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Testo del comunicato

Vedere allegato

PRESS RELEASE

2025 EU-WIDE STRESS TEST

BANCA MEDIOLANUM RANKS AMONG THE TOP BANKS IN ITALY AND AMONG THE BEST IN EUROPE

Confirming excellent capital strength confirmed and the high quality of assets and operationg performance

Banca Mediolanum took part in the 2025 EU-wide stress test conducted by the European Central Bank (ECB) and the European Banking Authority (EBA), in cooperation with the Bank of Italy and the European Systemic Risk Board (ESRB).

The results of the stress test exercise confirm Banca Mediolanum's exceptional capital strength, in addition to the high quality of assets and operational performance.

Specifically, the impact of the adverse scenario on capital ratios - under 300 bps - on loan loss provisions, with an increase of just 2.5%, and on net income, down by only 8.5%, places Banca Mediolanum at the forefront among Italian banks subject to the stress test exercise and among the top in Europe.

The Common Equity Tier 1 fully loaded and transitional capital ratios, resulting from the stress test over the three-year projection period (2025–2027), are as follows:

CET1 ratio	Fully loaded			Transitional		
	2025	2026	2027	2025	2026	2027
Base scenario	23.04%	24.95%	26.58%	23.92%	25.68%	27.11%
Adverse scenario	20.02%	20.73%	21.55%	20.77%	21.31%	21.97%

compared to the starting figure as at December 31, 2024, fully loaded equal to 20.69% (CRR3 restated) and 23.67% (CRR2), and transitional equal to 21.55% (CRR3 restated) and 23.67% (CRR2).

The results of the simulation exercise confirm Banca Mediolanum's ability to generate sustainable profitability even in the adverse scenario, thanks to its diversified, low-risk and low-capital-absorption business model.

The stress test exercise has no minimum threshold to be met, rather, it constitutes an important source of information for the Supervisory Review and Evaluation Process (SREP). The related results therefore support the competent Authorities in assessing Banca Mediolanum's ability to meet prudential requirements under stress scenarios.

The adverse scenario of the stress test defined by the ECB/ESRB is particularly severe and covers a three-year time horizon (2025–2027). The stress test was conducted on the basis of a static balance sheet assumption as at December 2024 and therefore does not take into account future business strategies or management initiatives. The results of the simulation therefore do not constitute forecasts on either Banca Mediolanum's future financial performance or on its expected capital ratios.

Basiglio - Milano 3 City, 5 agosto 2025

Contatti:

Media & Public Relations
Roberto De Agostini
Tel +39 02 9049 2100
Mob +39 348 8100 802
e-mail: roberto.deagostini@mediolanum.it

Investor Relations
Alessandra Lanzone
Tel +39 02 9049 2039
Mob +39 335 5684 808
e-mail: alessandra.lanzone@mediolanum.it

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