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Societa' : BANCA MONTE DEI PASCHI DI SIENA

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*Testo del comunicato*

Vedi allegato



## PRESS RELEASE

### **BMPS: CAPITAL RATIOS WELL ABOVE THE CAPITAL REQUIREMENTS REQUESTED BY ECB**

#### **CET1 REQUIREMENT AT 9.01% WITH PILLAR II REQUIREMENT “P2R” REDUCED FROM 2.50% TO 2.20% PILLAR II CAPITAL GUIDANCE REDUCED FROM 1.15% TO 1.00%**

*Siena, 02 December 2025* – Banca Monte dei Paschi di Siena (“BMPS”) announces that it has received the final decision of the European Central Bank (“ECB”) regarding the capital requirements to be respected, at a consolidated level, starting from 1<sup>st</sup> December 2025, following the review of the SREP decision taken on 10<sup>th</sup> December 2024.

The additional Pillar 2 requirement “P2R” has been improved by 30bps compared to the previous level (2.50%), settling at 2.20%.

The overall minimum requirement in terms of Common Equity Tier 1 ratio is at 9.01%, the sum of Pillar 1 - P1R (4.50%), Pillar 2 - P2R (2.20%)<sup>1</sup> and Combined Buffer Requirement - CBR (3.27%)<sup>2</sup>.

The Pillar II Capital Guidance “P2G”, set at 1.00%, was reduced by 15bps compared to the previous level.

On the basis of the financial statements as at 30 September 2025, BMPS is well above such new requirements, with capital ratios, at a consolidated level, at:

- 16.9% *fully loaded*, as Common Equity Tier 1 ratio, vs a requirement of 9.01%;
- 19.3% *fully loaded*, as Total Capital ratio, vs a requirement of 13.47%.

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

<sup>1</sup> The additional P2R, reduced from 2.50% to 2.20%, must be filled in, according to CRD V art 104a, for at least 56.25% (1.24%) with CET1 capital and for 75% (1.65%) with Tier 1 capital.

<sup>2</sup> CBR is composed by: 2.50% Capital Conservation Buffer (CCB), 0.085% Countercyclical Buffer (CCyB) and 0.69% Systemic Risk Buffer (SyRB). The last two ones are the requirements estimated on the basis of exposures as at 30 September 2025.

#### **Per ulteriori informazioni:**

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