which: from	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	exposures	exposures ¹
	(mln EUR, %)													
	Central banks and 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													
N.A.	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													

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	RB	F-I	RB	A-	IRB	F-IF	В	Performing	Non performing	Stock of	Of which: from non performing	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	exposures	exposures ¹
	(mln EUR, %)													
	Central banks and 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													
N.A.	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													

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Unione di E	anche Ita	liane Socie	tà Per Az	ioni								
								Restated	d					
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-IF	:B	F-I	IRB	A-	IRB	F-IF	₹B	Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
		Non-defeated	Defeated.	Non-defended	Defeated.	No. defected	Defeated	Non-defeated	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Deraulted					
	Central banks and 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													
N.A.	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													

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-1	RB	F-	IRB	A-:	IRB	F-IF	В	Performing	Non performing	Stock of	Of which: from	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and 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													
N.A.	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													
	IDD TOTAL													

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated 31/12/20						
			Exposur	e values			Risk expo	sure amounts	1/				1	
		A-I	RB	F-	IRB	A-:	IRB	F-IR	.B	Performing	Non performing	Stock of	Of which: from	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(mln EUR, %)													
	Central banks and 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													
N.A.	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													

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



Computed as defined in paragraphs 49 and 112 of the Methodological note)

compared as defined in paragraphs 15 and 112 c														
								Restated	1					
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-I	₹B	F:	IRB	A-1	IRB	F-IR	В	Performing	Non performing	Stock of	Of which: from non performing	Coverage Ratio - Non performing
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	exposures	exposures ¹
	(min EUR, %)													
	Central banks and 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													
N.A.	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													

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



								ı	Baseline Scena	rio						
				31/12/2018					31/12/201					31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates	31,921	5,840	2,829	2,574	44.1%	31,481	6,280	2,931	2,711	43.2%	30,806	6,955	3,286	3,095	
	Corporates - Of Which: Specialised Lending	1,786	102	51	29	28.8%	1,752		64	47	34.0%	1,724	165	76	60	36.6% 46.6%
	Corporates - Of Which: SME	9,815	2,302	1,076 2,203	970	42.1%	9,623	2,493	1,109	1,026	41.2%	9,473	2,643	1,301	1,232	46.6%
	Retail	28,819	4,669	2,203	1,987	42.6%	28,301	5,187	2,264	2,075	40.0%	27,848	5,640	2,306	2,146	38.0%
	Retail - Secured on real estate property	25,032	3,846	1,639	1,481	38.5%	24,622	4,256	1,678	1,531	36.0%	24,259	4,618	1,701	1,571	
Unione di Banche Italiane	Retail - Secured on real estate property - Of Which: SME	3,205	1,567	694	658	42.0%	3,100	1,673	701	671	40.1%	3,018	1,755	705	681	38.8%
	Retail - Secured on real estate property - Of Which: non-SME	21,826	2,279	945	824	36.2%	21,522	2,583	978	860	33.3%	21,242	2,863	996	890	31.1%
Società Per Azioni	Retail - Qualifying Revolving	0	0	0	0		0	0	0	0		0	0	0	0	-
	Retail - Other Retail	3,788	823	564	506	61.5%	3,679	931	586	544	58.4%	3,588	1,022	605	575	56.3%
	Retail - Other Retail - Of Which: SME	3,788	823	564	506	61.5%	3,679	931	586	544	58.4%	3,588	1,022	605	575	56.3%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0		0	0	0	0		0	0	0	0	-
	Equity	0	0	0	0		0	0	0	0	•	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0		0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	60,740	10,508	5,032	4,561	43.4%	59,782	11,467	5,196	4,786	41.7%	58,654	12,595	5,592	5,241	41.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scena	rio						
				31/12/2018					31/12/201	19				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	0	0	0	0		0	0	0	0		0	0	n	0	
	Institutions	0	0	0	0		0	0	0	0		0	0	0	0	-
	Corporates	31,417	5.808	2.808	2,556	44.0%	30,977	6,248	2.911	2,693	43.1%	30,302	6,923	3,266	3.076	44,4%
	Corporates - Of Which: Specialised Lending	1,760	102	50	29	28.8%	1,725	137	63	47	34.0%	1,697	165	75	60	36.6%
	Corporates - Of Which: SME	9,805	2,292	1,074	968	42.2%	9,613	2,484	1,107	1,024	41.2%	9,463		1,299		46.7%
	Retail	28,791	4,663	2,202	1,986	42.6%	28,273	5,181	2,263	2,074	40.0%	27,819	5,634	2,305		
	Retail - Secured on real estate property	25,007		1,639	1,481	38.6%	24,597	4,250	1,678	1,530	36.0%	24,234		1,700	1,570	
	Retail - Secured on real estate property - Of Which: SME	3,203		694	658	42.0%	3,098	1,672				3,015		705	681	38.8%
Italy	Retail - Secured on real estate property - Of Which: non-SME	21,804	2,274	945	823	36.2%	21,499	2,578	977	859	33.3%	21,219	2,859	996	890	31.1%
	Retail - Qualifying Revolving	0	0	0	0		0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	3,784	822	563	505	61.5%	3,676		586		30.170	3,585		605	575	30.270
	Retail - Other Retail - Of Which: SME	3,784	822	563	505	61.5%	3,676	931	586	543	58.4%	3,585	1,022	605	575	56.2%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	1-
	IRB TOTAL	60,208	10,471	5,010	4,542	43.4%	59,250	11,429	5,174	4,767	41.7%	58,121	12,557	5,571	5,221	41.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20:	19				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and 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															
N.A.	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															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments															
	Institutions								1							
	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															
N.A.	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															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scena	ario						
				31/12/2018					31/12/20:	19				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	man naufarmina	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and 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															
N.A.	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															4

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Baseline Scen	ario						
				31/12/2018				31/12/20	19				31/12/202	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and 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														
N.A.	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														

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Unione di E							Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and 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															
N.A.	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															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments															1
	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															
N.A.	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															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scena	ario						
				31/12/2018	3				31/12/20:	19				31/12/202	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	
	(min EUR, %)															
	Central banks and 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															
N.A.	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															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



Unione di Banche Italiane Società Per Azioni

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¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20					31/12/202	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and 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															
N.A.	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															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



Unione di Banche Italiane Società Per Azioni

								Ac	verse Scenari	0						
				31/12/20:	18				31/12/2019					31/12/202	0	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹		Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments	0	0	0	0		0	0	0	0		0	0	0	0	
	Institutions	0	0	0	0		0	0	0	0		0	0	0	0	
	Corporates	31,865	5,896	2,899	2,597	44.0%	31,293	6,467	3,369	3,080	47.6%	30,207	7,554	3,910	3,457	45.8%
	Corporates - Of Which: Specialised Lending	1,782	107	62	32	29.7%	1,737	152	82	54	35.7%	1,696	193	123	75	38.9%
	Corporates - Of Which: SME	9,790	2,326	1,087	973	41.8%	9,546	2,570	1,349		48.5%	9,174	2,943	1,519	1,375	46.7%
	Retail	28,775	4,713	2,299	2,020	42.9%	28,165	5,323	2,398	2,137	40.1%	27,586	5,902	2,572	2,248	38.1%
	Retail - Secured on real estate property	24,996	3,882	1,710	1,508	38.9%	24,515	4,362	1,770	1,577	36.1%	24,058	4,819	1,887	1,641	34.1%
Unione di Banche Italiane	Retail - Secured on real estate property - Of Which: SME	3,196	1,577	715	668	42.3%	3,072	1,700	727	686	40.4%	2,967	1,806	735	702	38.9%
	Retail - Secured on real estate property - Of Which: non-SME	21,800	2,305	995	841	36.5%	21,443	2,662	1,043	890	33.4%	21,091	3,014	1,152	939	31.2%
Società Per Azioni	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	3,779	831	590	511	61.5%	3,650		628	560	58.3%	3,528		686	606	56.0%
	Retail - Other Retail - Of Which: SME	3,779	831	590	511	61.5%	3,650	961	628	560	58.3%	3,528	1,083	686	606	56.0%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	
	Equity	0	0	0	0		0	0	0	0	-	0	0	0	0	
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0		0	0	0	0	-
	IRB TOTAL	60,640	10,609	5,198	4,617	43.5%	59,458	11,790	5,767	5,217	44.2%	57,792	13,456	6,482	5,704	42.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ad	lverse Scenari	0						
				31/12/20:	18				31/12/2019)				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments			0	0		0		0	0		0	0	0	0	
	Institutions		0	0	0		0	0	0	0		0	0	0	0	
	Corporates	31,361	5,864	2,878	2,579	44.0%	30,789	6,436	3,349	3.062	47.6%	29,702	7,522	3,890	3,438	45.7%
	Corporates - Of Which: Specialised Lending	1,755		60	32	29.7%	1,710	152	81	54	35.7%	1,669	193	122	75	38.9%
	Corporates - Of Which: SME	9,780		1,085	971	41.9%	9,536	2,560	1,347	1,244	48.6%	9,164	2,933	1,517	1,373	46.8%
	Retail	28,747		2,298	2,018	42.9%	28,137	5,317	2,397	2,136	40.2%	27,558	5,896	2,571	2,246	38.1%
	Retail - Secured on real estate property	24,971		1,709	1,508		24,490	4,357	1,769	1,576	36.2%	24,033	4,814	1,886	1,641	34.1%
	Retail - Secured on real estate property - Of Which: SME	3,194		715			3,070	1,699	727	686	40.4%	2,965	1,805	734	702	38.9%
Italy	Retail - Secured on real estate property - Of Which: non-SME	21,777	2,300	994	840	36.5%	21,420	2,658	1,042	890	33.5%	21,068	3,009	1,152	939	31.2%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	3,776		589			3,646	960	628	560	58.3%	3,524	1,082	685	606	56.0%
	Retail - Other Retail - Of Which: SME	3,776	831	589	511	61.5%	3,646	960	628	560	58.3%	3,524	1,082	685	606	56.0%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	•	0	0	0		-	0	0	0		-
	Equity Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	<u> </u>
	Other non-credit obligation assets	60 107	10.571	F 176	4 507	43.5%	F9 026	11.753	F 746	F 107	44.2%	F7 360	12.410	6 461	F 60F	42.4%
	IRB TOTAL	60,107	10,571	5,176	4,597	43.5%	58,926	11,753	5,746	5,197	44.2%	57,260	13,418	6,461	5,685	42.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ac	iverse Scenar	io						
				31/12/20	18				31/12/2019	9				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and 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															
N.A.	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															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



							A	dverse Scenari	io						
				31/12/20	18			31/12/2019	9				31/12/20	120	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹
	Central banks and 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														
N.A.	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														

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹
	Central banks and 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															
N.A.	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															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments															
	Institutions			1					1							
	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															
N.A.	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															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



Unione di Banche Italiane Società Per Azioni 31/12/2019 31/12/2020 Stock of Provisions Of which: from non performing exposures Stock of Provisions Of which: from non performing exposures Performing exposure¹ Performing exposure¹ (mln EUR, %) Corporates - Of Which: Specialised Lending Corporates - Of Which: SME 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
Other Retail - Of Which: SME
Retail - Other Retail - Of Which: non-SME N.A. Other non-credit obligation assets

Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenari	io						
				31/12/20	18				31/12/2019	9				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and 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															
N.A.	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															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/2019	•				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and 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															
N.A.	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															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



Unione di Banche Italiane Società Per Azioni

| Società Per Forming personning apposure | Provision non performing personners | Società proposure | Provision non performing personners | Società proposure | Provision non performing personners | Società personner

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenari	io						
				31/12/20	18				31/12/2019	9				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and 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															
N.A.	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															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)									
	Central governments or central banks	24,284	58	2,813	3	14,605	58	3	1	1.1%
	Regional governments or local authorities	728	35	145	42	726	45	14	10	22.8%
	Public sector entities	380	2	154	2	381	4	3	2	57.6%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	4,027	58		28		64	17	7	10.5%
	Corporates	9,763	574	8,965	670	9,018	1,060	596		48.9%
	of which: SME	2,798	122		145	2,763		160	115	
Unione di Banche Italiane	Retail	8,135	230	5,698	306	8,399	1,139	1,003	921	80.9%
	of which: SME	2,754	180	1,688	225	2,795	495	375	326	65.8%
Società Per Azioni	Secured by mortgages on immovable property	5,101	1,264	2,136	1,532	5,163	2,245	1,046		
300,000 1 01 7 12 10 111	of which: SME	1,275	1,099	622	1,323	1,315	1,574	517	481	30.5%
	Items associated with particularly high risk	12	0	19	0	4	0	0	0	0.0%
	Covered bonds	5	0	1	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	225	0	672	0	5	0	0	0	0.0%
	Equity			1,438	0	405	0	0	0	0.0%
	Securitisation									
	Other exposures			2,154	3	3,502	17	2	1	8.5%
	Standardised Total	57,022	2,234	25,912	2,585	45,435	4,632	2,684	2,450	52.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	21,469	58	2,706	3	14,456	58	3	1	1.1%
	Regional governments or local authorities	728	35	145	42	726	45	14	10	22.8%
	Public sector entities	336	2	109	2	336	4	3	2	57.6%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	1,033	53	1,074	20	2,197	58	15	5	8.5%
	Corporates	8,357	463	7,802	506	8,197	921	556	490	53.2%
	of which: SME	2,715	122	2,628	145	2,680	220	160	115	52.1%
	Retail	8,082	229	5,663	305	8,344	1,134	999	918	80.9%
Italy	of which: SME	2,718	180	1,666	225	2,759	495	374	325	65.8%
Italy	Secured by mortgages on immovable property	5,089	1,259	2,131	1,527	5,151	2,234	1,039	981	43.9%
	of which: SME	1,275	1,099	622	1,323	1,315	1,574	517	481	30.5%
	Items associated with particularly high risk	12	0	19	0	4	0	0	0	0.0%
	Covered bonds	5	0	1	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	225	0	672	0	5	0	0	0	0.0%
	Equity					405	0	0	0	0.0%
	Securitisation									
	Other exposures					3,498	17	2	1	8.5%
	Standardised Total	49,691	2,114	23,908	2,408	43,318	4,471	2,631	2,409	53.9%

Standardised Total

Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Rat Non perform exposures
	Central governments or central banks									
	Regional governments or local authorities					1				1
	Public sector entities					1				1
	Multilateral Development Banks					1				1
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
	of which: SME									
N.A.	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									
	Standardised Total									



Unione di Banche Italiane Società Per Azioni

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
N.A.	of which: SME									
N.A.	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									
	Standardised Total									

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
N.A.	of which: SME									
N.A.	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									
	Standardised Total									

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
N.A.	of which: SME									
IV.A.	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									
	Standardised Total									

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Unione di I	Banche Ita	aliane Socie	età Per Az	ioni				
						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	(mln EUR, %)									
	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
N.A.	of which: SME									
N.A.	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									
	Charles Control									

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				06.11.1	
	(min EUR, %6)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
N.A.	of which: SME									
n.A.	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									
	Standardised Total									

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	e values	Risk exposu	ire amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
N.A.	of which: SME									
14.74	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									
	Standardised Total									

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Unione di I	Banche Ita	aliane Socie	età Per Az	ioni				
						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail of which: SME									
N.A.	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)									
	Collective investments undertakings (CLO) Equity									
	Equity Securitisation									
	Securitisation Other exposures									
	Other exposures Standardicad Total									

Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
N.A.	of which: SME									
IN.A.	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									
	Standardised Total									

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



Unione di Banche Italiane Società Per Azioni

								В	aseline Scenario							
				31/12/2018					31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	14,586	76	38	30	40.0%	14,568	94	45	38	40.0%	14,550	112	52	45	40.0%
	Regional governments or local authorities	725	46	14	11	23.3%	723	48	15	11	23.9%	722	49	15	12	24.3%
	Public sector entities	377	8	5	4	50.6%	374	11	7	5	47.5%	370	15	8	7	45.8%
	Multilateral Development Banks	0	0	0	0	23.3%	0	0	0	0	23.1%	0	0	0	0	22.9%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	3,210	83	22	15	18.3%	3,191	102	32	24	23.4%	3,170	122			27.0%
	Corporates	8,873	1205	697	576	47.8%	8,745	1333	730	626	47.0%	8,635	1444			46.4%
	of which: SME	2,684	300		146	48.7%	2,617	366		172	47.0%	2,563	421			
Unione di Donobe Thaliane	Retail	8,137	1400		1,058	75.6%	7,934	1603		1,166		7,769	1769			70.3%
Unione di Banche Italiane	of which: SME	2,717	573	405	356	62.1%	2,652	639		381	59.7%	2,596	694			57.9% 42.1%
Società Per Azioni	Secured by mortgages on immovable property	5,061	2347		1,016	43.3%	4,973	2435	1,087	1,038	42.6%	4,895	2512		1,057	42.1%
Società i ci 712ioni	of which: SME	1,267	1623	527	498	30.7%	1,230	1660	536	511	30.8%	1,200	1690	544	521	30.9%
	Items associated with particularly high risk	4	0	0	0	45.0%	4	0	0	0	45.0%	4	0	0	0	45.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	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%
	Collective investments undertakings (CIU)	5	0	0	0	45.0%	5	0	0	0	45.0%	5	0	0	0	45.0%
	Equity	405	0	0	0	0.0%	405	0	0	0	0.0%	405	0	0	0	0.0%
	Securitisation															
	Other exposures	3,502	17	1	1	8.5%	3,502	17	1	1	8.5%	3,502	17	1	1	8.5%
	Standardised Total	44,884	5182	3,030	2,712	52.3%	44,424	5643	3,183	2,910	51.6%	44,027	6040	3,313	3,069	50.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario							
				31/12/2018					31/12/2019					31/12/2020	•	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	14,43	8 76	37	30	40.0%	14,420	94	44	38	40.0%	14,403	111	51	44	40.0%
	Regional governments or local authorities	72	5 46	14	11	23.3%	723	48	15	11	23.9%	722	49	15	12	24.3%
	Public sector entities	33	3 8	5	4	50.8%	329	11	6	5	47.7%	326	14	8	6	46.0%
	Multilateral Development Banks		0 0	0	0	23.3%	0	0	0	0	23.1%	0	0	0	0	22.9%
	International Organisations		0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	2,18	3 72	16	11	15.5%	2,169		23	17	20.3%	2,154	101	30	24	24.0%
	Corporates	8,05	4 1064	657	546	51.4%	7,928	1189	690	596	50.1%	7,820	1298	719	639	49.2%
	of which: SME	2,60	0 300	216	146	48.7%	2,534	366	231	172	47.0%	2,480	420	245	193	46.0%
	Retail	8,08			1,054	75.6%	7,880				72.7%	7,715	1763	1,330	1,240	
Italy	of which: SME	2,68	2 572	404	355	62.1%	2,616	637	419	380	59.7%	2,561	692	432	401	57.9%
Italy	Secured by mortgages on immovable property	5,04			1,009		4,961			1,031	42.6%	4,884	2501	1,095	1,051	
	of which: SME	1,26	6 1623	527	498	30.7%	1,229	1660	536	511	30.8%	1,199	1690	544	521	
	Items associated with particularly high risk		4 0	0	0	45.0%	4	0	0	0	45.0%	4	0	0	0	45.0%
	Covered bonds		0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	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%
	Collective investments undertakings (CIU)		5 0	0	0	45.0%	5	0	0	0	45.0%	5	0	0	0	45.0%
	Equity	40	5 0	0	0	0.0%	405	0	0	0	0.0%	405	0	0	0	0.0%
	Securitisation															
	Other exposures	3,49		1	1	8.5%	3,498	17	1	1	8.5%	3,498	17	1	1	8.5%
	Standardicad Total	42 77	5013	2 972	2 667	53 2%	42 323	5466	3 1 2 3	2 862	52.4%	41 935	5854	3 249	3 018	51 5%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario	,						
				31/12/2018	:				31/12/2019	1				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
IN.A.	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															
	Standardised Total															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



								В	aseline Scenario	0						
				31/12/2018	3				31/12/2019)				31/12/202	.0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
IV.A.	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															
	Standardised Total															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario	,					
				31/12/2018	3				31/12/2019				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Performing exposure1	Non performing exposure1	Stock of provisions	Trom non	Coverage Ratio -
	Central governments or central banks														
	Regional governments or local authorities														
	Public sector entities														
	Multilateral Development Banks														
	International Organisations														
	Institutions														
	Corporates														
	of which: SME														
	Retail														
NI A	of which: SME														
N.A.	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														
	Short Section 1														

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario)						
				31/12/2018	;				31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
N.A.	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															
	Standardised Total															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



AUTHORITY		Unione o	li Banche	Italiane S	ncietà Pe	r Azioni									
		Official C	Dariche	Teanarie 5	ocicta i ci	71210111		E	aseline Scenario)					
				31/12/201	3				31/12/2019				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -
	Central governments or central banks														
	Regional governments or local authorities	_													
	Public sector entities														
	Multilateral Development Banks														
	International Organisations														
	Institutions														
	Corporates														
	of which: SME														
	Retail														
N.A.	of which: SME														
I N.C.	Secured by mortgages on immovable property														
	of which: SME														
	Items associated with particularly high risk	_			1										
	Covered bonds	_			1										
	Claims on institutions and corporates with a ST credit assessment	_			1										
	Collective investments undertakings (CIU)	_									.				
	Equity														
	Securitisation				1										
	Other exposures	_									.				
	Standardised Total														

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario							
				31/12/2018					31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
IN.A.	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															
	Standardised Total															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario	0						
				31/12/201	3				31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
IN.A.	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															
	Standardicad Total															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario							
				31/12/2018					31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
N.A.	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															
	Standardised Total															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



									Adverse Scena	ario						
				31/12/201	8				31/12/201	9				31/12/2020)	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	14,584	78	40	31	40.0%	14,561	102	50	41	40.0%	14,536	126	60	51	40.0%
	Regional governments or local authorities	725	46	15	11	23.4%	723	48	18	12	24.0%	721	50	19	12	24.7%
	Public sector entities	374	11	8	5	48.1%	368	17	10	8	45.3%		23	12	10	44.1%
	Multilateral Development Banks	0	0	0	0	26.2%	0	0	0	0	26.5%		0	0	0	26.8%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Institutions	3,183	110	56	30	27.7%	3,134	159	77	56	35.2%			96	79	38.8%
	Corporates	8,861	1218	728		47.7%	8,706	1373	777	642	46.8%			842	700	46.1%
	of which: SME	2,676	308	231	149	48.3%	2,595	389	255	180	46.4%			300	209	
Unione di Banche Italiane	Retail	8,151	1387	1,190		75.8%	7,916	1621	1,284	1,162				1,431	1,262	69.1%
Unione di banche Italiane	of which: SME	2,711	579	425	360	62.2%	2,632	659	451	393	59.6%				424	57.8% 47.0%
Società Per Azioni	Secured by mortgages on immovable property	5,053	2355	1,211	1,146	48.6%	4,949	2459	1,237	1,175	47.8%			1,257	1,202	47.0%
Società i ci /izioiii	of which: SME	1,263	1626	659	625	38.5%	1,219	1670	672	641	38.4%		1709	682	656	38.4%
	Items associated with particularly high risk	4	0	0	0	45.0%	4	0	0	0	45.0%		0	0	0	45.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	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%
	Collective investments undertakings (CIU)	5	0	0	0	45.0%	5	0	0	0	45.0%		0	0	0	45.0%
	Equity	405	0	0	0	0.0%	405	0	0	0	0.0%	405	0	0	0	0.0%
	Securitisation															
	Other exposures	3,502	17	1	1	8.5%	3,502	17	1	1	8.5%			1	1	8.5%
	Standardised Total	44,846	5221	3,249	2,856	54.7%	44,271	5796	3,454	3,096	53.4%	43,743	6323	3,718	3,318	52.5%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	18				31/12/201	9				31/12/202	<u>!</u> 0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	14,436	78	40	31	40.0%	14,413	101	50	40	40.0%	14,388	125	59	50	40.0%
	Regional governments or local authorities	725	46	15	11	23.4%	723	48	18	12	24.0%	721	50	19	12	24.7%
	Public sector entities	330	10	8	5	48.5%	324	16	9	7	45.6%	319	21	11	9	44.3%
	Multilateral Development Banks	0	0	0	0	26.2%	0	0	0	0	26.5%	0	0	0	0	26.8%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	2,163	92	38	22	24.3%	2,127		55	41	32.1%	2,095		69	58	36.0%
	Corporates	8,043	1075				7,891			611	49.8%	7,748	1370			
	of which: SME	2,593	307	231	149	48.4%	2,512	388	254	180	46.4%	2,438			209	
	Retail	8,097		1,185			7,862			1,158	71.6%	7,657				
Italy	of which: SME	2,676		423	360	62.2%	2,597	657	449	392	59.7%				423	
Italy	Secured by mortgages on immovable property	5,041		1,204			4,937		1,230	1,168	47.7%	4,838		1,250	1,196	
	of which: SME	1,263	1626	659	625	38.5%	1,219	1670	672	641	38.4%	1,180	1709	682	656	
	Items associated with particularly high risk	4	0	0	0	45.0%	4	0	0	0	45.0%	4	0	0	0	45.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	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%
	Collective investments undertakings (CIU)	5	0	0	0	45.0%	5	0	0	0	45.0%	5	0	0	0	45.0%
	Equity	405	0	0	0	0.0%	405	0	0	0	0.0%	405	0	0	0	0.0%
	Securitisation															
	Other exposures	3,498		1	1	8.5%	3,498		1	1	8.5%	3,498		1	1	8.5%
	Standardized Total	42 746	5043	3 178	2 807	55 7%	42 189	5600	3 377	3 039	54 3%	41 678	6111	3 636	3 252	53 2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	18				31/12/201	9				31/12/202	10	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	from non	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															1
	Public sector entities															1
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															1
	of which: SME															1
	Retail															
N.A.	of which: SME															
IN.A.	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)															1
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



									Adverse Scer	nario						
				31/12/201	18				31/12/20:	19				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Irom non	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															1
	Institutions															1
	Corporates															1
	of which: SME															1
	Retail															1
N.A.	of which: SME															1
N.A.	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															i
	Standardised Total															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	18				31/12/201	9				31/12/202	ю.	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
N.A.	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															4
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	.8				31/12/201	9				31/12/202	:0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
N.A.	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															
	Standardised Total															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



AUTHORITY				-					_							
\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\		Unione	di Banche	Italiane	Società	Per Azioni										
									Adverse Scen	ario						
				31/12/20:	18				31/12/201	9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities	_														
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
IV.A.	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															
	Standardised Total															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	18				31/12/201	9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
TAI/Ai	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															
	Standardised Total															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
			31/12/2018						31/12/201	9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
IX.A.	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															
	Standardiced Total															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



ACTACKITY	Unione di Banche Italiane Società Per Azioni															
									Adverse Scen	ario					1	
				31/12/20:	18				31/12/201	.9				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing	Periorining	Non performing exposure1	Stock of provisions	Trom non	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations											1				
	Institutions											1				
	Corporates											1				
	of which: SME															
	Retail															
N.A.	of which: SME											1				
IV.A.	Secured by mortgages on immovable property											1				
	of which: SME											1				
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment											1				
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total											4	4			4

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
				31/12/201	.8				31/12/201	9				31/12/202	.0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Irom non	Non performing
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
N.A.	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															
	Standardised Total															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



2018 EU-wide Stress Test: Securitisations

			Actual	Restated	Baseline Scenario				Adverse Scenario			
		(min EUR)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020		
	STA		0	0								
Exposure values	IRB		2,280	2,280								
	Total		2,280	2,280								
	STA		0	0	0	0	0	0	0	0		
REA	IRB		361	361	361	361	361	361	361	361		
	Total		361	361	361	361	361	361	361	361		
Impairments	Total	Total banking book others than assessed at fair value	0	0	0	0	0	0	0	0		



2018 EU-wide Stress Test: Risk exposure amounts Unione di Banche Italiane Società Per Azioni

	Actual	Restated	В	aseline scenario		Adverse scenario			
(min EUR)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020	
Risk exposure amount for credit risk	61,833	55,189	55,189	55,189	55,189	55,375	55,189	57,368	
Risk exposure amount for securitisations and re-securitisations	361	361	361	361	361	361	361	361	
Risk exposure amount other credit risk	61,472	54,827	54,827	54,827	54,827	55,014	54,827	57,006	
Risk exposure amount for market risk	1,008	1,008	1,008	1,008	1,008	1,047	1,047	1,047	
Risk exposure amount for operational risk	4,213	4,213	4,213	4,213	4,213	4,213	4,213	4,213	
Other risk exposure amounts	0	0	0	0	0	0	0	0	
Total risk exposure amount	67,054	60,409	60,409	60,409	60,409	60,635	60,448	62,628	

2018 EU-wide Stress Test: Capital

			Actual	Restated		Baseline Scenario			Adverse Scenario			
		(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020		
	А	OWN FUNDS	9,475	8,657	8,721	9,060	9,300	7,691	7,352	6,982		
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	7,755	7,094	6,988	7,327	7,567	5,957	5,618	5,235		
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	6,112	6,112	6,112	6,112	6,112	6,112	6,112	6,112		
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0		
	A.1.2	Retained earnings	1,815	1,815	1,588	1,863	2,047	964	829	533		
	A.1.3	Accumulated other comprehensive income	-120	-40	-40	-40	-40	-304	-304	-304		
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves	-68	12	12	12	12	-252	-252	-252		
	A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]	0	0	0	0	0	0	0	0		
	A.1.3.3	Other OCI contributions	-52	-52	-52	-52	-52	-52	-52	-52		
	A.1.4	Other Reserves	1,959	1,093	1,093	1,093	1,093	1,093	1,093	1,093		
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	0		
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0	0		
	A.1.7	Adjustments to CET1 due to prudential filters	-8	-8	-8	-8	-8	-8	-8	-8		
	A.1.8	(-) Intangible assets (including Goodwill)	-1,723	-1,723	-1,723	-1,723	-1,723	-1,723	-1,723	-1,723		
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-331	-331	-427	-230	-97	-691	-744	-867		
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-39	-149	0	0	0	0	0	0		
	A.1.11	(-) Defined benefit persion fund assets	-1	-1	-1	-1	-1	-1	-1	-1		
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	0		
	A.1.13 (-) Excess deduction from AT1 items over AT1 Capital	-7	-18	0	0	0	0	0	0			
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	0		
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	0		
	A.1.15	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	0	0	0	0	0	0	0	0		
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	0		
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0		
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	-55	-88	-162		
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	0		
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0	0		
OWN FUNDS	A.1.21	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		-787								
	A.1.21.1	Of which: subject to transitional arrangements		-255	-414	-308	-264	-600	-534	-804		
	A.1.21.1.1	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17		255	255	255	255	255	255	255		
	A.1.21.1.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2018		0	159	53	9	345	279	549		
	A.1.21.1.3	Increase of CET1 capital due to the tax deductibility of the amounts above		0	0	0	0	0	0	0		
	A.1.22	Transitional adjustments	96	345	394	262	185	570	454	563		
	A.1.22.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0		
	A.1.22.2	Transitional adjustments due to additional minority interests (+/-)	9	9	0	0	0	0	0	0		
	A.1.22.3	Adjustments due to IFRS 9 transitional arrangements		242	394	262	185	570	454	563		
	A.1.22.3.1	From the increased IFRS 9 ECL provisions net of EL		242	394	262	185	570	454	563		
	A.1.22.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0		
	A.1.22.4	Other transitional adjustments to CET1 Capital Of which due to DTAs that rais on future profitability and do not arise from temporary	88	94	0	0	0	0	0	0		
	A.1.22.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences Of which: due to DTAs that rely on future profitability and arise from temporary differences and	66	66	0	0	0	0	0	0		
	A.1.22.4.2	CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0		
	A.1.22.4.3	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	14	-2								



2018 EU-wide Stress Test: Capital

Unione di Banche Italiane Società Per Azioni

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	0	0	0	0
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	0	0	0	0
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions	7	18	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments	-7	-18	0	0	0	0	0	0
	A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,755	7,094	6,988	7,327	7,567	5,957	5,618	5,235
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,721	1,563	1,733	1,733	1,733	1,734	1,733	1,746
	A.4.1	Tier 2 Capital instruments	1,619	1,619	1,619	1,619	1,619	1,619	1,619	1,619
	A.4.2	Other Tier 2 Capital components and deductions	99	-44	114	114	114	115	114	127
	A.4.3	Tier 2 transitional adjustments	3	-12	0	0	0	0	0	0
	A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2	0	0	0	0	0	0	0	0
	В	TOTAL RISK EXPOSURE AMOUNT	67,054	60,409	60,409	60,409	60,409	60,635	60,448	62,628
TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		236	322	249	185	393	322	295
	C.1	Common Equity Tier 1 Capital ratio	11.56%	11.70%	11.51%	12.08%	12.49%	9.76%	9.25%	8.32%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio	11.56%	11.70%	11.51%	12.08%	12.49%	9.76%	9.25%	8.32%
	C.3	Total Capital ratio	14.13%	14.28%	14.36%	14.94%	15.35%	12.60%	12.10%	11.10%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	7,665	6,767	6,594	7,066	7,382	5,387	5,165	4,673
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)	7,665	6,767	6,594	7,066	7,382	5,387	5,165	4,673
	D.3	TOTAL CAPITAL (fully loaded)	9,383	8,343	8,327	8,799	9,115	7,121	6,898	6,419
	E.1	Common Equity Tier 1 Capital ratio	11.43%	11.20%	10.92%	11.70%	12.22%	8.88%	8.54%	7.46%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio	11.43%	11.20%	10.92%	11.70%	12.22%	8.88%	8.54%	7.46%
	E.3	Total Capital ratio	13.99%	13.81%	13.78%	14.57%	15.09%	11.74%	11.41%	10.25%
	F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 - 2020 period (cumulative conversions) (1)	0	0	0	0	0	0	0	0
	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
	G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)			0	0	0	0	0	0
Memorandum items	H.1	Total leverage ratio exposures (transitional)	132,622	131,970	131,970	131,970	131,970	131,970	131,970	131,970
	H.2	Total leverage ratio exposures (fully loaded)	132,541	131,643	131,643	131,643	131,643	131,643	131,643	131,643
	H.3	Leverage ratio (transitional)	5.85%	5.38%	5.29%	5.55%	5.73%	4.51%	4.26%	3.97%
	H.4	Leverage ratio (fully loaded)	5.78%	5.14%	5.01%	5.37%	5.61%	4.09%	3.92%	3.55%
	P.1	Capital conservation buffer	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
	P.2	Countercyclical capital buffer	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.3	O-SII buffer	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Transitional combined buffer requirements (%)	P.4	G-SII buffer	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	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%	0.00%
	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%	0.00%
	P.6	Combined buffer	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%

(1) Conversions not considered for CET1 computation (2) Excluding instruments included in row F



2018 EU-wide Stress Test: P&L

	Actual		Baseline scenario			Adverse scenario			
(mln EUR)	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020		
Net interest income	1,785	1,729	1,718	1,706	1,634	1,587	1,542		
Interest income	2,395	2,176	2,252	2,440	2,497	2,629	2,816		
Interest expense	-610	-447	-535	-734	-863	-1,042	-1,274		
Dividend income	13	13	13	13	7	7	7		
Net fee and commission income	1,554	1,554	1,554	1,554	1,399	1,399	1,399		
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	123	86	86	86	59	64	64		
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					-112				
Other operating income not listed above, net	450	332	332	332	342	332	332		
Total operating income, net	3,925	3,713	3,703	3,691	3,328	3,389	3,343		
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-1,051	-1,310	-321	-526	-1,696	-774	-979		
Other income and expenses not listed above, net	-2,084	-2,701	-2,700	-2,700	-2,821	-2,782	-2,760		
Profit or (-) loss before tax from continuing operations	790	-297	681	465	-1,189	-166	-396		
Tax expenses or (-) income related to profit or loss from continuing operations	-78	96	-197	-132	360	53	122		
Profit or (-) loss after tax from discontinued operations	0								
Profit or (-) loss for the year	712	-201	484	332	-829	-113	-274		
Amount of dividends paid and minority interests after MDA-related adjustments	133	26	209	148	22	22	22		
Attributable to owners of the parent net of estimated dividends	579	-227	275	184	-851	-135	-296		
Memo row: Impact of one-off adjustments		108	108	108	108	108	108		
The results include distribution restrictions for MDA adjustments		No	No	No	No	No	No		



2018 EU-wide Stress Test: Major capital measures and realised losses

Issuance of CET 1 Instruments 01 January to 30 June 2018	Impact on Common Equity Tier 1 mln EUR
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018	Impact on Additional Tier 1 and Tier 2 mln EUR
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 30 June 2018	mln EUR
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0



2018 EU-wide Stress Test

Information on performing and non-performing exposures¹

	Actual										
				31/12/20	17						
		Accumulated impairment, Gross carrying amount accumulated changes in fair value to credit risk and provisions					Collaterals and financial				
		Of which performing	Of which no	n-performing	On performing	On non-performing	guarantees received on non- performing				
(min EUR)		but past due >30 days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures				
Debt securities (including at amortised cost and fair value)	13,558	0	32	32	0	14	0				
Central banks	0	0	0	0	0	0	0				
General governments	12,758	0	0	0	0	0	0				
Credit institutions	228	0	0	0	0	0	0				
Other financial corporations	217	0	0	0	0	0	0				
Non-financial corporations	356	0	32	32	0	14	0				
Loans and advances(including at amortised cost and fair value)	105,158	1,066	12,651	12,651	411	4,491	7,014				
Central banks	5,900	0	0	0	0	0	0				
General governments	834	17	44	44	5	8	1				
Credit institutions	2,022	41	0	0	0	0	0				
Other financial corporations	5,132	10	197	197	18	81	81				
Non-financial corporations	50,449	371	8,182	8,182	282	2,811	4,603				
Households	40,821	627	4,228	4,228	106	1,591	2,329				
DEBT INSTRUMENTS other than HFT	118,716	1,066	12,683	12,683	411	4,506	7,014				
OFF-BALANCE SHEET EXPOSURES	43,011		664	664	-32	224					

¹ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

² Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

³ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)



2018 EU-wide Stress Test

Information on performing and forborne exposures¹

	Actual					
		31/12/2017				
		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with forbearance measures	
Debt securities (including at amortised cost and fair value)	29	29	14	14	0	
Central banks	0	0	0	0	0	
General governments	0	0	0	0	0	
Credit institutions	0	0	0	0	0	
Other financial corporations	0	0	0	0	0	
Non-financial corporations	29	29	14	14	0	
Loans and advances (including at amortised cost and fair value)	6,218	3,825	1,003	959	4,621	
Central banks	0	0	0	0	0	
General governments	5	0	0	0	0	
Credit institutions	0	0	0	0	0	
Other financial corporations	86	69	22	22	49	
Non-financial corporations	4,098	2,763	760	727	2,872	
Households	2,029	992	221	210	1,700	
DEBT INSTRUMENTS other than HFT	6,247	3,854	1,017	973	4,621	
Loan commitments given	166	126	0	0	53	

¹ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30