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Societa' : BANCA MONTE DEI PASCHI DI SIENA

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PRESS RELEASE

BANCA MPS: 2025 EU-WIDE STRESS TEST RESULTS CONFIRM THE GROUP'S STRONG RESILIENCE AND ITS ABILITY TO GENERATE CAPITAL SUSTAINABLY

FULLY LOADED CET1 RATIO IN 2027: 22.93% UNDER BASELINE SCENARIO, 16.83% UNDER ADVERSE SCENARIO

Siena, 01 August 2025 - The Montepaschi Group has participated in the 2025 EU-wide stress test conducted by the European Banking Authority (EBA), in cooperation with the European Central Bank (ECB) and the European Systemic Risk Board (ESRB).

The Montepaschi Group takes note of today's communication by the EBA and the ECB regarding the EU-wide stress tests and confirms the results of the exercise.

The adverse scenario in the stress test was defined by the ECB and the ESRB and covers a three-year period (2025–2027). The exercise is intended for use within the framework of the Supervisory Review and Evaluation Process (SREP) and the results will support the competent Authorities in assessing the Group's ability to meet prudential capital requirements under adverse conditions.

The stress test was carried out assuming a static balance sheet based on restated data as at the end of December 2024, in accordance with CRR3 requirements. Consequently, it does not take into account any future business strategies or managerial actions.

The Fully Loaded Common Equity Tier 1 (CET1) ratio for 2027 (identified as the year with the greatest depletion over the three-year period) resulted as follows:

- Baseline scenario: **22.93%, +353bps** compared to the figure of 19.40% as of 31 December 2024 (restated under CRR3)
- Adverse scenario: **16.83%, -257bps** compared to the figure of 19.40% as of 31 December 2024 (restated under CRR3).

Both results are significantly above the minimum regulatory requirements under both the Baseline and Adverse scenarios.

The results – to date the best achieved by the Group in a stress testing exercise – confirm the Montepaschi Group's strong capital position and its ability to generate capital in a sustainable manner, as demonstrated by the solid results under both the baseline and, ultimately, under the adverse scenario, despite the various macroeconomic shocks simulated in the exercise.

It should be noted that the results of this stress test do not constitute forecasts of the Montepaschi Group's future financial performance or expected capital ratios.

This press release will be available at www.gruppompis.it



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