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Societa' : BANCA MONTE DEI PASCHI DI SIENA

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*Testo del comunicato*

Vedi allegato



## PRESS RELEASE

### MOODY'S UPGRADES MPS RATINGS, WITH IMPROVEMENT OF THE SENIOR UNSECURED RATING TO INVESTMENT GRADE LEVEL

#### OUTLOOK REAFFIRMED AS POSITIVE

*Siena, 1 October 2025* – Banca Monte dei Paschi di Siena (“the Bank” or “MPS”) announces that Moody’s Ratings (“Moody’s” or “Agency”) has upgraded the Bank’s long-term deposit rating to “Baa1” (from “Baa2”) and its senior unsecured debt rating to the investment grade level of “Baa3” (from “Ba1”). The Baseline Credit Assessment (“BCA”) has been confirmed at “ba1”.

The revised ratings, including the “Other short term rating” at (P) Prime-3, reflect the successful completion of the voluntary public tender offer on Mediobanca and the formation of a new, larger and more diversified banking group.

The upgrade of the long-term deposit rating and senior unsecured debt rating takes into account, in addition to the confirmation of MPS’s BCA rating, the results of the Loss Given Failure analysis, which reflects the improved combined financial profile of the new group.

MPS’s BCA rating of “Ba1” reflects the benefits of creating the third-largest Italian banking group, characterized by complementary activities, which will be able to leverage established franchises in Retail Banking, Consumer Finance, Wealth Management, as well as Corporate and Investment Banking, thereby diversifying its revenue streams. The new group can also rely on a solid Common Equity Tier 1 capital ratio of at least 16%, even assuming the distribution of all future profits. Nonetheless, the BCA rating also factors in the execution risks associated with the transformative nature of the transaction.

The outlook has been confirmed as positive, given that Moody’s expects the improvement of the financial profile to continue with the integration of Mediobanca.

More specifically, the ratings upgraded by Moody’s are as follows:

- Long term deposit: “Baa1”, Positive Outlook
- Long term senior unsecured: “Baa3”, Positive Outlook
- Other short term ratings: “(P) P-3”

All other ratings have been confirmed.

The full text of Moody’s press release is available at [www.moodys.com](http://www.moodys.com).

*This press release is available at [www.gruppomps.it](http://www.gruppomps.it)*

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