



Credit quality of the first 7 Italian banking groups - gross data

Data as of 30 Jun 2020 - gross exposure - in million euros

Bank	Bad loans	Utp	Past due	Total Npe	Total performing loans	Loans to clients	NPE ratio	NPL ratio	Utp/Npe
Credem	532	406	67	1.005	26.911	27.916	3,60%	1,91%	40%
Unicredit	10.767	11.956	948	23.671	474.040	497.711	4,76%	2,16%	51%
Intesa Sanpaolo	17.585	11.092	1.177	29.854	391.544	421.398	7,62%	4,17%	37%
Banco Bpm	3.530	6.159	150	9.839	103.431	113.269	8,80%	3,12%	63%
UBI Banca	3.377	3.078	114	6.569	81.305	87.873	7,48%	3,84%	47%
BPER	2.374	2.405	228	5.007	50.082	55.089	9,09%	4,31%	48%
Mps	6.295	5.105	195	11.595	77.288,80	88.884	13,05%	7,08%	44%
Total 7 banks	44.461	40.201	2.878	87.539	1.204.601	1.292.140	7,77%	3,80%	46%

Data as of 30 Mar 2020 - gross exposure - in million euros

Bank	Bad loans	Utp	Past due	Total Npe	Total performing loans	Loans to clients	NPE ratio	NPL ratio	Utp/Npe
Credem	572	406	52	1.030	26.075	27.105	3,80%	2,11%	39%
Unicredit	12.581	11.475	858	24.914	484.646	509.560	4,89%	2,47%	46%
Intesa Sanpaolo	18.399	10.823	956	30.178	386.414	416.592	7,81%	4,42%	36%
Banco Bpm	3.517	6.252	106	9.875	102.341	112.216	8,80%	3,13%	63%
UBI Banca	3.414	3.155	104	6.673	82.196	88.869	7,51%	3,84%	47%
BPER	3.434	2.463	159	6.056	48.263	54.319	11,15%	6,32%	41%
Mps	6.265	5.182	125	11.572	76.928	88.500	13,08%	7,08%	45%
Total 7 banks	48.182	39.756	2.360	90.298	1.206.863	1.297.161	8,15%	4,20%	44%



Data as of 31 Dec 2019 - gross exposure –
in million euros

Bank	Bad loans	Utp	Past due	Total Npe	Total performing loans	Loans to clients	NPE ratio	NPL ratio	Utp/Npe
Credem	578	399	49	1.026	25.974	27.000	3,80%	2,14%	39%
Unicredit	12.491	11.934	870	25.295	476.333	501.628	5,04%	2,49%	47%
Intesa Sanpaolo	19.418	10.995	888	31.301	376.839	408.140	7,67%	4,76%	35%
Banco Bpm	3.565	6.424	98	10.087	100.759	110.846	9,10%	3,22%	64%
UBI Banca	3.555	3.173	110	6.838	80.854	87.692	8,46%	4,05%	46%
BPER	3.449	2.479	195	6.123	49.169	55.292	11,07%	7,01%	40%
Mps	6.424	5.386	98	11.908	74.501	86.409	13,78%	7,43%	45%
Total 7 banks	49.480	40.790	2.308	92.578	1.184.429	1.277.007	8,42%	4,44%	44%

Credit quality of the top 7 Italian banking groups - net data

Data as of 30 Jun 2020 - net exposure -
in million euros

Bank	Bad loans	Utp	Past due	Total Npe	Total performing loans	Loans to clients	NPE ratio	NPL ratio	Utp/Npe
Credem	161	280	56	497	27.103	27.600,0	1,80%	0,84%	56%
Unicredit	2.669	5.549	607	8.825	470.429	479.254,0	1,84%	0,56%	63%
Intesa Sanpaolo	6.399	6.635	977	14.011	389.326	403.337,0	3,60%	1,59%	47%
Banco Bpm	1.549	3.739	111	5.399	102.989	108.388,5	4,98%	1,43%	69%
UBI Banca	1.607	2.197	103	3.907	80.832	84.739,1	4,61%	1,90%	56%
BPER	900	1.547,00	187	2.634	49.921	52.555,0	5,01%	1,71%	59%
Mps	2.862	2.845	148	5.855	76.655,60	82.510,6	7,10%	3,47%	49%
Total 7 banks	16.147	22.792	2.189	41.128	1.197.256	1.238.384,2	4,13%	1,64%	55%

Data as of 30 Mar 2020 - net exposure –
in million euros

Bank	Bad loans	Utp	Past due	Total Npe	Total performing loans	Loans to clients	NPE ratio	NPL ratio	Utp/Npe
Credem	168	277	43	488	25.196	25.684,2	1,90%	0,84%	57%
Unicredit	2.918	5.197	553	8.668	481.306	489.974,0	1,77%	0,60%	60%
Intesa Sanpaolo	6.558	6.639	804	14.001	384.822	398.823,0	3,64%	1,64%	47%
Banco Bpm	1.571	3.778	81	5.430	102.600	108.030,0	5,03%	1,45%	70%
UBI Banca	1.655	2.283	95	4.033	81.745	85.778,0	4,70%	1,93%	57%
BPER	1.157	1.626	130	2.913	48.120	51.033,0	5,71%	2,27%	56%
Mps	2.853	2.887	94	5.834	76.373	82.207,0	7,10%	3,47%	49%
Total 7 banks	16.880	22.687	1.800	41.367	1.200.162	1.241.529,2	4,26%	1,74%	55%

Data as of 31 Dec 2019 - net exposure –
in million euros

Bank	Bad loans	Utp	Past due	Total Npe	Total performing loans	Loans to clients	NPE ratio	NPL ratio	Utp/Npe
Credem	175	275	41	491	26.787	27.277,8	1,80%	0,64%	56%
Unicredit	2.956	5.259	577	8.792	473.782	482.574,0	1,86%	0,61%	60%
Intesa Sanpaolo	6.740	6.738	744	14.222	375.142	389.364,0	3,79%	1,73%	47%
Banco Bpm	1.560	3.912	73	5.545	100.300	105.845,0	5,24%	1,47%	71%
UBI Banca	1.707	2.363	101	4.171	80.393	84.564,0	5,19%	2,02%	57%
BPER	1.171	1.661	167	2.999	49.008	52.007,0	5,77%	2,25%	55%
Mps	2.982	3.051	75	6.108	74.027	80.135,0	7,62%	3,72%	50%
Total 7 banks	17.291	23.259	1.778	42.328	1.179.439	1.221.766,8	4,47%	1,78%	55%