



2018 EU-wide Stress Test

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

2018 EU-wide Stress Test: Summary

Banco BPM S.p.A.

	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	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%
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
Banco BPM S.p.A.

		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						
Banco BPM S.p.A.	(min EUR, %)														
	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	42,769	15,045	0	0	18,974	3,551	0	0	42,614	15,018	8,456	8,277	55.1%	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	21,552	12,871	0	0	9,143	3,082	0	0	21,480	12,849	7,565	7,439	57.9%	
	Retail	39,691	4,877	0	0	5,959	1,102	0	0	39,681	4,876	2,635	2,466	50.6%	
	Retail - Secured on real estate property	27,810	3,650	0	0	3,044	700	0	0	27,810	3,650	1,769	1,648	45.2%	
	Retail - Secured on real estate property - Of Which: SME	4,196	1,173	0	0	1,081	186	0	0	4,196	1,173	465	435	37.1%	
	Retail - Secured on real estate property - Of Which: non-SME	23,614	2,477	0	0	1,963	514	0	0	23,614	2,477	1,304	1,213	49.0%	
	Retail - Qualifying Revolving	1,005	6	0	0	156	1	0	0	1,005	6	4	2	34.3%	
	Retail - Other Retail	10,876	1,221	0	0	2,758	401	0	0	10,866	1,221	862	815	66.8%	
	Retail - Other Retail - Of Which: SME	9,366	920	0	0	2,520	308	0	0	9,357	920	645	605	65.7%	
	Retail - Other Retail - Of Which: non-SME	1,510	301	0	0	239	94	0	0	1,509	301	217	211	70.1%	
	Equity									0	0	0	0	0	0
	Securitisation									0	0	0	0	0	0
Other non-credit obligation assets									0	0	0	0	0	0	
IRB TOTAL		82,460	19,921	0	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 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						
Italy	(min EUR, %)														
	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	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	0	0	0
	Corporates - Of Which: SME	21,552	12,861	0	0	9,143	3,078	0	0	21,480	12,839	7,555	7,429	57.9%	
	Retail	39,629	4,872	0	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	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	0	1,081	186	0	0	4,196	1,173	465	435	37.1%	
	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	0	156	1	0	0	1,004	6	4	2	34.3%	
	Retail - Other Retail	10,872	1,220	0	0	2,758	401	0	0	10,862	1,220	861	815	66.8%	
	Retail - Other Retail - Of Which: SME	9,366	920	0	0	2,520	308	0	0	9,357	920	645	605	65.7%	
	Retail - Other Retail - Of Which: non-SME	1,506	300	0	0	238	93	0	0	1,505	300	217	210	70.2%	
	Equity									0	0	0	0	0	0
	Securitisation									0	0	0	0	0	0
Other non-credit obligation assets									0	0	0	0	0	0	
IRB TOTAL		82,397	19,906	0	0	24,925	4,649	0	0	82,232	19,880	11,079	10,731	54.0%	

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						
N.A.	(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														
	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
Banco BPM S.p.A.

(mln EUR, %)

		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								
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)

(mln EUR, %)

		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								
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)

(mln EUR, %)

		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								
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

Banco BPM S.p.A.

		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)

		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

Banco BPM S.p.A.

		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

Banco BPM S.p.A.

		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 ²	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ²	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
Banco BPM S.p.A.	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	13,421	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%
	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%
	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%	10,420	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	824	759	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	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	80,688	21,502	11,679	11,292	52.5%	79,321	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)

		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 ²	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ²	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	41,750	15,872	8,791	8,592	54.1%	41,036	16,596	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	7,559	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	1,705	41.2%	26,846	4,553	1,857	1,754	38.5%	26,480	4,919	1,890	1,796	36.5%
	Retail - Secured on real estate property - Of Which: SME	4,059	1,310	481	454	34.7%	3,947	1,421	494	471	33.1%	3,851	1,517	505	484	31.9%
	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	41.0%	22,629	3,401	1,385	1,312	38.6%
	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	974	67.5%	10,425	1,657	1,120	1,060	64.0%	10,225	1,857	1,195	1,141	61.5%
	Retail - Other Retail - Of Which: SME	9,160	1,117	824	759	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	1,479	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	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	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 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 ²	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ²	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

Banco BPM S.p.A.

(mIn EUR, %)

		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
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)

(mIn EUR, %)

		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
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)

(mIn EUR, %)

		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
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

Banco BPM S.p.A.

		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, %)																
Banco BPM S.p.A.	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	14,321	8,133	7,908	55.2%	19,258	15,070	8,243	8,168	54.2%
	Retail	38,906	5,651	3,344	2,772	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%
	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	113	55	45	40.2%
	Retail - Other Retail	10,633	1,453	1,154	994	68.4%	10,305	1,780	1,273	1,122	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	1,411	1,026	904	64.1%	8,555	1,722	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	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	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)

		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	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	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	8,333	8,159	54.2%
	Retail	38,846	5,645	3,340	2,774	49.1%	37,899	6,592	3,498	3,029	45.9%	36,848	7,642	3,696	3,309	43.3%
	Retail - Secured on real estate property	27,237	4,162	2,156	1,767	42.5%	26,654	4,745	2,185	1,869	39.4%	26,007	5,392	2,237	1,980	36.7%
	Retail - Secured on real estate property - Of Which: SME	4,053	1,316	552	492	37.4%	3,890	1,478	577	523	35.4%	3,725	1,643	596	554	33.7%
	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	1,452	1,153	993	68.4%	10,303	1,779	1,272	1,132	63.6%	9,944	2,138	1,404	1,284	60.1%
	Retail - Other Retail - Of Which: SME	9,151	1,125	915	776	69.0%	8,866	1,411	1,026	904	64.1%	8,555	1,722	1,148	1,044	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	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	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%	

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

Banco BPM S.p.A.

		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

Banco BPM S.p.A.

		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, %)											
Banco BPM S.p.A.	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%	
	International Organisations	0	0	0	0	0	0	0	0	0.0%	
	Institutions	13,070	0	6,294	0	25,351	57	43	25	44.3%	
	Corporates	6,190	2,420	6,084	2,681	6,213	5,022	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	55.5%	
	Retail	2,062	142	1,485	173	2,110	368	239	226	61.4%	
	of which: SME	526	127	333	157	534	263	139	136	51.7%	
	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	9	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 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	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	61.3%	
	of which: SME	525	127	333	157	534	263	139	136	51.7%	
	Secured by mortgages on immovable property	894	185	377	185	896	228	45	43	18.9%	
	of which SME	527	125	230	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%

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

Banco BPM S.p.A.

		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
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	Central governments or central banks									
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	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									
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Collective investments undertakings (CIU)										
Equity										
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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

Banco BPM S.p.A.

		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
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N.A.	(min EUR, %)									
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	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
	of which: SME									
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	Items associated with particularly high risk									
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		31/12/2017								
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	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									
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Collective investments undertakings (CIU)										
Equity										
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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

Banco BPM S.p.A.

		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							
(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

		Restated								
		31/12/2017								
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(mln EUR, %)										
N.A.	Central governments or central banks									
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	Public sector entities									
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	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

Banco BPM S.p.A.

		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, %)																
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	Secured by mortgages on immovable property															
	of which: SME															
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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
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	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)																
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2018 EU-wide Stress Test: Credit risk STA

Banco BPM S.p.A.

		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, %)																
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	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															
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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, %)																
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	of which: SME															
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Equity																
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		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, %)																
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	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

Banco BPM S.p.A.

		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
(mth EUR, %)																
N.A.	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
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	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)

		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
(mth EUR, %)																
N.A.	Central governments or central banks															
	Regional governments or local authorities															
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	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																

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		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
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Collective investments undertakings (CIU)																
Equity																
Securitisation																
Other exposures																
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¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Banco BPM S.p.A.

(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																
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	of which: SME																
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	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	
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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																
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	Institutions																
	Corporates																
	of which: SME																
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	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: Risk exposure amounts

Banco BPM S.p.A.

(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	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

Banco BPM S.p.A.

		Actual	Restated	Baseline Scenario			Adverse Scenario		
		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
(m€ EUR,%)									
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	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 DTAs	-810	-1,153	-1,090	-863	-877	-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	(-) 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	0	0	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	-928	-992	-949	-876	-812	-1,196	-1,187	-1,202
A.1.18	(-) Amount exceeding 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
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		1,038	1,038	1,038	1,038	1,038	1,038	1,038
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	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	1,520	1,373	1,229	955	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	Adjustments due to IFRS 9 transitional arrangements		1,329	1,312	1,174	966	1,917	1,622	1,238
A.1.22.3.1	From the increased IFRS 9 ECL provisions net of EL		986	986	882	726	1,410	1,196	917
A.1.22.3.2	From the amount of DTAs that is deducted from CET1 capital		343	326	292	240	508	426	321
A.1.22.4	Other transitional adjustments to CET1 Capital	344	587	58	52	25	90	76	57
A.1.22.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	162	299	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	11	312	58	52	25	90	76	57
A.1.22.4.3	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	-45	-24						

2018 EU-wide Stress Test: Capital

Banco BPM S.p.A.

		(m€ EUR,%)							
		Actual 31/12/2017	Restated 31/12/2017	Baseline Scenario			Adverse Scenario		
		2018	2019	2020	2018	2019	2020		
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	A.2	230	241	134	134	88	134	134	88
	A.2.1	5	4	4	4	4	4	4	4
	A.2.2	0	0	0	0	0	0	0	0
	A.2.3	0	0	0	0	0	0	0	0
	A.2.4	225	237	130	130	84	130	130	84
	A.2.4.1		0	0	0	0	0	0	0
	A.3	9,008	9,514	9,359	10,075	10,544	6,890	6,694	6,057
	A.4	1,936	1,930	1,519	1,125	753	1,519	1,125	753
	A.4.1	1,878	1,878	1,463	1,070	698	1,463	1,070	698
	A.4.2	61	58	61	61	61	61	61	61
	A.4.3	-4	-6	-6	-6	-6	-6	-6	-6
	A.4.3.1		0	0	0	0	0	0	0
	A.5	0	0	0	0	0	0	0	0
TOTAL RISK EXPOSURE AMOUNT	B	75,896	66,329	67,252	66,321	66,321	67,892	69,626	70,366
	B.1	124	661	322	307	240	402	366	320
	B.2		177	177	158	130	177	158	130
CAPITAL RATIOS (%) Transitional period	C.1	12.36%	13.94%	13.68%	14.95%	15.74%	9.93%	9.40%	8.47%
	C.2	12.66%	14.30%	13.88%	15.16%	15.87%	10.12%	9.59%	8.59%
	C.3	15.21%	17.21%	16.13%	16.85%	17.00%	12.35%	11.21%	9.66%
Fully loaded CAPITAL	D.1	9,031	7,353	7,851	8,712	9,461	4,745	4,858	4,670
	D.2	9,036	7,357	7,855	8,716	9,465	4,749	4,862	4,674
	D.3	10,975	9,293	9,380	9,848	10,224	6,274	5,994	5,434
CAPITAL RATIOS (%) Fully loaded	E.1	11.92%	11.20%	11.73%	13.20%	14.32%	7.03%	7.01%	6.67%
	E.2	11.92%	11.20%	11.74%	13.20%	14.32%	7.04%	7.02%	6.67%
	E.3	14.48%	14.15%	14.01%	14.92%	15.47%	9.30%	8.65%	7.76%
Memorandum Items	F	0	0	0	0	0	0	0	0
	G			0	0	0	0	0	0
	G.1			0	0	0	0	0	0
	H.1	171,887	174,150	174,150	174,150	174,150	174,150	174,150	174,150
	H.2	171,625	172,755	172,755	172,755	172,755	172,755	172,755	172,755
	H.3	5.59%	5.46%	5.37%	5.79%	6.05%	3.96%	3.84%	3.48%
	H.4	5.26%	4.26%	4.55%	5.05%	5.48%	2.75%	2.81%	2.71%
	P.1	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
Transitional combined buffer requirements (%)	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%	0.06%	0.13%	0.00%	0.06%	0.13%
	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%	2.56%	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

Banco BPM S.p.A.

	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	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

Banco BPM S.p.A.

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

Banco BPM S.p.A.

	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)	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

Banco BPM S.p.A.

	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)	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