

2018 EU-wide Stress Test

Bank Name	Banco BPM S.p.A.
LEI Code	815600E4E6DCD2D25E30
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	2,121		1,929	1,948	2,007	1,780	1,752	1,629
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	111		52	52	52	-116	19	19
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-1,554		-690	-148	-325	-1,986	-467	-695
Profit or (-) loss for the year	2,606		392	825	717	-1,119	118	-63
Coverage ratio: non-performing exposure (%)	48.46%	53.17%	52.33%	50.69%	49.39%	54.10%	52.19%	50.51%
Common Equity Tier 1 capital	9,379	9,273	9,225	9,942	10,456	6,756	6,560	5,970
Total Risk exposure amount (all transitional adjustments included)	75,896	66,506	67,428	66,479	66,451	68,068	69,784	70,496
Common Equity Tier 1 ratio, %	12.36%	13.94%	13.68%	14.95%	15.74%	9.93%	9.40%	8.47%
Fully loaded Common Equity Tier 1 ratio, %	11.92%	11.20%	11.73%	13.20%	14.32%	7.03%	7.01%	6.67%
Tier 1 capital	9,608	9,514	9,359	10,075	10,544	6,890	6,694	6,057
Total leverage ratio exposures	171,887	174,150	174,150	174,150	174,150	174,150	174,150	174,150
Leverage ratio, %	5.59%	5.46%	5.37%	5.79%	6.05%	3.96%	3.84%	3.48%
Fully loaded leverage ratio, %	5.26%	4.26%	4.55%	5.05%	5.48%	2.75%	2.81%	2.71%
		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 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	1					
								31/12/20	17					
			Exposure	values			Risk expo	sure amounts						
		A-IF	1B	F-1	RB	A-I	RB	F-IR	B	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	0	0	0	(0	0	0	0		0	0	0	-
	Institutions	0	0	0	(0	0	0	0		0	0	0	-
	Corporates	42,769	15,045	0	(18,974	3,551	0	0	42,614	4 15,018	8,456	8,277	55.1%
	Corporates - Of Which: Specialised Lending	0	0	0	(0	0	0	0		0	0	0	-
	Corporates - Of Which: SME	21,552		0		9,143	3,082	0	0	21,48		7,565		
	Retail	39,691		0	0	5,959	1,102	0	0	39,68	1 4,876	2,635	2,466	50.6%
	Retail - Secured on real estate property	27,810		0	(3,044	700	0	0	27,810		1,769		
	Retail - Secured on real estate property - Of Which: SME	4,196		0	(1,081	186	0	0	4,19		465		
Banco BPM S.p.A.	Retail - Secured on real estate property - Of Which: non-SME	23,614		0		1,963	514	0	0	23,614		1,304	1,213	
	Retail - Qualifying Revolving	1,005		0		156	1	0	0	1,00		4	1 2	34.3%
	Retail - Other Retail	10,876		0	(2,758	401	0	0	10,866		862		
	Retail - Other Retail - Of Which: SME	9,366		0		2,520	308	0	0	9,35		645		65.7%
	Retail - Other Retail - Of Which: non-SME	1,510	301	0	(239	94	0	0	1,50	9 301	217	211	70.1%
	Equity									-	0	0	0	1-
	Securitisation													
	Other non-credit obligation assets										0	0	0	-
	IRB TOTAL	82,460	19,921	0		24,933	4,653	0	0	82,295	19,894	11,091	10,743	54.0%

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

								Restated						
			Exposure	values			Risk expo	31/12/20 sure amounts	17				_	
		A-II		F-I	RB	A-1		F-IR	В	Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
	44.55	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	0	0	0		0	0	0	0	0	0	0	. 0	<u> </u>
	Institutions	0	0	0		0	0	0	0	0	0	0	. 0	-
	Corporates	42,769	15,034	0	0	18,973	3,548	0	0	42,613	15,008	8,446	8,268	55.1%
	Corporates - Of Which: Specialised Lending	0	0	0	(0	0	0	0	0	0	0	0	I-
	Corporates - Of Which: SME	21,552	12,861	0		9,143	3,078	0	0	21,480	12,839	7,555	7,429	57.9%
	Retail	39,629	4,872	0		5,951	1,101	0	0	39,619	4,872	2,633	2,464	50.6%
	Retail - Secured on real estate property	27,753	3,646	0	(3,037	699	0	0	27,753	3,646	1,767	1,647	45.2%
	Retail - Secured on real estate property - Of Which: SME	4,196	1,173	0	(1,081	186	0	0	4,196	1,173	465	435	37.1%
Italy	Retail - Secured on real estate property - Of Which: non-SME	23,557	2,473	0	0	1,956	513	0	0	23,557	2,473	1,303	1,212	49.0%
	Retail - Qualifying Revolving	1,004	6	0	(156	1	0	0	1,004	6	4	2	34.3%
	Retail - Other Retail	10,872	1,220	0		2,758	401	0	0	10,862	1,220	861	815	66.8%
	Retail - Other Retail - Of Which: SME	9,366	920	0		2,520	308	0	0	9,357	920	645	605	65.7%
	Retail - Other Retail - Of Which: non-SME	1,506	300	0		238	93	0	0	1,505	300	217	210	70.2%
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IDD TOTAL	92 207	10 006	^		24 025	4 640	•	•	92 222	10 990	11 070	10 721	E4 00%

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

								Restated 31/12/20						
			Exposur	e values			Risk expo	sure amounts	<u></u>				1	
		A-I	RB	F-	IRB	A-1	RB	F-IR	tB	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
	(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)



								Restate	•					
								31/12/20						
			Exposur	e values			Risk expo	sure amounts						
		A-II	RB	F-	IRB	A-	IRB	F-IF	tB	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	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)

								Restate	i					
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	RB	F-	IRB	A-	IRB	F-II	tB	Performing	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)



		Banco BPM	l S.p.A.											
								Restated	1					
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	RB	F-	IRB	A-1	IRB	F-IR	tB	Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
										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	Defaulted					
	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	RB	F:	IRB	A-1	RB	F-IR	В	Performing	Non performing		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			1			

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

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



		Banco BPM	l S.p.A.											
								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-I	RB	F-	IRB	A-:	IRB	F-IF		Performing	Non performing	Stock of	Of which: from	Coverage Ratio
		No. defeated	Defeated.	No. defended	Defeated.	No. defection	Defaulted	No. defended	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Deraulted	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	1					
								31/12/20						
			Exposur	e values		1	Risk expo	sure amounts	<u></u>	1			1	
		A-I	RB	F-	IRB	A-:	IRB	F-IR	tB	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	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													
	IRB TOTAL													

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



									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
	(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	41,750	15,882	8,801	8,602	54.2%	41,036	16,596	8,936	8,773	52.9%	40,435	17,198	9,059	8,920	51.9%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	20,898	13,431	7,699	7,569	56.4%	20,419	13,910	7,785	7,678	55.2%	20,017	14,311	7,861	7,771	54.3% 43.2%
	Retail	38,937	5,620	2,878	2,690	47.9%	38,287	6,270	3,000	2,832	45.2%	37,698	6,859	3,112	2,962	43.2%
	Retail - Secured on real estate property	27,313	4,147	1,816	1,707	41.2%	26,901	4,559	1,859	1,755	38.5%	26,534	4,925	1,892	1,798	36.5%
	Retail - Secured on real estate property - Of Which: SME	4,060	1,310	481	455	34.7%	3,948	1,421	494	471	33.1%	3,852	1,517	505	484	31.9%
Banco BPM S.p.A.	Retail - Secured on real estate property - Of Which: non-SME	23,254	2,837	1,335	1,252	44.1%	22,953	3,138	1,365	1,285	40.9%	22,683	3,408	1,387	1,314	38.5%
	Retail - Qualifying Revolving	982	29	16	9	31.5%	958	53	20	16	29.3%	935	76	25	21	28.3%
	Retail - Other Retail	10,643	1,444	1,046	974	67.5%	10,429	1,658	1,121	1,061	64.0%	10,228	1,858	1,195	1,142	61.5%
	Retail - Other Retail - Of Which: SME	9,160	1,117			67.9%	8,972	1,305	895	841	64.4%	8,796	1,481	966	918	62.0%
	Retail - Other Retail - Of Which: non-SME	1,483	327	222	216	65.9%	1,457	353	225	220	62.4%	1,432	377	229	224	59.4%
	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	80,688	21,502	11.679	11,292	52.5%	79,323	22,866	11.937	11,605	50.8%	78.133	24,057	12,171	11.881	49.4%

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

								E	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		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	0	0	-
	Institutions	0	0	0	0		0	0	0	0		0	0	0	0	
	Corporates	41.750	15.872	8,791	8,592	54.1%	41.036	16,585	8,926	8.763	52.8%	40.434	17.187	9,049	8.910	51.8%
	Corporates - Of Which: Specialised Lending	0	0	0	0		0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	20,898	13,421	7,689		56.3%	20,419	13,900	7,775	7,668	55.2%	20,017	14,301	7,851	7,761	54.3%
	Retail	38,877	5,614	2,875	2,688	47.9%	38,227	6,263	2,998	2,830	45.2%	37,639	6,851	3,110	2,959	43.2%
	Retail - Secured on real estate property	27,257	4,142	1,814		41.2%	26,846		1,857	1,754		26,480		1,890		
	Retail - Secured on real estate property - Of Which: SME	4,059	1,310	481		34.7%	3,947		494	471		3,851		505		31.9%
Italy	Retail - Secured on real estate property - Of Which: non-SME	23,198	2,832	1,333	1,251	44.2%	22,898	3,132	1,363	1,283		22,629	3,401	1,385	1,312	
	Retail - Qualifying Revolving	981	29	16	9	31.5%	957	53	20	16	29.3%	935	75	25	21	28.3%
	Retail - Other Retail	10,639	1,443	1,045		67.5%	10,425		1,120			10,225		1,195		
	Retail - Other Retail - Of Which: SME	9,160		824		67.9%	8,972		895			8,796		966		
	Retail - Other Retail - Of Which: non-SME	1,479	326	221	215	66.0%	1,453	352	225	219	62.4%	1,429	376	229	224	59.5%
	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	80,626	21,485	11,666	11,280	52.5%	79,263	22,849	11,924	11,593	50.7%	78,074	24,038	12,159	11,869	49.4%

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	
		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)



									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		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 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				31/12/20	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															
	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)



		Banco BPM	S.p.A.													
									Baseline Scen							
				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
	(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)

									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 Scen	ario						
				31/12/2018					31/12/20	19				31/12/202	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															
	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)



		Banco BPM	I S.p.A.													
									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
	(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)

									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															



Banco BPM S.p.A.

								Ac	verse Scenari	0						
				31/12/20:	18				31/12/2019					31/12/202	10	
		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		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	41,609	16,023	9,321	8,866	55.3%	40,514	17,119	9,646	9,231	53.9%	39,450	18,182	9,962	9,603	52.8%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	20,764	13,565	7,928	7,653	56.4%	19,998		8,133	7,908	55.2%	19,258		8,343	8,168	54.2%
	Retail	38,906	5,651	3,344	2,777	49.1%	37,958	6,599	3,502	3,032	45.9%	36,906	7,651	3,700	3,312	43.3%
	Retail - Secured on real estate property	27,293	4,167	2,158	1,769	42.5%	26,709	4,751	2,188	1,871	39.4%	26,061	5,399	2,240	1,982	36.7%
	Retail - Secured on real estate property - Of Which: SME	4,053	1,316	552	492	37.4%	3,891	1,478	577	523	35.4%	3,726	1,643	596	554	33.7%
Banco BPM S.p.A.	Retail - Secured on real estate property - Of Which: non-SME	23,240	2,851	1,606	1,277	44.8%	22,818	3,272	1,611	1,348	41.2%	22,335	3,756	1,644	1,428	38.0%
	Retail - Qualifying Revolving	981	30	31	13	44.5%	942	69	41	28	41.4%	898		55	45	40.2%
	Retail - Other Retail	10,633	1,453		994	68.4%	10,306		1,273	1,132	63.6%	9,948	2,139	1,405	1,285	60.0%
	Retail - Other Retail - Of Which: SME	9,151	1,125	915	776	69.0%	8,866		1,026	904	64.1%	8,555		1,148	1,044	60.6%
	Retail - Other Retail - Of Which: non-SME	1,482	328	239	218	66.5%	1,440	369	247	229	61.9%	1,392	418	256	241	57.7%
	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	80,516	21,674	12,665	11,642	53.7%	78,471	23,718	13,148	12,262	51.7%	76,356	25,834	13,662	12,915	50.0%

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

								Ad	iverse Scenari	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		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	(0	0	0		0	0	0	0	-	0	0	0	0	-
	Institutions	(0	0	0		0	0	0	0		0	0	0	0	
	Corporates	41,609	16,012	9,311	8,856	55.3%	40,513	17,108	9,636	9,221	53.9%	39,449	18,172	9,952	9,593	52.8%
	Corporates - Of Which: Specialised Lending		0	0	0	-	0	0	0	0	-	0	0	0	0	/-
	Corporates - Of Which: SME	20,764	13,555	7,918	7,644	56.4%	19,998	14,321	8,123	7,898	55.1%	19,258	15,060			54.2%
	Retail	38,846		3,340			37,899	6,592	3,498	3,029	45.9%	36,848				43.3%
	Retail - Secured on real estate property	27,237		2,156		42.5%	26,654	4,745	2,185	1,869	39.4%	26,007	5,392			36.7%
	Retail - Secured on real estate property - Of Which: SME	4,053		552			3,890	1,478	577	523	35.4%	3,725				33.7%
Italy	Retail - Secured on real estate property - Of Which: non-SME	23,184	2,846	1,603	1,275	44.8%	22,764	3,266	1,608	1,346	41.2%	22,282	3,749	1,641	1,426	38.0%
	Retail - Qualifying Revolving	980	30	31	13	44.5%	942	68	41	28	41.4%	897	113	55	45	40.2%
	Retail - Other Retail	10,629		1,153			10,303	1,779	1,272	1,132	63.6%	9,944				60.1%
	Retail - Other Retail - Of Which: SME	9,151			776	69.0%	8,866	1,411	1,026	904	64.1%	8,555				60.6%
	Retail - Other Retail - Of Which: non-SME	1,478	327	238	217	66.5%	1,437	368	246	228	61.9%	1,389	416	256	240	57.7%
	Equity	(0	0	0	-	0	0	0	0	-	0	0	0	0	j-
	Securitisation															
	Other non-credit obligation assets		0	0	0	-	0	0	0	0	-	0	0	0	0	4
	IRB TOTAL	80,455	21,657	12,652	11,630	53.7%	78,412	23,700	13,135	12,250	51.7%	76,297	25,815	13,648	12,902	50.0%

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	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				31/12/201	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								1							
	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 Scenari	io						
				31/12/20	18				31/12/2019	9				31/12/20	20	
	(min EUR, %6)	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)



								Ac	iverse 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	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	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		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				31/12/201	•				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															
	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)



		Banco BPM	1 S.p.A.													
		_ , , , , , _ , ,						A	dverse Scenar	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	_	1													
	Corporates - Of Which: SME	_	1													
	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	
		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
	(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															



						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts		Non		Of which:	Coverage Ratio -
	(4) 700 80	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	performing exposure1	Stock of provisions	from non performing exposures	Non performing exposures1
	(min EUR, %)									
	Central governments or central banks	32,935	0	3,682	0	32,871	118	56	49	41.7%
	Regional governments or local authorities	387	4	77	4	381	15	6	5	35.1%
	Public sector entities	520	0	361	0	514	16	9	9	57.5%
	Multilateral Development Banks	117	0	0	0	115	4	1	1	31.5% 0.0%
	International Organisations Institutions	13,070	0	6,294	0	25,351	57	43	25	
	Corporates	6,190	2,420	6,084	2.681	6,213	5.032	2.631	2.609	51.9%
	of which: SME	4,184	1,779	4,140	1,961	4,190	3,998	2,235	2,218	
	Retail	2.062	142	1,485	1,301	2,110	368	2,233	2,210	61.4%
	of which: SME	526	127	333	157	534	263		136	51.7%
Banco BPM S.p.A.	Secured by mortgages on immovable property	897	185	379	185	899	228	45	43	18.9%
	of which: SME	529	125	230	125	530	158	33	32	20.5%
	Items associated with particularly high risk	187	7	281	11	24	4	0	0	0.0%
	Covered bonds	108	0	21	0	110	0	2	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)	1,321	121	1,321	135	2,082	198	83	78	39.2%
	Equity			1,882	4	722	0	1	0	0.0%
	Securitisation									
	Other exposures			3,078	0	4,104	0	0	0	0.0%
	Standardised Total	63,297	2,883	24,945	3,193	75,495	6,041	3,116	3,046	50.4%

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	28,412	0	3,681	0	28,347	118	56	49	41.7%					
	Regional governments or local authorities	387	4	77	4	381	15	6	5	35.1%					
	Public sector entities	485	0	354	0	479	16	9	9	57.5%					
	Multilateral Development Banks	91	0	0	0	88	4	1	1	31.5%					
	International Organisations	0	0	0	0	0	0	0	0	0.0%					
	Institutions	8,502	0	5,089	0	18,548	56	39	24	43.1%					
	Corporates	5,168	2,371	5,125	2,621	5,188	4,811	2,458	2,437	50.7%					
	of which: SME	3,274	1,732	3,290	1,903	3,282	3,798	2,081	2,065	54.4%					
	Retail	2,058	142	1,483	173	2,106	368	238	225						
Italy	of which: SME	525	127	333	157	534	263	139	136	51.7%					
Italy	Secured by mortgages on immovable property	894	185	377	185	896	228	45	43	18.9%					
	of which: SME	527	125	229	125	528	157	33	32	20.5%					
	Items associated with particularly high risk	137	7	205	11	19	4	0	0	0.0%					
	Covered bonds	102	0	20	0	102	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)	1,168	121	1,168	135	2,082	198	83	78	39.2%					
	Equity					686	0	1	0	0.0%					
	Securitisation														
	Other exposures					4,092	0	0	0	0.0%					
	Standardised Total	52,749	2,833	22,396	3,132	63,014	5,817	2,936	2,872	49.4%					

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												



						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
			Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)								exposures	
	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)

						Restated				
						31/12/2017				
		Exposure	e values	Risk exposu	ıre amounts				Of which:	
	(mln 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)

						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									

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



		Banco BPM	S.p.A.							
						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									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
N.A.	of which: SME									
11.7.	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											
I N.C.	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)



		Banco BPM	S.p.A.							
			<u> </u>			Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
		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
	(min 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									
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									

	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										
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)



Banco BPM S.p.A.

		Baseline Scenario														
								В	aseline Scenario							
				31/12/2018					31/12/2019					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	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	32,803	186	103	75	40.1%	32,734	255	127	100	39.4%	32,669	320	151	1 125	39.0%
	Regional governments or local authorities	381	16	7	6	40.0%	380	17	7	7	40.0%	379		- 7	7	7 40.0%
	Public sector entities	511	18	11	10	54.5%	509	20	11	10	52.2%	508	22	1:	ι 11	1 50.1%
	Multilateral Development Banks	114	4	2	2	42.5%	114	5	2	2	40.4%	113	5		2 2	2 38.7% 0 0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0		0.0%	0	C		0	0.0%
	Institutions	25,208	199	121	78	39.1%	25,057	350	172	126	35.9%	24,896	511	231	177	7 34.6% 3 52.0%
	Corporates	6,132	5113	2,727	2,702	52.9%	6,052	5193		2,723	52.4%	5,974				52.0%
	of which: SME	4,129	4058	2,252	2,233	55.0%	4,070	4118	2,265	2,247		4,012	4176			1 54.2%
	Retail	2,094	385	234	229	59.6%	2,078	400	236	231	57.8%	2,061	417	239	9 234	
Panco PDM C n A	of which: SME	527	270	140	138	51.1%	525	273	139	139	50.9%	522	275	140	139	
Banco BPM S.p.A.	Secured by mortgages on immovable property	879	248	110	103	41.6%	862	266	112	107	40.3%	847	280	115	110	39.3%
	of which: SME	519	168	74	71	42.0%	510	178	76	73	41.0%	502		77	75	40.2%
	Items associated with particularly high risk	24	4	2	2	48.5%	24	4	2	2	47.8%	23			2	2 47.2%
	Covered bonds	109	1	1	0	28.3%	109	2	1		28.2%	108	3		. 1	1 28.2%
	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%
	Collective investments undertakings (CIU)	2,067	213	106	101	47.7%	2,053	227	110	106	46.4%	2,037	243	115	110	45.3%
	Equity	718	4	3	1	29.9%	713	9	4	3	29.6%	708	14	- 6	j 4	4 29.5%
	Securitisation															
	Other exposures	4,081	23	15	7	29.8%	4,056	48	23	14	29.6%	4,028	76	32	2 22	29.5%
	Standardised Total	75,121	6415	3,442	3,317	51.7%	74,739	6796	3,555	3,432	50.5%	74,352	7183	3,677	7 3,547	7 49.4%

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		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	28,28	177	7 95	71	40.1%	28,229	236	116	93	39.3%	28,173	292	136	114	38.99
	Regional governments or local authorities	38:	16	5 7	6	40.0%	380	17	7	7	40.0%	379	18	7	7	40.09
	Public sector entities	470	18	11	10	54.7%	475	20	11	. 10	52.4%	473	22	11	. 11	50.49
	Multilateral Development Banks	81	3 4	1 2	2	42.9%	87	4	2	! 2	41.1%	87	5	2	. 2	39.6%
	International Organisations) (0	0	0.0%	0	0	0	0	0.0%	0	0		0	0.0%
	Institutions	18,44	160	96	64	40.4%	18,334	270	134	100	36.9%	18,216	387	177	137	35.3%
	Corporates	5,119				51.8%	5,052	4947	2,565				5012		2,561	51.1%
	of which: SME	3,23	3849	2,094	2,078	54.0%	3,183	3897	2,104	2,090	53.6%	3,136	3944	2,115	2,101	53.3%
	Retail	2,09	384	234	229	59.5%	2,074	400	236	231	57.8%		416	238	233	56.0%
Italy	of which: SME	52	270	140	138	51.1%	524	273	139	139	50.9%	521	275		139	
Italy	Secured by mortgages on immovable property	876	248	110	103	41.6%	859	265	112	107	40.3%	844	279	114	110	39.3%
	of which: SME	517	168	74	70	42.0%	508	177	75	73	41.0%	500	185	77	74	40.2%
	Items associated with particularly high risk	19	9 4	1 2	2	48.6%	19	4	2	. 2	48.1%	18	4	2	. 2	47.5%
	Covered bonds	10:	1	. 0	0	29.8%	101	1	1	. 0	29.6%	100	2	1	1	29.5%
	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%
	Collective investments undertakings (CIU)	2,06		106	101	47.7%	2,053	227	110	106	46.4%	2,037	243	115	110	45.3%
	Equity	683	2 4	3	1	29.9%	678	8	4	2	29.6%	673	13	9	4	29.5%
	Securitisation															
	Other exposures	4,069		15	7	29.8%	4,044	48	23	14	29.6%	4,016	76	32	22	29.5%
	Standardised Total	62,701	6130	3,229	3,124	51.0%	62,383	6448	3,322	3,219	49.9%	62,061	6770	3,421	3,314	49.0%

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															
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															



2018 EU-wide Stress Test: Credit risk STA Banco BPM S.p.A.

								В	aseline Scenari	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	Non performing
	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															
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)

								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 -	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															
	Securitisation															
	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 - 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)



ACTHORITY		Banco Bl	PM S.p.A.						aseline Scenari							
				31/12/2018	:			В	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														4	
	Retail														4	
N.A.	of which: SME														4	
IV.A.	Secured by mortgages on immovable property														4	
	of which: SME														4	
	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)

								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	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														4
	Multilateral Development Banks														
	International Organisations														
	Institutions														
	Corporates														
	of which: SME														
	Retail														4
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							
				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															1
	Items associated with particularly high risk															1
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															1
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

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



AUTHORITY		Banco B														
		Builed B						В	aseline Scenario							
				31/12/201	8				31/12/2019					31/12/2020	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	Non performing	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	
	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)

								Ba	seline Scenario							
				31/12/2018					31/12/2019					31/12/202)	
	(d. D. M.)	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
	(min EUR, %)				exposures					exposures					exposures	
	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															



2018 EU-wide Stress Test: Credit risk STA Banco BPM S.p.A.

									Adverse Scen	ario						
				31/12/201	8				31/12/201					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	32,795	193	114	77	40.0%	32,708	281	148	110	39.2%	32.615	373	181	145	38,79
	Regional governments or local authorities	380	16	7	7	40.0%	379	17	8	7	40.0%	378	18	8	7	40.09
	Public sector entities	512	18	12	11	60.1%	509	21	13	12	55.8%	505	24	14	13	52.19
	Multilateral Development Banks	114	4	2	2	48.0%	113	5	3	2	45.1%	112	6	3	3	42.99
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Institutions	25,219	188	158	86	45.8%	25,023	384	248	162	42.1%		630		256	40.79
	Corporates	6,139	5106	2,917	2,874	56.3%	6,027	5218		2,910						55.29
	of which: SME	4,134	4054	2,359	2,327	57.4%	4,050	4138	2,392	2,353	56.9%	3,950	4238	2,419	2,383	56.29
	Retail	2,096	382	263	242	63.4%	2,068	411	266	248	60.4%	2,033	445	271	255	57.29
Banco BPM S.p.A.	of which: SME	530	267	153	150	56.4%	526	271	154	152	56.0%	522	275	154	153	
Dalico DPM 3.p.A.	Secured by mortgages on immovable property	887	240	125	116	48.1%	867	260	132	121	46.5%	845	282	135	127	44.99
	of which: SME	524	164	84	79	48.3%	511	177	89	83	46.9%		191	92	87	45.39
	Items associated with particularly high risk	24	4	2	2	54.4%	23	5	3	2	53.5%			3	3	52.49
	Covered bonds	110	1	1	0	35.3%	108	2	1	1	34.7%		3	2	1	34.49
	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	0.09
	Collective investments undertakings (CIU)	2,068	212	122	114	53.8%	2,048	232	131	121				139	129	50.39
	Equity	717	4	4	2	36.7%	711	11	7	4	35.8%	703	19	10	7	35.39
	Securitisation															
	Other exposures	4,080	24	24	9	36.5%	4,044	61	40	22	35.8%	3,996	108	57	38	35.39
	Standardised Total	75,143	6393	3,752	3,541	55.4%	74,628	6907	3,960	3,721	53.9%	74,013	7523	4,172	3.935	52.3%

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	28,282	183	104	73	40.0%	28,207	259	134	101	39.1%	28,127	339	162	131	38.6%
	Regional governments or local authorities	380	16	7	7	40.0%	379	17	8	7	40.0%	378	18	8	7	40.0%
	Public sector entities	477	18	12	11	60.3%	474	20	13	11	56.2%	471	24	13	12	52.6%
	Multilateral Development Banks	88	4	2	2	48.3%	87	5	3	2	45.9%	86	6	3	3	43.8%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	18,452	151	124		47.0%	18,309	295	190	127	42.9%	18,129		266	196	41.2%
	Corporates	5,126	4873	2,734	2,698	55.4%	5,032		2,771	2,728	54.9%	4,922	5077	2,802	2,764	54.4% 55.5%
	of which: SME	3,237	3843	2,197	2,171	56.5%	3,169	3911	2,224	2,192	56.0%	3,089	3991	2,245	2,217	55.5%
	Retail	2,092		263			2,064			248	60.4%	2,029		270		57.2%
Italy	of which: SME	530	267	153	150	56.4%	525	271	153	152	56.0%	522	275	154	153	55.6%
Italy	Secured by mortgages on immovable property	884		125		48.1%	864			121	46.6%	842		135	126	44.9%
	of which: SME	522	163	83	79	48.3%	509		88	82	46.9%	494	191	91	86	45.3%
	Items associated with particularly high risk	19	4	2	2	54.5%	19		2	2	53.8%	18		3	2	52.9%
	Covered bonds	101	1	1	0	36.5%	100	2	1	1	35.8%	99	3	1	1	35.3%
	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)	2,068		122	114	53.8%	2,048		131	121	52.1%	2,023	257	139	129	50.3%
	Equity	682	4	4	1	36.7%	676	10	7	4	35.8%	668	18	10	6	35.3%
	Securitisation															
	Other exposures	4,068	24	24	9	36.5%	4,032	61	40	22	35.8%	3,984	108	56	38	35.3%
	Chandradied Total	62 720	6111	2 525	2 2/6	E4 70/-	62 200	6E/11	2 60E	2 404	E2 40/-	61 777	70E4	2 969	2 670	E2 00/-

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

								Adverse Scen	nario						
				31/12/201	18			31/12/201	19				31/12/202	.0	
	(min EUR, %)	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 - Non performing exposures1	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														
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														



2018 EU-wide Stress Test: Credit risk STA Banco BPM S.p.A.

									Adverse Scen	ario						
				31/12/201	18				31/12/201	19				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	Irom non	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															1
	Public sector entities															1
	Multilateral Development Banks															1
	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	10	
	(min EUR, %)	Performing exposure1	Non performing exposure1		Of which: from non performing exposures	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)

									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															
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)



AUTHORITY		Banco B	PM S.p.A.				0.00			-						
									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															
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 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 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															
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															



AUTHORITY									_						
		Banco B	PM S.p.A.												
									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	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	
	Central governments or central banks														
	Regional governments or local authorities														
	Public sector entities														
	Multilateral Development Banks														i .
	International Organisations														1
	Institutions														
	Corporates														
	of which: SME														
	Retail														i .
N.A.	of which: SME														1
N.A.	Secured by mortgages on immovable property														1
	of which: SME														1
	Items associated with particularly high risk														
	Covered bonds														1
	Claims on institutions and corporates with a ST credit assessment														1
	Collective investments undertakings (CIU)														
	Equity														
	Securitisation														
	Other exposures														
	Standardised Total														

									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	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	
		(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
	STA		67	67						
Exposure values	IRB		6	6						
	Total		72	72						
	STA		80	80	80	80	80	81	82	83
REA	IRB		3	3	3	3	3	4	4	5
	Total		83	83	83	83	84	85	86	87
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 amountsBanco BPM S.p.A.

	Actual	Restated	В	aseline 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
Risk exposure amount for credit risk	67,382	57,815	58,746	57,815	57,815	57,964	59,353	59,231
Risk exposure amount for securitisations and re-securitisations	83	83	83	83	84	85	86	87
Risk exposure amount other credit risk	67,299	57,732	58,663	57,732	57,732	57,879	59,267	59,144
Risk exposure amount for market risk	2,893	2,893	2,893	2,893	2,893	3,929	3,944	3,943
Risk exposure amount for operational risk	5,601	5,601	5,601	5,601	5,601	5,986	6,316	7,180
Other risk exposure amounts	21	21	13	13	13	13	13	13
Total risk exposure amount	75,896	66,329	67,252	66,321	66,321	67,892	69,626	70,366



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
	A	OWN FUNDS	11,544	11,444	10,877	11,201	11,297	8,409	7,819	6,810
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	9,379	9,273	9,225	9,942	10,456	6,756	6,560	5,970
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	7,086	7,086	7,086	7,086	7,086	7,086	7,086	7,086
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0
	A.1.2	Retained earnings	2,615	2,615	2,888	3,380	3,808	1,501	1,619	1,557
	A.1.3	Accumulated other comprehensive income	243	243	243	243	243	-318	-318	-318
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves	0	0	0	0	0	-560	-560	-560
	A.1.3.2	OCI Impact of defined benefit pension plans (gain or (-) loss)	-80	-80	-80	-80	-80	-80	-80	-80
	A.1.3.3	Other OCI contributions	322	322	322	322	322	322	322	322
	A.1.4	Other Reserves	1,903	865	865	865	865	865	865	865
	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	22	22		22	22	22	22	22
	A.1.7	Adjustments to CET1 due to prudential filters	-16	-16	-16	-16	-16	-16	-16	-16
	A.1.8	(-) Intangible assets (including Goodwill)	-1,001	-1,001	-1,001	-1,001	-1,001	-1,001	-1,001	-1,001
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-810	-1,153	-1,090	-863	-677	-1,706	-1,728	-1,826
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-45	-178	-90	-78	-56	0	0	0
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	0
	A.1.12 A.1.13	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0		-	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	U	U	U	U	U
	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	-928	-992	-949	-876	-812	-1,196	-1,187	-1,202
	A.1.18	(-) Amount exceding the 17.65% threshold	-38	-138	-106	-50	-1	-493	-485	-497
	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)		-1,038						
	A.1.21.1	Of which: subject to transitional arrangements		-1,038	-1,038	-1,038	-1,038	-1,484	-1,407	-1,309
	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 Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9		1,038	1,038	1,038	1,038	1,038	1,038	1,038
	A.1.21.1.2	figures as at 01/01/2018		0	0	0	0	446	370	272
	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	347	1,920	1,373	1,229	995	2,011	1,702	1,299
	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 (+/-)	4	4	4	4	4	4	4	4
	A.1.22.3 A.1.22.3.1	Adjustments due to IFRS 9 transitional arrangements From the increased IFRS 9 ECL provisions net of EL		1,329	1,312	1,174	966 726	1,917	1,622	1,238
	A.1.22.3.1 A.1.22.3.2	From the increased IFKS 9 ECL provisions net of EL From the amount of DTAs that is deducted from CET1 capital		986	986 326	882	726	1,410	1,196	322
	A.1.22.3.2	Other transitional adjustments to CET1 Capital	344	587	58	52	240	90	76	57
	A.1.22.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary	162	299	36 n	52	- 25	90	/6 n	5/
	A.1.22.4.2	differences Of white: due to DTAs that rely on future profitability and arise from temporary differences and CET i instruments of financial sector entities where the institution has a significant investment	102	312	58	52	25	90	76	57
	A.1.22.4.3	CET1 instruments of financial sector entities where the institution has a significant investment Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	-45	-24	36	32	25	90	70	37
	A.1.22.4.3	Si vinicii. Transicional adjustinents to CETT Capital from differenses gamyrosses (+/-)	-45	-24						



2018 EU-wide Stress Test: Capital

Banco BPM S.p.A.

			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)	230	241	134	134	88	134	134	88
	A.2.1	Additional Tier 1 Capital instruments	5	4	4	4	4	4	4	4
	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	0	0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments	225	237	130	130	84	130	130	84
	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)	9,608	9,514	9,359	10,075	10,544	6,890	6,694	6,057
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,936	1,930	1,519	1,125	753	1,519	1,125	753
	A.4.1	Tier 2 Capital instruments	1,878	1,878	1,463	1,070	698	1,463	1,070	698
	A.4.2	Other Tier 2 Capital components and deductions	61	58	61	61	61	61	61	61
	A.4.3	Tier 2 transitional adjustments	-4	-6	-6	-6	-6	-6	-6	-6
	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	75,896	66,329	67,252	66,321	66,321	67,892	69,626	70,366
TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included	124	661	322	307	240	402	366	320
	B.2	Adjustments due to IFRS 9 transitional arrangements		177	177	158	130	177	158	130
	C.1	Common Equity Tier 1 Capital ratio	12.36%	13.94%	13.68%	14.95%	15.74%	9.93%	9.40%	8.47%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio	12.66%	14.30%	13.88%	15.16%	15.87%	10.12%	9.59%	8.59%
	C.3	Total Capital ratio	15.21%	17.21%	16.13%	16.85%	17.00%	12.35%	11.21%	9.66%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	9,031	7,353	7,851	8,712	9,461	4,745	4,858	4,670
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)	9,036	7,357	7,855	8,716	9,465	4,749	4,862	4,674
	D.3	TOTAL CAPITAL (fully loaded)	10,975	9,293	9,380	9,848	10,224	6,274	5,994	5,434
	E.1	Common Equity Tier 1 Capital ratio	11.92%	11.20%	11.73%	13.20%	14.32%	7.03%	7.01%	6.67%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio	11.92%	11.20%	11.74%	13.20%	14.32%	7.04%	7.02%	6.67%
	E.3	Total Capital ratio	14.48%	14.15%	14.01%	14.92%	15.47%	9.30%	8.65%	7.76%
	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)	171,887	174,150	174,150	174,150	174,150	174,150	174,150	174,150
	H.2	Total leverage ratio exposures (fully loaded)	171,625	172,755	172,755	172,755	172,755	172,755	172,755	172,755
	H.3	Leverage ratio (transitional)	5.59%	5.46%	5.37%	5.79%	6.05%	3.96%	3.84%	3.48%
	H.4	Leverage ratio (fully loaded)	5.26%	4.26%	4.55%	5.05%	5.48%	2.75%	2.81%	2.71%
	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	0-SII buffer	0.00%	0.00%	0.00%	0.06%	0.13%	0.00%	0.06%	0.13%
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%	2.56%	2.63%	1.88%	2.56%	2.63%

(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	2,121	1,929	1,948	2,007	1,780	1,752	1,629
Interest income	3,041	2,695	2,694	2,886	3,084	3,157	3,335
Interest expense	-920	-766	-746	-879	-1,304	-1,405	-1,706
Dividend income	54	54	54	54	40	40	40
Net fee and commission income	1,957	1,914	1,913	1,884	1,761	1,761	1,761
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	111	52	52	52	-116	19	19
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					-135		
Other operating income not listed above, net	110	417	417	417	478	417	417
Total operating income, net	4,352	4,365	4,384	4,414	3,809	3,989	3,866
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-1,554	-690	-148	-325	-1,986	-467	-695
Other income and expenses not listed above, net	-1,104	-3,220	-3,183	-3,184	-3,494	-3,426	-3,332
Profit or (-) loss before tax from continuing operations	1,695	455	1,053	904	-1,671	96	-161
Tax expenses or (-) income related to profit or loss from continuing operations	149	-63	-227	-186	552	22	98
Profit or (-) loss after tax from discontinued operations	762						
Profit or (-) loss for the year	2,606	392	825	717	-1,119	118	-63
Amount of dividends paid and minority interests after MDA-related adjustments	-10	119	333	290	-4	0	0
Attributable to owners of the parent net of estimated dividends	2,615	272	492	428	-1,114	118	-62
Memo row: Impact of one-off adjustments		55	55	55	55	55	55
The results include distribution restrictions for MDA adjustments		No	No	No	Yes	Yes	Yes



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	min 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 31/12/2017							
		Gross carrying a	amount		Accumulated imp accumulated cha to credit risk and	Collaterals and financial		
		Of which performing	Of which no	n-performing	On performing	On non-performing	guarantees received on non- performing	
			Of which: defaulted	exposures ²	exposures ³	exposures		
(mln EUR)	20.017	•	6.4		45			
Debt securities (including at amortised cost and fair value)	28,017	0	64	64	17	54	0	
Central banks	0	0	0	0	0	0	0	
General governments	24,410	0	0	0	0	0	0	
Credit institutions	2,070	0	15	15	0	15	0	
Other financial corporations	1,331	0	24	24	17	23	0	
Non-financial corporations	206	0	25	25	0	16	0	
Loans and advances(including at amortised cost and fair value)	125,475	1,128	25,534	25,534	304	12,442	10,835	
Central banks	2,001	0	0	0	0	0	0	
General governments	1,593	0	6	6	3	3	0	
Credit institutions	2,579	0	2	2	1	2	0	
Other financial corporations	14,332	18	679	679	18	396	171	
Non-financial corporations	68,136	519	20,611	20,611	220	10,153	8,516	
Households	36,834	591	4,236	4,236	61	1,889	2,148	
DEBT INSTRUMENTS other than HFT	153,493	1,128	25,598	25,598	321	12,497	10,835	
OFF-BALANCE SHEET EXPOSURES	57,595		1,512	1,512	-36	-83	343	

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 impair changes in fair value and provisions for ex forbearance measure	Collateral and financial guarantees received on exposures with forbearance			
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	measures		
Debt securities (including at amortised cost and fair value)	0	0	0	0	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	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	9,658	7,228	2,569	2,539	5,815		
Central banks	0	0	0	0	0		
General governments	7	0	0	0	3		
Credit institutions	0	0	0	0	0		
Other financial corporations	357	309	156	156	77		
Non-financial corporations	7,751	6,233	2,249	2,226	4,421		
Households	1,543	686	164	157	1,315		
DEBT INSTRUMENTS other than HFT	9,658	7,228	2,569	2,539	5,815		
Loan commitments given	323	234	0	0	86		

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