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Oggetto : Intesa Sanpaolo: 2025 EU-wide stress test results

Testo del comunicato

Vedi allegato



PRESS RELEASE

INTESA SANPAOLO: 2025 EU-WIDE STRESS TEST RESULTS

Turin - Milan, 1 August 2025 – Intesa Sanpaolo was subject to the 2025 EU-wide stress test conducted by the European Banking Authority (EBA), in cooperation with the Single Supervisory Mechanism (SSM), the Bank of Italy, the European Central Bank (ECB), and the European Systemic Risk Board (ESRB).

Intesa Sanpaolo notes the announcements made today by the EBA on the EU-wide stress test and fully acknowledges the outcomes of this exercise.

The 2025 EU-wide stress test does not contain a pass-fail threshold and instead is designed to be used as an important source of information for the purposes of the SREP. The results will assist competent authorities in assessing Intesa Sanpaolo's ability to meet applicable prudential requirements under stressed scenarios.

The adverse stress test scenario was set by the ECB/ESRB and covers a three-year time horizon (2025-2027). The stress test has been carried out applying a static balance sheet assumption as at December 2024, and therefore does not take into account future business strategies and management actions. It is not a forecast of Intesa Sanpaolo profits.

With reference to the Intesa Sanpaolo Common Equity Tier 1 ratio (CET1 ratio), the stress test results were as follows:

	Baseline Scenario				
	31.12.2024 Actual	31.12.2024 Restatement CRR3	31.12.2025	31.12.2026	31.12.2027
Transitional	13.26%	12.62%	13.18%	13.76%	14.20%
Fully loaded	13.26%	12.40%	12.94%	13.52%	13.95%

	Adverse Scenario				
	31.12.2024 Actual	31.12.2024 Restatement CRR3	31.12.2025	31.12.2026	31.12.2027
Transitional	13.26%	12.62%	10.38%	11.38%	12.00%
Fully loaded	13.26%	12.40%	10.19%	11.17%	11.78%

The results of the stress test highlight that Intesa Sanpaolo is able to confirm its solidity even in complex scenarios, thanks to its well-diversified and resilient business model.

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