



2018 EU-wide Stress Test

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

2018 EU-wide Stress Test: Summary

Unione di Banche Italiane Società Per Azioni

	Actual	Restated	Baseline Scenario			Adverse Scenario		
	(starting year)	(starting year)	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(min EUR, %)	31/12/2017	31/12/2017						
Net interest income	1,785		1,729	1,718	1,706	1,634	1,587	1,542
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	123		86	86	86	59	64	64
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-1,051		-1,310	-321	-526	-1,696	-774	-979
Profit or (-) loss for the year	712		-201	484	332	-829	-113	-274
Coverage ratio: non-performing exposure (%)	46.34%	43.82%	46.35%	44.98%	44.59%	47.21%	47.27%	45.61%
Common Equity Tier 1 capital	7,755	7,094	6,988	7,327	7,567	5,957	5,618	5,235
Total Risk exposure amount (all transitional adjustments included)	67,054	60,645	60,731	60,659	60,594	61,027	60,770	62,922
Common Equity Tier 1 ratio, %	11.56%	11.70%	11.51%	12.08%	12.49%	9.76%	9.25%	8.32%
Fully loaded Common Equity Tier 1 ratio, %	11.43%	11.20%	10.92%	11.70%	12.22%	8.88%	8.54%	7.46%
Tier 1 capital	7,755	7,094	6,988	7,327	7,567	5,957	5,618	5,235
Total leverage ratio exposures	132,622	131,970	131,970	131,970	131,970	131,970	131,970	131,970
Leverage ratio, %	5.85%	5.38%	5.29%	5.55%	5.73%	4.51%	4.26%	3.97%
Fully loaded leverage ratio, %	5.78%	5.14%	5.01%	5.37%	5.61%	4.09%	3.92%	3.55%
Memorandum 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

2018 EU-wide Stress Test: Credit risk IRB

Unione di Banche Italiane Società Per Azioni

		Restated													
		31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
Unione di Banche Italiane Società Per Azioni	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	32,601	5,421	0	0	18,485	1,062	0	0	32,451	5,309	2,246	2,008	37.8%	
	Corporates - Of Which: Specialised Lending	1,994	62	0	0	1,792	0	0	0	1,830	59	25	8	13.3%	
	Corporates - Of Which: SME	10,072	2,069	0	0	4,805	454	0	0	10,066	2,059	857	738	36.0%	
	Retail	29,468	4,038	0	0	5,279	1,505	0	0	29,457	4,031	1,822	1,665	41.3%	
	Retail - Secured on real estate property	25,535	3,343	0	0	4,174	1,422	0	0	25,539	3,339	1,312	1,206	36.1%	
	Retail - Secured on real estate property - Of Which: SME	3,360	1,413	0	0	916	553	0	0	3,361	1,412	624	593	42.0%	
	Retail - Secured on real estate property - Of Which: non-SME	22,175	1,930	0	0	3,258	869	0	0	22,178	1,927	689	613	31.8%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail	3,932	695	0	0	1,105	83	0	0	3,918	692	509	459	66.3%	
	Retail - Other Retail - Of Which: SME	3,932	695	0	0	1,105	83	0	0	3,918	692	509	459	66.3%	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Equity									0	0	0	0	0	
	Securitisation									0	0	0	0	0	
Other non-credit obligation assets									0	0	0	0	0		
IRB TOTAL		62,068	9,459	0	0	23,764	2,567	0	0	61,908	9,340	4,068	3,673	39.3%	

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

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Italy	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	32,097	5,389	0	0	18,131	1,054	0	0	31,947	5,278	2,226	1,990	37.7%
	Corporates - Of Which: Specialised Lending	1,927	62	0	0	1,732	0	0	0	1,803	59	24	9	13.3%
	Corporates - Of Which: SME	10,062	2,059	0	0	4,801	451	0	0	10,056	2,040	855	736	36.1%
	Retail	29,439	4,032	0	0	5,273	1,502	0	0	29,429	4,025	1,820	1,664	41.3%
	Retail - Secured on real estate property	25,510	3,337	0	0	4,170	1,419	0	0	25,514	3,333	1,312	1,205	36.1%
	Retail - Secured on real estate property - Of Which: SME	3,358	1,413	0	0	916	552	0	0	3,359	1,411	623	593	42.0%
	Retail - Secured on real estate property - Of Which: non-SME	22,153	1,925	0	0	3,254	867	0	0	22,155	1,922	688	612	31.8%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	3,929	694	0	0	1,103	83	0	0	3,915	692	509	459	66.3%
	Retail - Other Retail - Of Which: SME	3,929	694	0	0	1,103	83	0	0	3,915	692	509	459	66.3%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity									0	0	0	0	0
	Securitisation									0	0	0	0	0
Other non-credit obligation assets									0	0	0	0	0	
IRB TOTAL		61,536	9,421	0	0	23,404	2,557	0	0	61,376	9,303	4,046	3,653	39.3%

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

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
N.A.	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													
	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)

2018 EU-wide Stress Test: Credit risk IRB

Unione di Banche Italiane Società Per Azioni

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
N.A.	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														
	Retail - Secured on real estate property - Of Which: non-SME														
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
Securitisation															
Other non-credit obligation assets															
IRB TOTAL															

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

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
N.A.	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														
	Retail - Secured on real estate property - Of Which: non-SME														
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
Securitisation															
Other non-credit obligation assets															
IRB TOTAL															

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

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
N.A.	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														
	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															

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2018 EU-wide Stress Test: Credit risk IRB

Unione di Banche Italiane Società Per Azioni

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
N.A.	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														
	Retail - Secured on real estate property - Of Which: non-SME														
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
Securitisation															
Other non-credit obligation assets															
IRB TOTAL															

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

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
N.A.	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														
	Retail - Secured on real estate property - Of Which: non-SME														
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
Securitisation															
Other non-credit obligation assets															
IRB TOTAL															

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

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
N.A.	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														
	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															

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2018 EU-wide Stress Test: Credit risk IRB

Unione di Banche Italiane Società Per Azioni

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
N.A.	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														
	Retail - Secured on real estate property - Of Which: non-SME														
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
Other non-credit obligation assets															
IRB TOTAL															

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

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
N.A.	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														
	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)

2018 EU-wide Stress Test: Credit risk IRB

Unione di Banche Italiane Società Per Azioni

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
Unione di Banche Italiane Società Per Azioni	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates	31,921	5,840	2,829	2,574	44.1%	31,481	6,280	2,931	2,711	43.2%	30,806	6,955	3,286	3,095	44.5%
	Corporates - Of Which: Specialised Lending	1,786	102	51	29	28.8%	1,752	137	64	47	34.0%	1,724	165	76	60	36.6%
	Corporates - Of Which: SME	9,815	2,302	1,076	970	42.1%	9,623	2,492	1,109	1,026	41.2%	9,472	2,643	1,301	1,232	46.6%
	Retail	28,819	4,669	2,203	1,987	42.6%	28,301	5,187	2,264	2,075	40.0%	27,848	5,640	2,306	2,146	38.0%
	Retail - Secured on real estate property	25,032	3,846	1,639	1,481	38.5%	24,622	4,256	1,678	1,531	36.0%	24,259	4,618	1,701	1,571	34.0%
	Retail - Secured on real estate property - Of Which: SME	3,205	1,567	694	658	42.0%	3,100	1,673	701	671	40.1%	3,018	1,755	705	681	38.8%
	Retail - Secured on real estate property - Of Which: non-SME	21,826	2,279	945	824	36.2%	21,522	2,583	978	860	33.3%	21,242	2,863	996	890	31.1%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	3,788	822	564	505	61.5%	3,679	931	586	544	58.4%	3,588	1,022	605	575	56.3%
	Retail - Other Retail - Of Which: SME	3,788	822	564	506	61.5%	3,679	931	586	544	58.4%	3,588	1,022	605	575	56.3%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	60,740	10,508	5,032	4,561	43.4%	59,782	11,467	5,196	4,786	41.7%	58,654	12,595	5,592	5,241	41.6%	

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

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
Italy	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates	31,417	5,808	2,808	2,556	44.0%	30,977	6,248	2,911	2,693	43.1%	30,202	6,923	3,266	3,076	44.4%
	Corporates - Of Which: Specialised Lending	1,760	102	50	29	28.8%	1,725	137	63	47	34.0%	1,697	165	75	60	36.6%
	Corporates - Of Which: SME	9,805	2,292	1,074	968	42.2%	9,613	2,484	1,107	1,024	41.2%	9,463	2,633	1,299	1,230	46.7%
	Retail	28,791	4,663	2,202	1,986	42.6%	28,273	5,181	2,263	2,074	40.0%	27,819	5,634	2,305	2,145	38.1%
	Retail - Secured on real estate property	25,007	3,840	1,639	1,481	38.6%	24,597	4,250	1,678	1,530	36.0%	24,234	4,613	1,700	1,570	34.0%
	Retail - Secured on real estate property - Of Which: SME	3,203	1,566	694	658	42.0%	3,098	1,672	701	671	40.1%	3,015	1,754	705	681	38.8%
	Retail - Secured on real estate property - Of Which: non-SME	21,804	2,274	945	823	36.2%	21,499	2,578	977	859	33.3%	21,219	2,859	996	890	31.1%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	3,784	822	563	505	61.5%	3,676	931	586	543	58.4%	3,585	1,022	605	575	56.2%
	Retail - Other Retail - Of Which: SME	3,784	822	563	505	61.5%	3,676	931	586	543	58.4%	3,585	1,022	605	575	56.2%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	60,208	10,471	5,010	4,542	43.4%	59,250	11,429	5,174	4,767	41.7%	58,121	12,557	5,571	5,221	41.6%	

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

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
N.A.	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															
	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)

2018 EU-wide Stress Test: Credit risk IRB

Unione di Banche Italiane Società Per Azioni

		Baseline Scenario														
		31/12/2018				31/12/2019				31/12/2020						
		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, %)																
N.A.	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															
	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 Scenario														
		31/12/2018				31/12/2019				31/12/2020						
		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, %)																
N.A.	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															
	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 Scenario														
		31/12/2018				31/12/2019				31/12/2020						
		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, %)																
N.A.	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															
	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)

2018 EU-wide Stress Test: Credit risk IRB

Unione di Banche Italiane Società Per Azioni

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		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, %)																
N.A.	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															
	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 Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		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, %)																
N.A.	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															
	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 Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		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, %)																
N.A.	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															
	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)

2018 EU-wide Stress Test: Credit risk IRB

Unione di Banche Italiane Società Per Azioni

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		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, %)																
Unione di Banche Italiane Società Per Azioni	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates	31,865	5,896	2,899	2,597	44.0%	31,293	6,467	3,369	3,080	47.6%	30,207	7,554	3,910	3,457	45.8%
	Corporates - Of Which: Specialised Lending	1,762	107	62	32	29.7%	1,737	152	82	54	35.7%	1,696	193	123	75	38.9%
	Corporates - Of Which: SME	9,790	2,326	1,087	972	41.8%	9,546	2,570	1,349	1,246	48.5%	9,174	2,943	1,519	1,375	46.7%
	Retail	28,775	4,713	2,299	2,020	42.9%	28,165	5,323	2,398	2,137	40.1%	27,586	5,902	2,572	2,248	38.1%
	Retail - Secured on real estate property	24,996	3,882	1,710	1,508	38.9%	24,515	4,362	1,770	1,577	36.1%	24,058	4,819	1,887	1,641	34.1%
	Retail - Secured on real estate property - Of Which: SME	3,196	1,577	715	668	42.3%	3,072	1,700	727	686	40.4%	2,967	1,806	735	702	38.9%
	Retail - Secured on real estate property - Of Which: non-SME	21,800	2,305	995	841	36.5%	21,443	2,662	1,043	890	33.4%	21,091	3,014	1,152	939	31.2%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	3,779	831	590	511	61.5%	3,650	961	628	560	58.3%	3,528	1,083	686	606	56.0%
	Retail - Other Retail - Of Which: SME	3,779	831	590	511	61.5%	3,650	961	628	560	58.3%	3,528	1,083	686	606	56.0%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	60,640	10,609	5,198	4,617	43.5%	59,458	11,790	5,767	5,217	44.2%	57,792	13,456	6,482	5,704	42.4%	

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

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		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, %)																
Italy	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates	31,361	5,864	2,878	2,579	44.0%	30,789	6,436	3,349	3,062	47.6%	29,702	7,522	3,890	3,438	45.7%
	Corporates - Of Which: Specialised Lending	1,753	107	60	32	29.7%	1,710	152	81	54	35.7%	1,669	193	122	75	38.9%
	Corporates - Of Which: SME	9,780	2,316	1,085	971	41.8%	9,536	2,580	1,347	1,244	48.6%	9,164	2,933	1,517	1,373	46.8%
	Retail	28,747	4,707	2,298	2,018	42.9%	28,137	5,317	2,397	2,136	40.2%	27,558	5,896	2,571	2,246	38.1%
	Retail - Secured on real estate property	24,971	3,876	1,709	1,508	38.9%	24,490	4,357	1,769	1,576	36.2%	24,033	4,814	1,886	1,641	34.1%
	Retail - Secured on real estate property - Of Which: SME	3,194	1,576	715	667	42.3%	3,070	1,699	727	686	40.4%	2,965	1,805	734	702	38.9%
	Retail - Secured on real estate property - Of Which: non-SME	21,777	2,300	994	840	36.5%	21,420	2,658	1,042	890	33.5%	21,068	3,009	1,152	939	31.2%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	3,776	831	589	511	61.5%	3,646	960	628	560	58.3%	3,524	1,082	685	606	56.0%
	Retail - Other Retail - Of Which: SME	3,776	831	589	511	61.5%	3,646	960	628	560	58.3%	3,524	1,082	685	606	56.0%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	60,107	10,571	5,176	4,597	43.5%	58,926	11,753	5,746	5,197	44.2%	57,260	13,418	6,461	5,685	42.4%	

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

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		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, %)																
N.A.	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															
	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)

2018 EU-wide Stress Test: Credit risk IRB

Unione di Banche Italiane Società Per Azioni

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		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, %)																
N.A.	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															
	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)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		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, %)																
N.A.	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															
	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)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		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, %)																
N.A.	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															
	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)

2018 EU-wide Stress Test: Credit risk STA

Unione di Banche Italiane Società Per Azioni

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Unione di Banche Italiane Società Per Azioni	Central governments or central banks	24,294	58	2,812	3	14,605	58	3	1	1.1%
	Regional governments or local authorities	728	35	145	42	726	45	14	10	22.8%
	Public sector entities	380	2	154	2	381	4	3	2	57.6%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	4,027	58	1,718	28	3,229	64	17	7	10.5%
	Corporates	9,263	574	8,365	670	9,018	1,060	596	519	48.9%
	of which: SME	2,798	122	2,711	145	2,763	220	160	115	52.1%
	Retail	8,135	230	5,698	306	8,399	1,139	1,003	921	80.9%
	of which: SME	2,754	180	1,688	225	2,795	495	375	326	65.8%
	Secured by mortgages on immovable property	5,101	1,264	2,136	1,532	5,163	2,245	1,046	988	44.0%
	of which SME	1,275	1,099	623	1,323	1,315	1,579	517	481	30.5%
	Items associated with particularly high risk	12	0	19	0	4	0	0	0	0.0%
	Covered bonds	5	0	1	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	225	0	672	0	5	0	0	0	0.0%
	Equity			1,438	0	405	0	0	0	0.0%
Securitisation										
Other exposures			2,154	3	3,502	17	2	1	8.5%	
Standardised Total		57,022	2,234	25,912	2,585	45,435	4,632	2,684	2,450	52.9%

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

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Italy	Central governments or central banks	21,469	58	2,706	3	14,456	58	3	1	1.1%
	Regional governments or local authorities	728	35	145	42	726	45	14	10	22.8%
	Public sector entities	336	2	109	2	336	4	3	2	57.6%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	1,033	53	1,074	20	2,197	59	15	5	8.5%
	Corporates	8,357	463	7,802	506	8,197	921	556	490	53.2%
	of which: SME	2,715	122	2,628	145	2,680	220	160	115	52.1%
	Retail	8,082	229	5,663	305	8,344	1,134	999	918	80.9%
	of which: SME	2,718	180	1,666	225	2,759	495	374	325	65.8%
	Secured by mortgages on immovable property	5,089	1,259	2,131	1,527	5,151	2,234	1,039	981	43.9%
	of which SME	1,275	1,099	623	1,323	1,315	1,579	517	481	30.5%
	Items associated with particularly high risk	12	0	19	0	4	0	0	0	0.0%
	Covered bonds	5	0	1	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	225	0	672	0	5	0	0	0	0.0%
	Equity					405	0	0	0	0.0%
Securitisation										
Other exposures					3,498	17	2	1	8.5%	
Standardised Total		49,691	2,114	23,908	2,408	43,318	4,471	2,631	2,409	53.9%

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

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

Unione di Banche Italiane Società Per Azioni

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
N.A.	(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									
	of which: SME									
	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total										

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

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
N.A.	(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									
	of which: SME									
	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total										

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

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
N.A.	(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									
	of which: SME									
	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total										

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

2018 EU-wide Stress Test: Credit risk STA

Unione di Banche Italiane Società Per Azioni

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
N.A.	(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									
	of which: SME									
	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total										

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

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
N.A.	(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									
	of which: SME									
	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total										

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

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
N.A.	(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									
	of which: SME									
	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total										

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

2018 EU-wide Stress Test: Credit risk STA

Unione di Banche Italiane Società Per Azioni

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

Unione di Banche Italiane Società Per Azioni

		Baseline Scenario															
		31/12/2018					31/12/2019					31/12/2020					
		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	
(mth EUR, %)																	
N.A.	Central governments or central banks																
	Regional governments or local authorities																
	Public sector entities																
	Multilateral Development Banks																
	International Organisations																
	Institutions																
	Corporates																
	of which: SME																
	Retail																
	of which: SME																
	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)

		Baseline Scenario															
		31/12/2018					31/12/2019					31/12/2020					
		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	
(mth EUR, %)																	
N.A.	Central governments or central banks																
	Regional governments or local authorities																
	Public sector entities																
	Multilateral Development Banks																
	International Organisations																
	Institutions																
	Corporates																
	of which: SME																
	Retail																
	of which: SME																
	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)

		Baseline Scenario															
		31/12/2018					31/12/2019					31/12/2020					
		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	
(mth EUR, %)																	
N.A.	Central governments or central banks																
	Regional governments or local authorities																
	Public sector entities																
	Multilateral Development Banks																
	International Organisations																
	Institutions																
	Corporates																
	of which: SME																
	Retail																
	of which: SME																
	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: Credit risk STA

Unione di Banche Italiane Società Per Azioni

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		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, %)																
N.A.	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
	of which: SME															
	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)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		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, %)																
N.A.	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
	of which: SME															
	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)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		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, %)																
N.A.	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
	of which: SME															
	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: Credit risk STA

Unione di Banche Italiane Società Per Azioni

(mth EUR, %)		Adverse Scenario													
		31/12/2018					31/12/2019					31/12/2020			
		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
N.A.	Central governments or central banks														
	Regional governments or local authorities														
	Public sector entities														
	Multilateral Development Banks														
	International Organisations														
	Institutions														
	Corporates														
	of which: SME														
	Retail														
	of which: SME														
	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)

(mth EUR, %)		Adverse Scenario													
		31/12/2018					31/12/2019					31/12/2020			
		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
N.A.	Central governments or central banks														
	Regional governments or local authorities														
	Public sector entities														
	Multilateral Development Banks														
	International Organisations														
	Institutions														
	Corporates														
	of which: SME														
	Retail														
	of which: SME														
	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)

(mth EUR, %)		Adverse Scenario													
		31/12/2018					31/12/2019					31/12/2020			
		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
N.A.	Central governments or central banks														
	Regional governments or local authorities														
	Public sector entities														
	Multilateral Development Banks														
	International Organisations														
	Institutions														
	Corporates														
	of which: SME														
	Retail														
	of which: SME														
	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: Credit risk STA

Unione di Banche Italiane Società Per Azioni

(mln EUR, %)		Adverse Scenario															
		31/12/2018					31/12/2019					31/12/2020					
		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	
N.A.	Central governments or central banks																
	Regional governments or local authorities																
	Public sector entities																
	Multilateral Development Banks																
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	Institutions																
	Corporates																
	of which: SME																
	Retail																
	of which: SME																
	Secured by mortgages on immovable property																
	of which: SME																
	Items associated with particularly high risk																
	Covered bonds																
	Claims on institutions and corporates with a ST credit assessment																
Collective investments undertakings (CIU)																	
Equity																	
Securitisation																	
Other exposures																	
Standardised Total																	

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

(mln EUR, %)		Adverse Scenario															
		31/12/2018					31/12/2019					31/12/2020					
		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	
N.A.	Central governments or central banks																
	Regional governments or local authorities																
	Public sector entities																
	Multilateral Development Banks																
	International Organisations																
	Institutions																
	Corporates																
	of which: SME																
	Retail																
	of which: SME																
	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)

(mln EUR, %)		Adverse Scenario															
		31/12/2018					31/12/2019					31/12/2020					
		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	
N.A.	Central governments or central banks																
	Regional governments or local authorities																
	Public sector entities																
	Multilateral Development Banks																
	International Organisations																
	Institutions																
	Corporates																
	of which: SME																
	Retail																
	of which: SME																
	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

Unione di Banche Italiane Società Per Azioni

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

(min EUR)

2018 EU-wide Stress Test: Risk exposure amounts

Unione di Banche Italiane Società Per Azioni

(mln EUR)

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

2018 EU-wide Stress Test: Capital

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		Actual	Restated	Baseline Scenario			Adverse Scenario			
		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020	
		(m€ EUR,%)								
OWN FUNDS	A	OWN FUNDS	9,475	8,657	8,721	9,060	9,300	7,691	7,352	6,982
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	7,795	7,094	6,988	7,327	7,567	5,957	5,618	5,235
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	6,112	6,112	6,112	6,112	6,112	6,112	6,112	6,112
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0
	A.1.2	Retained earnings	1,815	1,815	1,588	1,863	2,047	964	829	533
	A.1.3	Accumulated other comprehensive income	-120	-40	-40	-40	-40	-304	-304	-304
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves	-68	12	12	12	12	-252	-252	-253
	A.1.3.2	OCI Impact of defined benefit pension plans (gain or (-) loss)	0	0	0	0	0	0	0	0
	A.1.3.3	Other OCI contributions	-52	-52	-52	-52	-52	-52	-52	-53
	A.1.4	Other Reserves	1,959	1,093	1,093	1,093	1,093	1,093	1,093	1,093
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0	0
	A.1.7	Adjustments to CET1 due to prudential filters	-8	-8	-8	-8	-8	-8	-8	-8
	A.1.8	(-) Intangible assets (including Goodwill)	-1,723	-1,723	-1,723	-1,723	-1,723	-1,723	-1,723	-1,723
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	-331	-331	-427	-230	-97	-691	-744	-867
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-39	-149	0	0	0	0	0	0
	A.1.11	(-) Defined benefit pension fund assets	-1	-1	-1	-1	-1	-1	-1	-1
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-7	-18	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	0
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	0
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	-55	-88	-162
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0	0
	A.1.21	Memo Item: Gross cumulative IFRS 9 impact on capital (net of taxes)		-787						
	A.1.21.1	Of which: subject to transitional arrangements		-255	-414	-308	-264	-600	-534	-804
	A.1.21.1.1	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17		255	255	255	255	255	255	255
	A.1.21.1.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2018		0	159	53	9	345	279	549
	A.1.21.1.3	Increase of CET1 capital due to the tax deductibility of the amounts above		0	0	0	0	0	0	0
A.1.22	Transitional adjustments	96	345	394	262	185	570	454	563	
A.1.22.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0	
A.1.22.2	Transitional adjustments due to additional minority interests (+/-)	9	9	0	0	0	0	0	0	
A.1.22.3	Adjustments due to IFRS 9 transitional arrangements		242	394	262	185	570	454	563	
A.1.22.3.1	From the increased IFRS 9 ECL provisions net of EL		242	394	262	185	570	454	563	
A.1.22.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0	
A.1.22.4	Other transitional adjustments to CET1 Capital	88	94	0	0	0	0	0	0	
A.1.22.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	66	66	0	0	0	0	0	0	
A.1.22.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0	
A.1.22.4.3	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	14	-2							

2018 EU-wide Stress Test: Capital

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		Actual	Restated	Baseline Scenario			Adverse Scenario		
		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
		(mBt EUR,%)							
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	A.2	0	0	0	0	0	0	0	0
	A.2.1	0	0	0	0	0	0	0	0
	A.2.2	0	0	0	0	0	0	0	0
	A.2.3	-7	-18	0	0	0	0	0	0
	A.2.4	-7	-18	0	0	0	0	0	0
	A.2.4.1	0	0	0	0	0	0	0	0
	A.3	7,755	7,094	6,988	7,327	7,567	5,957	5,618	5,235
	A.4	1,721	1,563	1,733	1,733	1,733	1,734	1,733	1,746
	A.4.1	1,619	1,619	1,619	1,619	1,619	1,619	1,619	1,619
	A.4.2	99	-44	114	114	114	115	114	127
	A.4.3	3	-12	0	0	0	0	0	0
A.4.3.1	0	0	0	0	0	0	0	0	
A.5	0	0	0	0	0	0	0	0	
TOTAL RISK EXPOSURE AMOUNT	B	67,054	60,409	60,409	60,409	60,409	60,635	60,448	62,628
B.1	0	0	0	0	0	0	0	0	
B.2	236	322	322	249	185	393	322	295	
CAPITAL RATIOS (%) Transitional period	C.1	11.56%	11.70%	11.51%	12.08%	12.49%	9.76%	9.25%	8.32%
	C.2	11.56%	11.70%	11.51%	12.08%	12.49%	9.76%	9.25%	8.32%
	C.3	14.13%	14.28%	14.36%	14.94%	15.35%	12.60%	12.10%	11.10%
Fully loaded CAPITAL	D.1	7,665	6,767	6,594	7,066	7,382	5,387	5,165	4,673
	D.2	7,665	6,767	6,594	7,066	7,382	5,387	5,165	4,673
	D.3	9,383	8,343	8,327	8,799	9,115	7,121	6,898	6,419
CAPITAL RATIOS (%) Fully loaded	E.1	11.43%	11.20%	10.92%	11.70%	12.22%	8.88%	8.54%	7.46%
	E.2	11.43%	11.20%	10.92%	11.70%	12.22%	8.88%	8.54%	7.46%
	E.3	13.99%	13.81%	13.78%	14.57%	15.09%	11.74%	11.41%	10.25%
Memorandum Items	F	0	0	0	0	0	0	0	0
	G	0	0	0	0	0	0	0	0
	G.1	0	0	0	0	0	0	0	0
	H.1	132,622	131,970	131,970	131,970	131,970	131,970	131,970	131,970
	H.2	132,541	131,643	131,643	131,643	131,643	131,643	131,643	131,643
	H.3	5.85%	5.38%	5.29%	5.55%	5.73%	4.51%	4.26%	3.97%
	H.4	5.78%	5.14%	5.01%	5.37%	5.61%	4.09%	3.92%	3.55%
Transitional combined buffer requirements (%)	P.1	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
	P.2	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.3	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5.1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
P.6	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%	

(1) Conversions not considered for CET1 computation

(2) Excluding instruments included in row F

2018 EU-wide Stress Test: P&L

Unione di Banche Italiane Società Per Azioni

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

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

Unione di Banche Italiane Società Per Azioni

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

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

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

2018 EU-wide Stress Test

Information on performing and non-performing exposures¹

Unione di Banche Italiane Società Per Azioni

	Actual						
	31/12/2017						
	Gross carrying amount		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions			Collaterals and financial guarantees received on non-performing exposures	
Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures ²	On non-performing exposures ³			
		Of which: defaulted					
(mln EUR)							
Debt securities (including at amortised cost and fair value)	13,558	0	32	32	0	14	0
Central banks	0	0	0	0	0	0	0
General governments	12,758	0	0	0	0	0	0
Credit institutions	228	0	0	0	0	0	0
Other financial corporations	217	0	0	0	0	0	0
Non-financial corporations	356	0	32	32	0	14	0
Loans and advances (including at amortised cost and fair value)	105,158	1,066	12,651	12,651	411	4,491	7,014
Central banks	5,900	0	0	0	0	0	0
General governments	834	17	44	44	5	8	1
Credit institutions	2,022	41	0	0	0	0	0
Other financial corporations	5,132	10	197	197	18	81	81
Non-financial corporations	50,449	371	8,182	8,182	282	2,811	4,603
Households	40,821	627	4,228	4,228	106	1,591	2,329
DEBT INSTRUMENTS other than HFT	118,716	1,066	12,683	12,683	411	4,506	7,014
OFF-BALANCE SHEET EXPOSURES	43,011		664	664	-32	-15	224

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

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

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

2018 EU-wide Stress Test

Information on performing and forborne exposures¹

Unione di Banche Italiane Società Per Azioni

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

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