

Bank Name	BANCO BPM SOCIETA' PER AZIONI
LEI Code	815600E4E6DCD2D25E30
Country Code	IT

EBA EUROPEAN BANKING AUTHORITY

# 2022 EU-wide Transparency Exercise

Key Metrics

BANCO BPM SOCIETA' PER AZIONI

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	9,317	9,387	8,914	8,884	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8,478	8,559	8,338	8,319	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	10,494	10,564	10,007	10,275	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	9,655	9,736	9,431	9,709	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	12,446	12,524	12,448	12,549	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11,607	11,696	11,872	11,983	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	66,245	63,931	64,336	63,321	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	66,038	63,729	64,171	63,160	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.06%	14.68%	13.86%	14.03%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.84%	13.43%	12.99%	13.17%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010) )/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.84%	16.52%	15.55%	16.23%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.62%	15.28%	14.70%	15.37%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) ) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	
Total capital (as a percentage of risk exposure amount) - transitional definition	18.79%	19.59%	19.35%	19.82%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.58%	18.35%	18.50%	18.97%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	184,775	178,274	190,723	218,683	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.68%	5.93%	5.25%	4.70%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

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-	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	10,494	10,564	10,007	10,275	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	9,571	9,652	9,431	9,443	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	184,775	178,274	190,723	218,683	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	183,936	177,446	190,147	217,851	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.68%	5.93%	5.25%	4.70%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.20%	5.44%	4.96%	4.33%	[A.2]/[B.2]	

2022 EU-wide Transparencv Exercise Capital

BANCO BPM SOCIETA' PER AZIONI

			As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	12,446	12,524	12,448	12,549	C 05.00 (r0010,c0010)	Articles 4(118) and 72 of CBR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	9,317	9,387	8,914	8,884	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	7,092	7,092	7,076	7,082	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	instruments) Retained earnings	0	281	0	181	C 01.00 (r0130.c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	321	341	91	-301	C 01.00 (r0180,c0010)	Articles 4(300), 26(1) point (d) and 36 (1) point (l) of CRR
	A1.4	Other Reserves	3,992	3,989	4,246	4,245	C 01.00 (r0200,c0010)	Articles 4(117) and 25(1) coint (e) of CRR
	A1.5	Funds for general banking risk	0	0	0	.,=	C 01.00 (10210.0010)	Articles 4(112), 26(1) point (I) and 36 (1) point (I) of CBR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CBR
	A.1.7	Adjustments to CET1 due to prudential filters	25	8	13	-48	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (1) of CBR
	A1.8	(-) Intangible assets (including Goodwill)	-996	-984	-991	-964	C 01.00 (r0300,c0010) + C 01.00 (r0340.c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR.
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-945	-833	-823	-807	(r0340,20030) C 01.00 (r0370,20010)	CLR Articles 36(1) point (c) and 38 of CRR
	A.1.10	associated DTLs (-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	-4	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(·) Defined benefit persion fund assets	0	0	0	0	C 01 00 (+0390 +0010)	Articles 4(109), 36(1) point (e) and 41 of CBR
	A.1.12	(·) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (q) and 44 of OliR
	A.1.13	(·) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CBR
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	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-17	-17	-26	-30	$\begin{array}{l} C \; 01.00 \; (r0450, c0010) + C \; 01.00 \\ (r0460, c0010) + C \; 01.00 \; (r0470, c0010) \; + C \\ 01.00 \; (r0471, c0010) + C \; 01.00 \; (r0472, c0010) \\ \end{array}$	$\label{eq:action} \begin{array}{l} Articles 4(35), 36(1) point (k) (i) and 90 to 51 of GR; Articles 36(1) point (k) (i), 240(1) point (k), (ii), 240(1) point (k), (ii) and 256 of GR; Articles 36(1) point k) (iii) and 256() of GR; Articles 36(1) point k) (iv) and 155(0) of GR and Articles 36(1) point k) (v) and 155(0) of GR and Articl$
	A.1.14.1	Of which: from securitisation positions (-)	-17	-17	-26	-30	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(·) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	-67	C 05.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(·) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-579	-638	-479	-400	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	-414	-478	-566	-632	C 01.00 (r0510,c0010)	Article 48 of CRR
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CBR
Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	-202	-202	-202	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	839	828	576	832	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	839	828	576	832	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,176	1,176	1,093	1,390	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,093	1,093	1,093	1,390	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	$\begin{array}{l} C  00  (0^{-0}690,c0010) + C  01.00 \\ (0^{-0}00,c0010) + C  01.00  (0^{-0}10,c0010) + C \\ 01.00  (0^{-0}40,c0010) + C  01.00  (0^{-0}44,c0010) \\ + C  01.00  (0^{-0}48,c0010) \end{array}$	
	A.2.4	Additional Tier 1 transitional adjustments	84	84	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	10,494	10,564	10,007	10,275	C 01.00 (r0015,c0010)	Article 25 of CBR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,952	1,961	2,441	2,274	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	2,079	2,054	2,428	2,403	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		-127	-94	14	-129	$\begin{array}{l} C \ 0.00 \ (\mbox{-}0010) + C \ 01.00 \\ (\mbox{-}0030, \mbox{-}0010) + C \ 01.00 \ (\mbox{-}0030, \mbox{-}0010) + C \\ 01.00 \ (\mbox{-}0040, \mbox{-}0010) + C \ 01.00 \ (\mbox{-}0050, \mbox{-}0010) \\ (\mbox{-}0070, \mbox{-}0030) + C \ 01.00 \ (\mbox{-}0074, \mbox{-}0010) + C \\ 01.00 \ (\mbox{-}0074, \mbox{-}0010) \\ (\mbox{-}0074, \mbox{-}0010) \\ \end{array}$	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	в	TOTAL RISK EXPOSURE AMOUNT	66,245	63,931	64,336	63,321	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	206	202	165	197	C 05.01 (r0010,c0040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.06%	14.68%	13.86%	14.03%	CA3 (1)	
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.84%	16.52%	15.55%	16.23%	CA3 (3)	
CET1 Capital	C.3	TOTAL CAPITAL RATIO (transitional period)	18.79%	19.59%	19.35%	19.82%	CA3 (5) [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-	
Fully loaded CET1 RATIO (%)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	8,478	8,559	8,338		A.4.3.01.01	
Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.84%	13.43%	12.99%	12.76%	[D.1]/[8-8.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	839	828	576	565	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements ted based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a n	206	202	165	161	C 05.01 (r0440,c0040)	

(1)The fully loaded CET1 cable is an estimate calculated based on basic's apportancy reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not biase into account in this calculation. Fully loaded CET1 cable ratio estimation is based on the formulae stated in column "COREP CODE" – elease note that this minih load to differences to fully loaded CET1 cable ratio estimation is based on the formulae stated in column "COREP CODE" – elease note that this minih load to differences to fully loaded CET1 cable ratios acclering to the carticolation basics e.e. in their PIIar 3 declosure

Overview of Risk exposure amounts

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		RW	/As		
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	53,528	51,412	52,452	51,202	$ \begin{array}{c} C  02.00  (r0040, c0010)  [-C  07.00  (r0090, c0220, s001) + C  07.00  (r0110, c0220, s001) + C  07.00  (r0130, c0220, s001) + C  08.01  (r0040, c0220, c020) + C  08.01  (r0050, c0220, c020) + C  08.01  (r0050, c0220, c020) + C  08.01  (r0050, c0220, c020) + C  08.01  (r0060, c0220, s002) + C  02.01  (r0470, c0010) + C  02.00  (r0440, c020) + C  08.01  (r0060, c0220, s002) + C  08.01  (r0060, c0$
Of which the standardised approach	28,316	28,133	28,507	27,224	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	25,212	23,279	23,945	23,978	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	1,543	1,752	1,747	1,608	C 07 00 (r0090, ct220, s001) + C 07 00 (r0110, ct220, s001) + C 07 00 (r0130, ct220, s001) + C 08 01 (r0090, ct360, s001) + C 08.01 (r0050, ct266, s001) + C 08.01 (r0060, ct265, s001) + C 08.01 (r0040, ct260, s002) + C 08.01 (r0050, ct266) s002,) + C 08.01 (r0060, ct260, s002) + C 02.00 (r0460, ct010)]
Credit valuation adjustment - CVA	310	250	244	243	C 02.00 (r0640, c0010)
Settlement risk	2	1	3	4	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	784	965	793	807	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	3,039	2,464	2,012	1,821	C 02.00 (r0520, c0010)
Of which the standardised approach	1	2	9	1	C 02.00 (r0530, c0010)
Of which IMA	3,037	2,462	2,003	1,820	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c8601)*12.5+C 20.00 (r0010,c0450)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	6,851	6,899	6,899	6,899	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	6,851	6,899	6,899	6,899	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	188	188	188	738	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	66,245	63,931	64,336	63,321	

<sup>2</sup> On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA): They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.





# 2022 EU-wide Transparency Exercise P&L BANCO BPM SOCIETA' PER AZIONI

(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	1,825	2,428	614	1,274
Of which debt securities income	334	414	81	176
Of which loans and advances income	1,320	1,747	428	896
Interest expenses	306	410	107	243
(Of which deposits expenses)	61	77	14	56
(Of which debt securities issued expenses)	192	252	62	123
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	48	54	19	36
Net Fee and commission income	1,428	1,917	480	966
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	-107	-133	65	-83
Gains or (-) losses on financial assets and liabilities held for trading, net	41	43	41	89
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	20	6	-20	-68
Gains or (-) losses from hedge accounting, net	0	-1	-3	-7
Exchange differences [gain or (-) loss], net	24	49	18	69
Net other operating income /(expenses)	193	169	74	105
TOTAL OPERATING INCOME, NET	3,166	4,122	1,180	2,140
(Administrative expenses)	1,908	2,537	631	1,263
(Cash contributions to resolution funds and deposit guarantee schemes)	208	215	110	110
(Depreciation)	206	275	69	139
Modification gains or (-) losses, net	-2	-9	-1	-1
(Provisions or (-) reversal of provisions)	28	24	8	13
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	4	5	1	0
(Other provisions)	24	19	7	13
Of which pending legal issues and tax litigation <sup>1</sup>	0	-12	0	0
Of which restructuring <sup>1</sup>	0	-9	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	443	630	158	137
(Financial assets at fair value through other comprehensive income)	1	1	2	2
(Financial assets at amortised cost)	443	629	156	135
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	1	2	0	8
(of which Goodwill)	0	0	0	8
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	156	222	53	97
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	525	653	255	565
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	476	571	164	373
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	476	571	164	373
Of which attributable to owners of the parent	476	571	164	373

<sup>(2)</sup> Information available only as of end of the year
<sup>(2)</sup> For IFRS compliance banks 'zero' in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

Total Assets: fair value and impairment distribution

BANCO BPM SOCIETA' PER AZIONI

(min EUR)	٨	s of 30/09/20	21		As of 31/12/2021					As of 31,	03/2022			As of 30/	06/2022		
		Fa	ir value hieraro	:hy		Fa	ir value hierar	:hy		Fair value hierarchy				Fa	ir value hierar	:hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2 Level 3		Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	29,329				39,045			38,166				40,529				IAS 1.54 (i)	
Financial assets held for trading	6,662	4,594	2,066	2	4,525	2,519	2,004	2	4,567	2,480	2,086	1	5,742	2,239	3,501	2	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	1,809	667	285	858	1,798	860	27	911	1,776	797	35	944	1,703	724	37	942	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	12,870	12,520	167	184	10,675	10,312	166	197	12,143	11,794	166	183	10,594	10,263	162	170	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	132,416				130,571				134,659				135,016				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	79	0	79	0	127	0	127	0	640	0	640	0	1,011	0	1,011	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	22				3				-117				-262				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	13,569				13,717				13,914				14,282				
TOTAL ASSETS	196,756				200,461				205,748				208,615				IAS 1.9(a), IG 6

<sup>(1)</sup> Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min E	EUR)		A	s of 30/09/20	21					As of 31	/12/2021					As of 31/	03/2022					As of 30,	/06/2022			
	l l	Gross carry	ing amount <sup>(2)</sup>		Accun	ulated impair	ment <sup>(2)</sup>	Gros	s carrying amou	int <sup>(2)</sup>	Accum	ulated impain	ment <sup>(2)</sup>	Gros	s carrying amou	int <sup>(2)</sup>	Accun	ulated impairm	ient <sup>(2)</sup>	Gross	carrying amo	unt <sup>(2)</sup>	Accun	nulated impairn	ient <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired		Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	12,480	65	0	-2	0	0	10,273	66	0	-3	0	0	11,663	166	0	-3	-2	0	10,150	145	0	-4	-2	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at		23,611	219	0	-4	-1	0	21,289	202	0	-4	-1	0	23,425	232	0	-5	-2	0	23,914	125	0	-7	-1	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	94,104	11,447	6,202	-122	-340	-2,886	94,536	11,582	5,964	-123	-321	-2,896	96,753	11,453	5,852	-118	-326	-2,920	97,313	11,098	5,151	-117	-317	-2,436	Annex V.Part 1.32, 44(a)

<sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

(2) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



Breakdown of liabilities

BANCO BPM SOCIETA' PER AZIONI

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	11,907	14,133	13,748	14,874	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	1,422	1,405	1,639	1,774	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	163,577	166,564	170,847	170,790	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	241	228	381	610	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	11	-48	-412	-754	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,249	1,200	1,167	1,026	IAS 37.10; IAS 1.54(I)
Tax liabilities	295	290	269	275	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	5,082	3,602	5,151	7,232	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	183,783	187,375	192,791	195,827	IAS 1.9(b);IG 6
TOTAL EQUITY	12,973	13,086	12,958	12,788	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	196,756	200,461	205,748	208,615	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



Breakdown of liabilities

# BANCO BPM SOCIETA' PER AZIONI

(mln EUR)

			Carrying	) amount		
Breakdown of financial liabilities l	by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		2,553	2,186	2,642	4,169	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	50	33	44	61	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	696	238	32	43	Annex V.Part 1.31
	Central banks	37,213	39,041	38,722	38,628	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	4,934	4,963	6,767	5,963	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	4,776	4,798	6,584	5,820	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	7,002	9,205	11,005	11,174	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	839	795	1,088	1,389	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	12,839	13,736	13,606	12,844	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	4,592	5,284	5,608	5,290	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	28,469	29,278	28,457	29,438	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	28,426	29,257	28,439	29,422	ECB/2013/33 Annex 2.Part 2.9.1
	Households	65,315	66,294	67,225	68,281	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	62,516	63,570	64,518	65,671	Annex V.Part 1.42(f), 44(c)
Debt securities issued		17,272	16,577	17,267	16,629	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	2,627	2,632	2,917	2,915	Annex V.Part 1.37
Other financial liabilities		803	777	850	817	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		177,147	182,330	186,615	188,049	

# 2022 EU-wide Transparency Exercise Market Risk BANCO BPM SOCIETA' PER AZIONI

# AZIONI

BAINCO	BNM	SUCIETA	V PER	AZIUP

Image: constraint of the LRN of		SA					I	M									IM						
Matrix         Total, RISK EXPOSURE AMOUNT         MOLIFIELCATION APERAGE         MULTIFIECATION APERAGE				VaR <i>(Memoral</i>	ndum item)	STRESSED VaR (	Memorandum item)	AND MIGRATION RISK CAPITAL CHARGE FOR CTP							DEFAULT AND MIGRATION RISK								
Traded Dext. Instruments of which: General risk         0         17         3         128         27         13         3         102         20 <th< th=""><th>(min EUR)</th><th>TOTAL RISK EXPOSURE AMOUNT</th><th>TOTAL RISK EXPOSURE AMOUNT</th><th>FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS</th><th>PREVIOUS</th><th>FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS</th><th></th><th>AVERAGE</th><th></th><th>FLOOR</th><th>AVERAGE</th><th>LASI</th><th>EXPOSURE AMOUNT</th><th>MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS</th><th></th><th>FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS</th><th>LATEST AVAILABLE</th><th>AVERAGE</th><th>LAST</th><th>FLOOR</th><th>AVERAGE .</th><th>LAST E</th><th>TOTAL RISK EXPOSURE AMOUNT</th></th<>	(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS	PREVIOUS	FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS		AVERAGE		FLOOR	AVERAGE	LASI	EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS		FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS	LATEST AVAILABLE	AVERAGE	LAST	FLOOR	AVERAGE .	LAST E	TOTAL RISK EXPOSURE AMOUNT
Of which: General risk Of which: Specific risk       0       0       1       17       3       2       8       3       13       3       3       9       10       1		As of 30/09/2021	As of 31/12/2021				As of 30/	09/2021									As of 31/12	/2021					
Of which: specific risk       0       0       12       3       121       26       27       10       2       97       19       17       18       13       30       7       18       11       3       30       7       18       11       3       30       7       18       18       11       3       30       7       18       11       3       30       7       18       11       3       30       7       18       11       3       30       7       18       11       3       30       7       18       11       3       30       7       11       3       30       7       10       13       13       00       0		0	0	17	3		27							13	3		20						
Equita       0       0       14       3       28       8       8       8       11       3       30       7       8       7       9       11       3       30       7       9       11       3       30       7       9       11       3       30       7       9       11       3       30       7       9       11       3       30       7       9       11       3       30       7       9       11       3       30       7       9       11       3       30       7       9       11       3       30       7       9       11       3       30       7       9       11       3       30       7       9       11       3       30       7       9       11       3       30       7       9       11       3       30       7       9       11       3       30       7       9       11       11       3       30       7       9       11       3       30       7       9       11       3       30       7       9       11       3       30       11       30       30       11       30       10	Of which: General risk	0	0	6	1		3							8	3	13	3						
Of which: General risk Forsign exhange risk Commonders nik.       O       O       O       2       O<		0	0	14	3	28	20							10	3	30	7						
From exchange risk Commendes         1         0	Of which: General risk	0	ō	14	3	28	8							11	3	30	7						
Commodities risk       1       2       0		0	0	0	0	0	0							0	0	0	0						
fotal       1       2       24       5       125       32       94       79       0       0       0       3,037       18       5       118       27       61       43       0       0       0       0         As of 31/03/2022       As of 30/06/2022       As of 30/06/2022       As of 31/03/2022         Traded Debt Instruments       0       0       15       4       84       18       Image: Colspan="4">Colspan="4">Colspan="4">Colspan="4">Colspan="4">Colspan="4">Colspan="4">Colspan="4">Colspan="4">Colspan="4">Colspan="4">Colspan="4">Colspan="4">Colspan="4"Colspan="4">Colspan="4"Colspan="4"Colspan="4">Colspan="4"Colspa="4"Colspa="4"Colspa="4"Colspan="4"Colspa="4"Colspan="4"Colspa="		0	0	1	0	2	0							1	0	2	0						
readed Det Instruments         O         Distribution         Distribution <thdistribution< t<="" td=""><td></td><td>1</td><td>2</td><td>24</td><td>5</td><td>125</td><td>32</td><td>94</td><td>79</td><td>0</td><td>0</td><td>0</td><td>3.037</td><td>18</td><td>5</td><td>118</td><td>27</td><td>61</td><td>43</td><td>0</td><td>0</td><td>0</td><td>2.462</td></thdistribution<>		1	2	24	5	125	32	94	79	0	0	0	3.037	18	5	118	27	61	43	0	0	0	2.462
		As of 31/03/2022	As of 30/06/2022				As of 31/	03/2022									As of 30/06	/2022					
Of which: General risk 0 0 9 2 16 5 9 2 16 3 9 2	Traded Debt Instruments	0	0	15	4	84	18							17	3	60	38						
	Of which: General risk	0	0	9	2	16	5							9	2	16	3						
Of which: Specific risk 0 0 12 4 83 18 19 13 3 62 38	Of which: Specific risk	0	0	12	4	83	18							13	3	62	38						
Equites 0 0 12 3 24 5 18 4 25 5	Equities	0	0	12	3	24	5							18	4	25	5						
Of which: General risk 0 0 12 3 24 5 18 4 25 5	Of which: General risk	0	0	12	3	24	5							18	4	25	5						
0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0	0	0	0	0							0	0	0	0						
Foregrap: exchange risk         0         0         1         0         2         0         1         0         0		9	0	1	0	2	0							1	0	1	0						
			1	20	6	96	10	E4	E2	0	0	0	2 002	26	6	60	10	60	E0	0	0	0	1,820

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



# EBA Lever 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

BANCO BPM SOCIETA' PER AZIONI

			Standardised Approach									
			As of 30,	09/2021			As of 31,	/12/2021	2/2021			
		Original Exposure <sup>3</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
	(min EUR, %) Central governments or central banks	69.589	87,032	3,719		73.525	91,581	3.955				
	Central governments or central banks Regional governments or local authorities	581	87,032	3,719		73,323	91,581	3,955				
	Public sector entities	1.177	513	35		1,170	532	32 371				
	Multilateral Development Banks	0	114	0		2	194	0				
	International Organisations	234	23	0		235	24	0				
	Institutions	36,460	12,444	4,689		46,105	12,444	4,631				
	Corporates	11,808	7,134	6,751		11,993	7,107	6,720				
	of which: SME	6,483	4,611	4,192		6,679	4,602	4,174				
	Retail	4,356	1,605	1,113		4,283	1,553	1,081				
Consolidated data	of which: SME	1,059	351	223		1,136	375	244				
consolidated data	Secured by mortoages on immovable property	650	637	276		619	606	264				
	of which: SME	428	427	182		404	402	173				
	Exposures in default	1,853	850	991	970	1,736	783	918	92			
	Items associated with particularly high risk	818	549	824		832	556	833				
	Covered bonds	303	303	39		303	303	39				
	Claims on institutions and connerates with a ST credit assessment Collective investments undertakings (CIU)	2,725	2,522	2,467		3,998	2.878	2,797				
	Collective investments undertakings (CLU) Equity	2,014	2,522	3,340		1,885	1,885	3,202				
	Dither exposures	5,731	5.731	4,996		5.617	5.617	4,827				
	Standardised Total <sup>2</sup>	138.299	121.657	29,601	1.192	152.873	126.234	29.670	1.15			

<sup>10</sup> Object approx, visite Deparser visite, as separated before taking the second ere affect due to condition with one or cert with indigation indications (effect). <sup>10</sup> Structured and Taking the indication with the second ere affect due to the 2023 answers. <sup>10</sup> Object prices of taking the conditional effect of the second ere affect due to the 2023 answers. <sup>10</sup> Object prices of taking the conditional effect of the second ere affect due to the 2023 answers. <sup>10</sup> Object prices of taking the conditional effect of taking the Conditional of constrained and ergo answers and taking the conditional effect of taking the con

					Standardise	d Approach			
			As of 30,	09/2021			As of 31/	12/2021	
	(min EUR, %)	Original Exposure <sup>3</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
	Central governments or central banks	52,856	70,300	3,672		57,083	75,140	3,909	
	Regional governments or local authorities	581	184	35		571	170	32	
	Public sector entities	1,074	505	355		1,073	525	364	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	22,684	7,262	3,270		29,749	7,238	3,208	
	Corporates	6,534	5,181	5,113		6,590	5,058	4,992	
	of which: SME	3,529	2,950	2,800		3,505	2,815	2,666	
	Retail	4,334	1,604	1,112		4,261	1,552	1,080	
ITALY	of which: SME	1,069	351 636	223 276		1,136	375	244 264	
	Secured by mortoases on immovable property of which: SME	650	636	2/6		618	402	264	
	Exposures in default	1,772	920	957	932	1,657	402 761	895	8
	Items associated with particularly high risk	818	549	824	7.4	832	556		0
	Covered bonds	160	160	25		159	159	24	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	2,304	2,101	2,225		3,580	2.460	2,582	
	Faulty	1,891	1,890	3,216		1.793	1.793	3,110	
	Other exposures	5,717	5,717	4,995		5,593	5,593	4,827	
	StandardEed Total <sup>2</sup>				1.148				1.10

		Standardised Approach							
			As of 30,	09/2021			As of 31,	/12/2021	
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
	Central governments or central banks	5.555	5.555	0		4,871	4.871	0	
	Regional governments or local authorities		-,	0					
	Public sector entities			0		0	0		
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7.814	1,537	431		10.082	1,739	498	
	Corporates	222	211	153		216	205	144	
	of which: SME	219	211	153		213	205	144	
	Retail	0	0	0		0	0	0	
FRANCE	of which: SME	0	0	0		0	0	0	
FRANCE	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	5	1	1	3	5	1	1	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	24	24	2		24	24	2	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	88	88	32		103	103	36	
	Eaulty	105	105	105		76	76	76	
	Other exposures	0	0	0		0	0	0	

Operating source, velice Spectra velace, sourced before large states provide source any effect due to model conversion lecture or could night spectra velace and spectra velace of the spectra ve

		stanuaruseu Approach								
			As of 30	09/2021			As of 31	/12/2021		
<u>.</u>	(min 200, %)	Original Exposure <sup>3</sup>		Risk exposure amount	Value adjustments and provisions <sup>2</sup>		Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and previsions <sup>2</sup>	
GERMANY	Control exercisements or control alabatis Analysis extra control and analysis Analysis extra control and analysis Analysis extra control and analysis Analysis Control and analysis Control and Control and	1,992 0 0 0 1,748 128 128 128 128 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,902 0 0 622 1955 195 195 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 148 96 9 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- 4	2,086 0 0 2,392 1211 1211 1211 0 0 0 0 0 0 0 0 0 0 0 0	2,485 0 0 583 194 194 194 194 194 194 194 194 194 194	0 0 0 125 855 855 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5	
	Other exposures Standardised Total <sup>2</sup>	0	0		4		ŭ	0	6	

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		Standardised Approach								
			As of 30/	09/2021			As of 31	/12/2021		
	(min EUR. %)	Original Exposure <sup>3</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>	
	Central experimenta or central banks Resional experimento for local athorities Public sector entities Multilateral Devolument Banks Instructions Cara Unitor, Social Cara Unitor, Social Real	3,253 0 0 1,948 93 93 0	3,253 0 0 0 0 360 30 30 0 0 0	0 0 0 156 30 30 0 0		3,807 0 0 1,821 84 84 0	3,807 0 0 303 35 35 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 137 35 35 0		
SPAIN	of elotics 39E Secured IV an outstanss on Immovable structure Exposures in Addrest Exposures in Addrest Exposures in Addrest Exposure books Converte boo	0 0 0 25 0 55 0 0 0 0 0	0 0 0 25 0 555 0 0 0	0 0 3 0 7 0 0 0 0 0 0	0	0 0 0 25 0 522 0 522 0 0 0 0	0 0 0 25 0 525 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 2 0 0 0 0 0 0 0		

Compare appointe, unione caposare value, a reported beind beinde band and a molecular any error due to cheer conversion for (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, add exposures, but includes general ordet raik adjustments.

ition techniques (e.g. substitution enects) ints (AVAs) and other own funds reductio



# 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

BANCO BPM SOCIETA' PER AZIONI

			Standardised Approach								
			As of 30,	/09/2021			As of 31,	/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>		
	(min EUR, %) Central governments or central banks										
Country of Counterpart 5	Resolution communities are lead a shorters. Resolution to conceptuate a lead of the lead Resolution to conceptuate a lead of the lead Comparison of the lead of the lead of the lead of a lead of the lead of the lead of the lead of a lead of the lead of the lead of the lead of the lead of a lead of the lead of the lead of the lead of the lead Frequencies of the lead of the lead of the lead of the lead Frequencies of the lead of the lead of the lead of the lead Command House the lead of the lead of the lead of the lead Command House the lead of the lead of the lead of the lead of the lead Command House the lead of				0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					

tripial account, unlike Exosuar value, is incontab before takino into account any effect due to ordet convesion factors or evelt exist instanton technicus (i.e., substitution effects). Orda value adjournents and provisions per country of counterparty encludes those for securitization exposures, additional valuation adjustments (AUAa) and other own funds reductions related to the names, but includes general ordet risk adjustments.

		Standardised Approach								
			As of 30,	/09/2021			As of 31	/12/2021		
	(min 200, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
Country of Counterpart 6	Cathol accountancials at cathol labels Cathol accountancials and cathol accountances Mailliteral Constances Banks Mailliteral Constances Banks Mailliteral Constances Banks Cathol Constances Cathol Constances of action 200 Cathol Constances Mailliteral Constances Mailliteral Constances Mailliteral Constances Mailliteral Constances Mailliteral Constances Mailliteral Constances Mailliteral Constances Constances Constances Constances Mailliteral Constances Constances Mailliteral Constances Mailliteral Constance				0				0	
	Other exposures Standardised Total <sup>2</sup>	0		U	0	0	l			

<sup>(1)</sup> Organi appare, unlik Sporse value, is reported lefer taking into account any effect due to cells converse fectors or could nix indigators techniques (e.g. unlikebutor effect).
(2) Told value adjustments and provisions per country of countingeby academ to executivation exposure, additional valuements (2014) and other own funds reductions related to the

		Standardised Approach								
			As of 30	09/2021			As of 31	/12/2021		
	(min 508, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions Corporates	0	0	0		0	0	0		
	of which: SME Retail	0	0	0		0	0	0		
Country of Counterpart 7	of which: SME Secured by mortoases on immovable property	0	0	0		0	0	0		
Counterpart 7	of which: SME Exposures in default	0	0	0		0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0	0	
1	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
1	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0		
	Other exposures	0	0	0		0	0	0		

Congret exposes, while boose value, is and providen balance taking the accord or machine the original company, additional balance taking the accord or machine taking the accord or machi

					Standardise	a Approacn			
			As of 30,	/09/2021			As of 31	/12/2021	
	(min 208. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>4</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0		0		0			
	Multilateral Development Banks	0		0		0	i i i i i i i i i i i i i i i i i i i		
	International Organisations	0	0	0		0	0		
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME Retail	0		0		0		0	
Country of	of which: SME	0		0		0			
Counterpart 8	Secured by mortgages on immovable property	0		0		0	i i i i i i i i i i i i i i i i i i i		
Counter part o	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0		0		0		0	
	Collective investments undertakings (CIU) Equity	0		0		0			
	Other exposures	0	ő	0		0		ő	
1	Charles First Tabul			-				1	

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					Standardis	a Approach			
			As of 30	/09/2021			As of 31,	/12/2021	
	(min 200. %)	Original Exposure <sup>3</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks Regional governments or local authorities	0		0		0	0	0	
	Public sector entities			0		0	0	ů	
	Multilateral Development Banks	i i i i i i i i i i i i i i i i i i i		ō		0	0	0	
	International Organisations	(		0		0	0	0	
	Institutions	(		0		0	0	0	
	Corporates	(		0		0	0	0	
	of which: SME	(		0		0	0	0	
Country of	Retail	0		0		0	0	0	
	of which: SME Secured by mortgages on immovable property			0		0	0	0	
Counterpart 9	of which: SME			0		0	0	ů	
	Exposures in default	i i i i i i i i i i i i i i i i i i i		ō	0	0	0	0	
	Items associated with particularly high risk	(		0		0	0	0	
	Covered bonds	(		0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	(		0		0	0	0	
	Collective investments undertakings (CIU)	0		0		0	0	0	
	Equity Other exposures			0		0	0	0	
	Other exposures	· · · · · · · · · · · · · · · · · · ·	<u> </u>		0				

<sup>(1)</sup> Original appears, with Exposer value, is reported before taking into account any effect due to coeffic conversion factors or coeffic nik integration techniques (e.g. substitution effects). (2) Telat value adjustments and providems per contript of constrainty encludes these for securitization exposure, additional valuetors adjustments (2014) and other cons fands inductions related to the exposure, bit relations per or contributing encludes the constraintion exposure, additional valuetors adjustments (2014) and other cons fands inductions related to the exposure, bit relations per or contributing encludes the constraintion exposure.

		Standardised Approach									
			As of 30	09/2021			As of 31,	/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
Registed percent halds (ector entit halds) (ector entit halds) (ector entit halds) (extended translations of which 98 Country of Country of Cou	enent Basis analana ese an immunable arasentu R Mi aurtodurtu Noh risk Mi aurtodurtu Noh risk an audorezainas villa 3 57 crafit assessment nitu audorežalnas (CU)								0		
Standardised Tota		<sup>(1)</sup> Drional encourse, unlike Encourse value, in recorded before taking into account any effect due to credit conversion factors or credit risk mitigation tachesizes (e.g. substitution effects).									

<sup>10</sup> Obtained account, unlike Documer value, in month before taking into account any effect due to endit conversion factors or endit tak initiation technicans (.e., substitution effects).
(2) Total value adjustments and provinsion per country of counterparty endudes those for securitisation exposure, additional valuation adjustments (ARAs) and other own funds adjustments.



# 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

BANCO BPM SOCIETA' PER AZIONI

		Standardised Approach									
			As of 31/	03/2022			As of 30,	06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
	(min ELR, %)	83.130	101,279	4.033		74.341	92.931	4.041			
	Central governments or central banks Regional governments or local authorities	83,130	101,279	4,033		/4,341 521	92,931 329	4,041			
	Public sector entities	1.048	517	383		1.435	329 828	419			
	Multilateral Development Banks	1,040	177			1,000	155	-12			
	International Organisations	234	24			231	20				
	Testitutions	48,752	13,509	4,731		48,647	13,245	4,744			
	Corporates	12,393	7.298	6,998		13,734	7,533	7,105			
	of which: SME	6.309	4,419	4,060		7.087	4,537	4,136			
	Retail	4,185	1,421	985		3,958	1,230	889			
	of which: SME	1,155	374	245		1.120	361	237			
Consolidated data	Secured by morthages on immervable property	655	626	275		615	585	256			
	of which: SME	457	440	192		433	414	180			
	Exposures in default	1,466	756	883	670	1,436	692	756	701		
	Items associated with particularly high risk	795	525	787		844	611	917			
	Covered bonds	295	294	34		285	285	35			
	Claims on institutions and cornorates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	4,662	3,051	3,037		3,930	3,001	2,954			
	Eouity	1,791	1,790	2,985		1,614	1,614	2,744			
	Other exposures	5,633	5,633	4,929		4,528	4,528	3,795			
	Standardised Total <sup>2</sup>	165,493	137,347	30,125	905	156,119	127,587	28,721	833		

(1) Order des proven, veilse Franke veilse March Martin Park and and an an and an and an and an an and an and an and an and an and an and

					Standardise	d Approach			
			As of 31,	/03/2022			As of 30,	06/2022	
	(min EUR, %i)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a provisions <sup>2</sup>
	Central governments or central banks	58.275	76.419	3.984		57,515	76.105	3.992	
	Regional governments or local authorities	457	317	62		516	323	65	
	Public sector entities	951	639	376		1,340	820	412	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	27,775	7,614	3,235		26,305	7,350	3,311	
	Corporates	6,876	5,258	5,231		7,844	5,377	5,263	
	of which: SME	3,325	2,658	2,525		4,116	2,746	2,593	
	Retail	4,164	1,420	986		3,938	1,230	888	
ITALY	of which: SME	1,155	374	245		1,120	361	237	
TIALI	Secured by mortgages on immovable property	654	626	275		615	585	256	
	of which: SME	457	439 735	192 861	629	433 1.346	414 662	180 726	
	Exposures in default	1,394	/35	861 787	629	1,395	611	72b 917	
	Items associated with particularly high risk	123	123	/8/		844	611	917	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	123	123	1/		115	115	10	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	4,241	2,630	2,739		3,493	2,564	2,696	
	Collective investments undertakinos (CLU) Equity	1,693	1,693	2,739		1,529	1,528	2,659	
	Other exposures	5,595	5.595	4,915		4,464	4,464	3,756	
	Standardised Total <sup>2</sup>	3,333	3,393	4,013	857		1,001	3,130	2

(1) Original reporture, unite Espoure value, is reported before taking the account any office due to ender conversion factors or cost nix introduction technologue (e.g. auditation official).
(2) Total value adjustments and provinces per country of contrapenty excludes there for securitation expounder values doublenets (VARA) and other own finds molections related to the econocenses. In thirding and evaluation effects.

					Standardise	d Approach			
			As of 31,	03/2022			As of 30/	06/2022	
	(min Fill No.)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a provisions <sup>2</sup>
	Central governments or central banks	6.821	6.821	0		4.882	4.882	0	
	Regional governments or local authorities	0	0	0		5	5	1	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	12,833	2,099	521		13,478	2,033	464	
	Corporates	194	185	135		190	180	133	
	of which: SME	194	185	135		190	180	133	
	Retail	0	0	0		0	0	0	
FRANCE	of which: SME	0	0	0		0	0	0	
FRANCE	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	5	1	1	4	5	1	1	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	23	23	2		22	22	2	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU)	101	101	39		95	95	41	
	Eaulty	73	73	73		65	65	65	
	Other exercises	4	4	4		5	S	5	
	Standardised Total <sup>2</sup>				4				

S
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					Standardis	eu Approach			
			As of 31,	03/2022			As of 30,	(06/2022	
	(mir EUR, 5s)	Original Exposure <sup>1</sup>		Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure		Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks Regional governments or local authorities	5,265	5,265	0		2,801	2,801	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	International Organisations	3,728	783	135		4,064	820	130	
	Coreorates	121	109	90		141	114	94	
	of which: SME Retail	121	109	90		141	114	94	
GERMANY	of which: SME	0	0	0		0	0	0	
GERMANT	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default	0	0	0	5	0 4	0	0	
	Items associated with particularly high risk	0	0	0	-	0	0	0	
	Covered bonds	33	33	3		30	30	3	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	78	78	18		69	69	16	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				6				5

Compared reports, while Departs what, is expected from Salary the accord any reflect dar is notif common in factors or cert risk registres techniques (p.e. subflictor effects).
 C) Total value department and provinces proceeding of the department of the resonance in factors department (SRN) and other one intelle dar to the
 common the includement of the Advancement.

					Standardise	ed Approach			
			As of 31/	03/2022			As of 30,	06/2022	
	(mh EJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central oovernments or central banks	5,354	5,353	0		3,957	3,957	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0			0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,621	309	141		2,047	336	146	
	Corporates	89	41	41		85	40	40	
	of which: SME Rotal	89	41	41		85	40	40	
SPAIN	of which: SME	0	0	ő		0	0	0	
SPAIN	Secured by mortoages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default Items associated with particularly high risk	0	0		0	0	0	0	
	Covered bonds	23	23	2		21	21	2	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	41	41	6		67	67	6	
	Eouity Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>		Ű	Ű	0	, in the second s	0	, v	0
			d provisions per country of cou			is or credit risk mitigation techni il valuation adjustments (AVAs)			



# 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

BANCO BPM SOCIETA' PER AZIONI

		Standardised Approach											
			As of 31	/03/2022			As of 30	06/2022					
	(mh 268, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>				
Country of Counterpart 5	Cachel arresmentar or central tanks Resolute low remotes: to all authoritism Resolute low remotes: to all authoritism Resolute low remotes: to all authoritism Resolutions Resolutions Resolutions Resolutions Concert how releases an immerable areasely of authoritism Resolutions Res				0				0				
			nd provisions per country of co		t due to credit conversion factor curitisation exposures, additiona								

					Standardise	d Approach			
			As of 31,	/03/2022			As of 30,	(06/2022	
	(mb 268, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	0	0	ő		ő	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country of	Retail of which: SME	0	0	0		0	0	0	
	or which: SHE Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 6	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	ő		ő	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

(1) Oppuir argumu, unite Exposer whise, is reported before balany tells accurate any effect data to exolt more infrastrum control and instrgame holescape. (e.g. substitution effects).
 (2) Told wise a dynamical and positives part country of contraporty endudes these for securitation exposure, additional valuation adjustments (RAM) and other can fund whatchers installed to the
 encountes, but indicates effects and effects an

	(min E38, %)	Original Exposure <sup>1</sup>		/03/2022			As of 30,	(06/2022			
	(mh EJR, %)	Original Exposure <sup>1</sup>	Value adjustments and								
				Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
Resional Public of Multilate Country of Counterpart 7 Counterpart 7 Coun	Inter 396 Inter	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0				•		

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 (1) Organi approxed, within Spears within a spears with a start of the attemption of the start of the attemption of the start o

					Standardise	ed Approach			
			As of 31	/03/2022			As of 30	/06/2022	
	(mh 268, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 8	Contra deventmentar es contra la tanta Contra deventmenta e la cal autoritata Radio asso entratos Radio asso entratos Herrantacial o questra tanta Herrantacial o questra tanta Herrantacial o questra tanta Herrantacial o questra tanta Herrantacial o questra tanta Radal Radal Radal Radal Nel Sec Radal Radal Nel Sec Radal Radio Sec Radio Radio Radio Radio Sec Radio Radio Radio Radio Radio Radio Radio Regione Radio Radio Radio Radio Radio Regione Radio Radio				0				0
	Standardised Total <sup>2</sup>				0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to exist conversion factors or cost nix mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provinces per costery of countrapyer encludes those fore securitization exposures, additional valuation adjustments (AVAk) and other own finds inductions initiad to the encouncies that induces or cost of adjustments.

					Standardise	ed Approach			
			As of 31	/03/2022			As of 30,	06/2022	
	(mh 208, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments ar provisions <sup>2</sup>
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0			0	0	0	
	Public sector entities	0	0			0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 9	Secured by mortoages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardicad Total <sup>2</sup>								4

(1) Organi ergosen, velike Exposure velike, is reported before taking the account any effect due to exit conversion factors or exit risk indigation techniques (i.e., autohtation effects).
(2) Food velike adaptivests and provinces pro contriv of countrysky endudes these for securitation exposure, additional velices adjustments (ARA) and other own funds inductions related to the exposure, bit indigate end off additional effects).

					Standardise	d Approach			
			As of 31,	/03/2022			As of 30,	06/2022	
	(mh 208, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 10	Certific genomends or certef labels Reginal permeters for balandelse Reginal permeters for balandelse Reginal permeters for balandelse Reginal permeters for balandelse Institutions Certifications Reginal Certifications Reginal Certifications Cer				0				•
	Standardised Total <sup>3</sup>								0
			nd provisions per country of co		t due to credit conversion factor curitisation exposures, additiona				

Credit Risk - IRB Approach

BANCO	BPM	SOCIETA'	PER AZIONI	
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							IRB Ap	proach					
				As of	30/09/2021					As of :	31/12/2021		
		Original	Original Exposure <sup>1</sup> Exposure Value <sup>1</sup>		Risk exposure amount		Value adjustments and	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	76,964	3,877	47,362	17,625	863	1,933	73,809	3,675	43,271	15,756	790	1,889
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	33,103	2,897	21,747	7,459	593	1,447	32,245	2,785	20,814	7,032	546	1,444
	Retail	57,682	1,943 1.050	45,096	7,840	268 66	778 271	57,703	1,930 1.033	45,147	7,732	257	762 242
	Retail - Secured on real estate property	29,023 4,166	1,050	29,178		33		29,348	1,033	29,506	4,362	62 32	292
Consolidated data	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S		3/8	4,148 25.030	1,003 3,371	33	103 168	4,053 25,295	3/3	4,034 25.471	3.388	32	9/
	Retail - Qualifying Revolving	895	6/2	1.178	215	35	100	885	660	1.154	3,300	31	145
	Retail - Other Retail	27.763	5	1,178	3.251	200	/ 499	27,470	892	1,154	3.163	193	513
	Retail - Other Retail - Of Which: SME	25,679	784	12,647	2,752	186	420	25,385	792	12,385	2,665	195	434
	Retail - Other Retail - Of Which: she	23,679	103	2,092	499	100	79	2.084	100	2.103	498	130	79
	Ketail - Uther Ketail - Ur Which: hon-SME Equity	2,084	105	2,092	0	14		2,084	100	2,103	100	13	
	Other non-credit-obligation assets		Ű		-				Ű		0		
	IRB Total <sup>2</sup>				25.465						23,488		

(1) Original exposes, unite Exposes what, is reported before taking the account any effect due to contribution factors or certific in insignation techniques (e.g. auditation effect). (2) BH Tradition factor and the Scientification position unities in the results given the 2009 exercise. (2) Original exposure, cartering and account and the scientification of the 2009 exercise. (2) Original exposure, cartering and account and the scientification of the 2009 exercise. (2) Original exposure, cartering and account and the factor of the Scientification of the account and the original exposure, cartering and the scientification of the scientification of the scientification of the scientification of the original exposure, cartering and the scientification of the scientification

							IRB Ap	proach					
				As of	30/09/2021					As of :	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Testitutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	76.948	0 3.876	47.359	17.624	863	1.933	73,792	3,675	43.263	15.753	790	1.889
	Corporates Corporates - Of Which: Specialised Lending	70,5%	3,876	47,339	17,024	003	1,955	73,792	3,6/5	43,203	13,733	750	1,007
	Corporates - Of Which: SME	33.087	2.897	21.743	7,457	593	1.447	32.228	2,786	20.806	7.030	545	1.443
	Retail	57,600	1.939	45.017	7.827	268	777	57,620	1,926	45.068	7,720	257	761
	Retail - Secured on real estate property	28,951	1,047	29,108	4,362	66	271	29,274	1,030	29,433	4,351	62	241
ITALY	Retail - Secured on real estate property - Of Which: SM		378	4,148	1,002	33	103	4,053	373	4,034	975	32	97
TTALT	Retail - Secured on real estate property - Of Which: no		669	24,960	3,359	33	167	25,221	657	25,400	3,376	31	144
	Retail - Qualifying Revolving	895	5	1,177	215	1	7	885	5	1,153	207	1	6
	Retail - Other Retail	27,755	886	14,732	3,250	200	499	27,462	891 792	14,481	3,162	193	513
	Retail - Other Retail - Of Which: SME	25,679	784	12,647	2,752	186	420	25,385		12,385	2,665	180	434
	Retail - Other Retail - Of Which: non-SME Equity	2,075	102	2,085	498	14	78	2,077	99	2,096	497	13	79
	Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
	IRB Total												
		(1) Original error	arre unlike Evnog	re value is renorte	d before taking into accou	et any effect due :	normal movement	factors or crafit r	ide mitication techs	vinues (e.n. substit	ution efforts)		

				Ar of	30/09/2021					Arof	31/12/2021		-
				200	30/03/2022					~~~	31/11/1011		
		Origi	al Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	re amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	1000		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	4	0	3	1	0	0	3	0	3	1	0	0
	Retail - Secured on real estate property	3	0	3	1	0	0	3	0	3	0	0	0
FRANCE	Retail - Secured on real estate property - Of Wit		0	0	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Wit	hich: non-SM 3	0	3	1	0	0	3	0	3	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		1
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Rotall	0	0	0	0	0	0	0	0	0	0	0	0
	Retail Retail - Secured on real estate property	3	0	3	1	0	0	3	0	3	1	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	0	3	0	3	1	0	0
GERMANY	Retail - Secured on real estate property - Of Which: SHE Retail - Secured on real estate property - Of Which: non-S		0	0		0	0	0	0				0
	Retail - Qualifying Revolving		0	3	1	0	0	0	0	3	1	0	0
	Retail - Other Retail	ő	0	0	0	0	0	0	0	0	0	0	0
1	Retail - Other Retail - Of Which: SME	ő	0	0	-	0	0	0	0	ő	0	0	ő
1	Retail - Other Retail - Of Which: non-SME	ő	ő	ő	0	ő	ő	ő	ő	ŏ	ō	ő	ő
1	Equity	0	0	ō	0	0	0	0	0	0	0	0	0
1	Other non credit-obligation assets			-		-			-	-			
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value <sup>s</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0		1	0	1	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SP	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	1		0	0	1	0	0	0		0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail - Of Which: SME	0	ő	0		0	0	0	0	0	0	ő	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	ő	ő	ő	0	ő	ő	ő	ő	ő	ő	ő	ő
	Other non credit-obligation assets		-	-		-	-		-	-			
	IRB Total												
		(1) Original expos	ure, unlike Exposu	re value, is reporte	d before taking into accou	nt any effect due t	o credit conversion	factors or credit r	isk mitigation techn	niques (e.g. substi	aution effects).		



# 2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

BANCO BPM SOCIETA' PER AZIONI

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 5	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 5	Retail - Secured on real estate property - Of Which: non-S	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

As of 31/12/2021 As of 30/09/2021 Value adjustme and Risk ex Risk ex ount unt Exposur Value<sup>1</sup> Of whi Of wh 0 0 ites - Of Which: Sp ites - Of Which: SM 0 0 0 0 0 0 0 00000000 cured on real estate property Retail - Secured on real estate property - -Retail - Secured on real estate property -alifying Revolving Her Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Country of Counterpart 6 property - Of Which: SM property - Of Which: no Retail - Qu Retail - Ot

							IRB Ap						
							ікв ар	proacn					
				As of :	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: non-SM		0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

ure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit nik mitigation techniques (e.g. substitution effects).

IRB Approact

				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustment: and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	• and a		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0		0	0	0	0	0	0		0		0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0	0	0		0		0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: she Retail - Secured on real estate property - Of Which: non-S		0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												
		(1) Original expos	ure, unlike Exposu	re value, is reporte	d before taking into accou	nt any effect due t	o credit conversion	factors or credit r	isk mitigation techn	niques (e.g. substi	tution effects).		

						IRB Ap	oproach					
			As of	30/09/2021					As of	31/12/2021		
	Original Exposuse         Exposuse (original Exposuse)         exposuse (original Exposuse) <thexposuse(original exposuse)<="" th="">         exposuse (or</thexposuse(original>										Value adjustments and	
			Value*						Value*			provisions
	0	0	0	0	0		0			0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
Lending	0	0	0	0	0	0	0	0	0	0	0	0
Lishung	0	0	0	0	0	0	0	0	0	0	0	0
	ő	0	0	0	0	ő	ő	0	0	0	0	0
roperty	0	0	0	0	0	0	0	0	0	0	0	0
eal estate property - Of Which: SP	E 0	0	0	0	0	0	0	0	0	0	0	0
eal estate property - Of Which: no	n-SI 0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	0		0	0	0	0	0	0	0	0	0	0
		<sup>(1)</sup> Original expo	<sup>(2)</sup> Original exposure, unlike Expos	<sup>(1)</sup> Original exposure, unlike Exposure value, is reporte	<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account (1)	<sup>(1)</sup> Original exposure, utilite Exposure value, is reported before taking into account any effect due to the second s	<sup>10</sup> Original oppoure, unlike Exposure value, is reported before taking into account any effect due to credit convension	<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit	<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk miligation tech	<sup>10</sup> Original exposure, unlike Exposure valeu, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. aubit.	<sup>(1)</sup> Original exposure, unike Exposure value, is reported before taking into accurt any effect due to endit conversion factors or credit risk mitigation techniques (e.g. substitution effects).	<sup>10</sup> Óriginal expours, unille Expours value, in reported before taking into accourt any effect due to credit convension factors or credit rule mitigation techniques (e.g., substitution effects).

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0		0	0	0	0
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Ut Which: SME Retail - Secured on real estate property - Of Which: non-SM	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	ő	0	0	0	0	0	0	ő	ő	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Eaulty	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Other non credit-obligation assets												
	IRB Total												

EBA MANNER



# 2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

BANCO BPM SOCIETA' PER AZIONI

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	74,462	3,641	45,170	16,391	778	1,931	76,198	2,943	45,807	16,419	585	1,498
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	32,908	2,710	21,346	7,220	529	1,526	32,011	2,017	20,402	6,741	346	1,104
	Retail	57,630	1,938	45,202	7,675	247	808	57,623	1,857	45,355	7,664	228	759
	Retail - Secured on real estate property	29,750	997	29,921	4,327	55	270	30,148	903	30,321	4,360	49	237
Consolidated data	Retail - Secured on real estate property - Of Which: SME	3,990	367	3,980	995	30	118	3,952	334	3,942	984	28	99
consolidated data	Retail - Secured on real estate property - Of Which: non-SI	25,760	630	25,941	3,332	25	152	26,195	569	26,379	3,376	20	138
	Retail - Qualifying Revolving	856	4	1,126	190	1	6	850	5	1,115	186	1	6
	Retail - Other Retail	27,023	937	14,156	3,159	191	532	26,625	949	13,919	3,118	179	516 440
	Retail - Other Retail - Of Which: SME	25,003	837	12,127	2,672	179	452	24,654	857	11,931	2,636	168	440
	Retail - Other Retail - Of Which: non-SME	2,020	101	2,029	487	12	79	1,971	92	1,989	481	11	77
	Equity Other non-credit-obligation assets	0	0	0	0	0		0	0	0	0	0	
	TRR Total <sup>2</sup>				24.067		1				24.083		
								art conversion fa	ctors or credit ris	ac mittigation tech	nniques (e.g. substitutio	in errects).	
					position unlike in the re								
		(3) Only the most as of last quarter	relevant countries	are disclosed. The	se have been selected un	der the following i	ule: Countries of co	unterparty covering	ig up to 95% of to	tal original exposu	re or Top 10 countries ran	ked by original exp	osure, calculated

							IRB Ap	proach					
				As of :	31/03/2022					As of 3	30/06/2022		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates Corporates - Of Which: Specialised Lending	74,461	3,640	45,169	16,391	7/8	1,931	76,198	2,943	45,807	16,419	585	1,498
	Corporates - Of Which: SME	32,908	2,710	21.345	7.220	529	1 526	32.011	2.016	20.402	6 741	346	1.103
	Retail	57,545	1,934	45.121	7,661	247	806	57,535	1,855	45.270	7.646	228	758
	Retail - Secured on real estate property	29.673	993	29,846	4.313	55	268	30.067	901	30,242	4.343	49	236
TTALY	Retail - Secured on real estate property - Of Which: SME	3,989	367	3,979	995	30	118	3,952	334	3,942	984	28	99
ITALY	Retail - Secured on real estate property - Of Which: non-Sil	25,683	627	25,866	3,318	25	150	26,115	567	26,301	3,360	20	137
	Retail - Qualifying Revolving	855	4	1,125	190	1	6	850	5	1,114	186	1	6
	Retail - Other Retail	27,017	937	14,150	3,158	191	532	26,618	949	13,913	3,117	179	516
	Retail - Other Retail - Of Which: SME	25,003	837	12,127	2,672	179	452	24,654	857	11,930	2,635	168	440
1	Retail - Other Retail - Of Which: non-SME	2,013	100	2,023	486	12	79	1,964	92	1,983	481	11	76
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
1	IRB Total												
		(1) Original exp	osure, unlike Exp	oosure value, is r	eported before taking is	nto account any	effect due to crea	dit conversion fa	ctors or credit ris	k mitigation tech	niques (e.g. substitutio	n effects).	

				As of	31/03/2022					As of	30/06/2022		ĺ
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0		0	0	0	0	0	
	Retail	3	0	3	1	0	0	3	0	3	1	0	0
	Retail - Secured on real estate property	3	0	3	0	0	0	3	0	3	1	0	0
FRANCE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SP	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Ur Which: non-sr Retail - Qualifying Revolving	3	0	3	0	0	0	3	0	3	0	0	0
	Retail - Other Retail		0	0			0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME		0	0			0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		0
	Recail - Other Recail - Of Which: non-SME Equity	0	0	0			0	0	0	0	ő		0
	Other non credit-obligation assets	5	0	0			0	0	0	0	, i i i i i i i i i i i i i i i i i i i		
	IRB Total												
		(1) Original exp	osure, unlike Ex	oosure value, is i	eported before taking in	to account any	effect due to cre	dit conversion fa	ctors or credit ris	k mitigation tech	nniques (e.g. substitutio	n effects).	

IRB Approach

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustments
	(min ELR, %)		Of which: defaulted	Value <sup>s</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	- 4	0	3	1	0	0	2	0	3	0	0	0
	Retail - Secured on real estate property	4	0	3	1	0	0	3	0	3	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SP		0	0	0	0	0	0	0	0	0	0	0
GERTINATI		4	0	3	1	0	0	3	0	3	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0		0		0
	Retail - Other Retail - Of Which: SME	0	0	0				0	0	ő	0	ő	0
	Retail - Other Retail - Of Which: Jon	ő	0	0	0	0	0	0	0	ő	0	ő	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-oblication assets	-	-	-	-	-	-	-	-		-		
1	IRB Total												
	•	(1) Original ex	posure, unlike Ex	posure value, is r	eported before taking i	nto account any	effect due to crea	lit conversion fa	actors or credit ri	sk mitigation tech	nniques (e.g. substitutio	on effects).	

Sector 10/10/2022         Sector 10/10/2022         Colspan="6">Colspan="6"Colsp								IRB Ap	proach					
SPAIN         Carlot lands and carlot and property and carlot and carlot and property of the lands and carlot and property and carlot and carlot and carlot and property and carlot and carlot and carlot and carlot and property and carlot and carlot and carlot and property and carlot and carlot and carlot and carlot and carlot and property and carlot and carlot and carlot and carlot and property and carlot and carlot and carlot and carlot and property and carlot and carlot and carlot and carlot and property and carlot and carlot and carlot and property and carlot and carlot					As of	31/03/2022					As of	30/06/2022		
Chef De No.         Chef De No.         Of andré, (mainte la baix se doctade promotion de la baix se doctade promotix doctade promotion de la baix se doctade promotion de la baix se			Original	Exposure <sup>1</sup>		Risk exposure	amount	adjustments	Original	Exposure <sup>1</sup>		Risk exposure	e amount	adjustments
SPAIN         Institution         0		(min EUR, %)			Value*						Value*			
Corporate         Corporate         Of Index         O <td></td> <td></td> <td>0</td>			0	0	0	0	0	0	0	0	0	0	0	0
SPAIN         Corporate:         Of Much. Specified Learning         0			0	0	0	0	0	0		0	0	0	0	0
SPAIN         Copyrame         Other Model         Office         O<				0	0	0	0				0	0	0	
Retail         Actail         Actailies         Actailies         A				0	0	0	0				0	0	0	
Real-Secured on relating property         1         0         1         0         1         0         1         0         1         0         1         0         1         0         1         0         1         0         1         0         1         0         1         0         1         0         1         0         1         0         1         0         1         0         1         0         1         0			0	0	0	0	0		0		0	0	0	
SPAIN         Real -Scured on registrate property of Which, SPE Real -Scured on registrate property of Which, SPE			1		1	0	0		1		1	0	0	
SPAIN         Real -Scored rigit all data (property of black, nors)         1         0			1		1	0	0		1		1	0		
Rati-Outlying Service         Control         Contro         Control <thcontrol< td="" th<=""><td>SPAIN</td><td></td><td>0</td><td></td><td>0</td><td>0</td><td>0</td><td></td><td>0</td><td></td><td>0</td><td>0</td><td></td><td></td></thcontrol<>	SPAIN		0		0	0	0		0		0	0		
Retal -Obder Recal         0	Divan		1	0	1	0	0		1		1	0	0	
Real:         One Made:         OP Mode:         <				0	0	0	0				0	0	0	
Rail         Other Anal-Of White: non-SHE         0 <t< td=""><td></td><td></td><td></td><td></td><td>0</td><td>0</td><td></td><td></td><td></td><td></td><td></td><td>0</td><td></td><td></td></t<>					0	0						0		
Equity         Control control control         O					0	0						0		
Other use calculation states         Other use calculation states <th< td=""><td></td><td></td><td></td><td></td><td>0</td><td>0</td><td>0</td><td></td><td></td><td></td><td>0</td><td>0</td><td></td><td></td></th<>					0	0	0				0	0		
IRB Total			5	0				0	0					0



# 2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

BANCO BPM SOCIETA' PER AZIONI

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	•		0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0		0	0		0	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 5	Retail - Secured on real estate property - Of Which: SHE Retail - Secured on real estate property - Of Which: non-Si		0	0	0	0	0	0		0	0	0	0
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	ő	0	0			0	0	0	0	0	ő	0
	Retail - Other Retail - Of Which: SME			0		0	0	0		0	ő		
	Retail - Other Retail - Of Which: non-SME	0	0	0	ő	0	0	0	0	0	ő	0	0
	Equity	0	0	ő	0	ő	0	0	0	0	0	ő	0
	Other non credit-obligation assets		l i		-	Ŭ			l i			, in the second se	
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 6	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart of	Retail - Secured on real estate property - Of Which: non-Sil		0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects

								IRB Ap	proach					1
					As of :	31/03/2022					As of	30/06/2022		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		s and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart /		Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	dit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
		dit-obligation assets												1
	IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

								1100 Ap	prouch					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		nks and central governments	0	0	0	0	0	0	Ō	0	0	0	0	Ō
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	-	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0		0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart of		Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0		0	0	0	0		0	0
			0	0	0		0	0	0	0	0		0	0
	Equity	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
		credit-obligation assets	0	0			0		0	0		, i i i i i i i i i i i i i i i i i i i	l ů	
	IRB Total												1	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0			0	0		0	0	ő	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: on-SP		0	0	0	ő	0	0	0	ő	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

sube, a reported borde away not second any energies of the

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0		0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SR	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	ő	0	ő	0	0	0	0
	Retail - Other Retail - Of Which: Jon	0	0	0	0	0	ő	0	ő	0	0	0	0
	Equity	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Other non credit-obligation assets												
	IRB Total												
		(1) Original exp	iosure, unlike Exp	posure value, is r	eported before taking is	nto account any	effect due to crea	dit conversion fa	ctors or credit ris	k mitigation tech	nniques (e.g. substitutio	in effects).	



						BAI	NCO BPM SOCIETA' PER	AZIONI						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	D	Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Austria	) () () () () () () () () () () () () ()	0 0	0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 142 0 0 142		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	0 6 11 14) 14) 150		0 0 0 13 0 0 13		() () () () () () () () () () () () () (	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 58 58 58 58							
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark									0 0 0 0 0 0 0 0 0 0				
[0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Estonia													



						BAN	ICO BPM SOCIETA' PER A	ZIONI						
							As of 31/12/2021							
		-				Dire	ct exposures							
	(mln EUR)			On balance s	heet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland		0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	0 34 15 13 283 3,692 0 0 4,037	0 34 15 13 283 3.692 0 <b>4,037</b>			0 0 283 1,725 0 <b>2,008</b>	0		0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	150 750 0 0 0 0 0 0 900		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	0 0 25 25 5 2 0 0 1.776 0 1.828	0 25 25 0 0 1,776 0 <b>1,828</b>			0 0 0 0 950 0 950 950	0 0 0 0 827 0 0					300 410 0 0 0 0 0 0 0		
10 - 3M [ [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Croatia	2,220 0 0 0 5 0 0 0 0					0 0 0 0 5 0			0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
100a1 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece		6 0 0 0 0 0 0 0				2 0 0 0 0 0 0 0 0 0					0 0 0 0 0 0 0 0		
(0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ ] 2Y - 3Y [ ] 3Y - 5Y [ ] 5Y - 10Y [ ] 5Y - 10Y [ ] 10Y - more Total	Hungary		0 0 0 0 9 9											
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland	0 0 4 0 9 9 9 2 4	9 0 4 0 0 19 0 24				0 0 0 0 0 0 19 0 20			0 0 0 0 0 0 0		0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	671 4,245 3,350 1,166 2,733 2,226 5,753 5,388 15,388	664 4,246 3,350 1,166 2,753 2,225 975 <b>15,380</b>	2 6 4 174 541 0 1 228	0	7 201 178 287 439 391 211 <b>1,713</b>	3,119 679 1,773		0 0 0 0 0 0 6 0	0 0 0 0 0 0 0 32 32	0 0 0 0 0 0 0 67 67	1,138 520 3 56 10 53 1 1 <b>1,781</b>		391
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



						BAI	ICO BPM SOCIETA' PER	AZIONI						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg		0 0 0 0 1 1 0 <b>1</b>					0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Maita													
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Netherlands	0 0 5 0 0 139 0 144	0 0 5 0 139 0 144				0 0 0 0 139 0 139					000000000000000000000000000000000000000		
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y ] [ 5Y - 10Y ] Total	Poland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	0 0 5 0 0 105 0 110	0 0 5 0 0 105 0 110			() () () () () () () () () () () () () (	0 0 0 0 0 85 0 85		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania	0 0 0 0 12 0 12	0 0 0 0 12 0 12						0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia	0 5 0 0 14 14 19	0 0 5 0 0 14 14 0 <b>19</b>						0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0



						BAN	ICO BPM SOCIETA' PER A	AZIONI						
							As of 31/12/2021							
						Dire	t exposures							-
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sł	eet exposures	
					Non-derivative financial as	isets by accounting portfolic	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	23 10 23 2 425 2,475 0 3,140				0 0 51 0 214 1,177 0 0 4 242		0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	150 659 0 0 0 0 0 800		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden		0 0 0 0 0 0				0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom	0 0 0 0 0 0 0 0 3 3 3	0 0 0 0 0 0 0 3 3				0 0 0 0 0 0 2 2		0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		2
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Liechtenstein													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway		0 0 0 0 10 10				0 0 0 0 0 0		0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia									0				
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong	0 0 0 13 3 9 0 21	0 0 0 13 9 0 21			0 0 0 13 9 0 21	0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0



						BAN	ICO BPM SOCIETA' PER A	ZIONI						
							As of 31/12/2021							
						Dire	t exposures					1		
	(mln EUR)		1	On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	253 () (,93) (,93) (,93) (,93) (,93) (,93) (,758) (	0 0 45 1,091 90 1,758			0 0 0 0 0 0 0 0 0 0 1,110 0 0 1,110	0		000000000000000000000000000000000000000			265 962 0 0 0 0 0 0 1,227		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 50 50 0				0 0 0 22 26 0		0 0 0 0 0 0			0 0 0 0 0 0		
10 - 3M f f 3M - 1Y f f 3Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Switzerland						0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0		
1041 [ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 1Y - 2Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Other advanced economies non EEA		0 2 0 1 1 7 6 16 0 0 2 6				0 2 0 0 0 5 0 0							
1041 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA							2 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0			
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East								0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean	0 0 0 2 3 3 0 0 4 2 4 2	0 0 0 0 2 39 0 0 0 42	0 0 0 0 0 0 0 0 0			0 0 0 2 19 0 0 21	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	16



## General governments exposures by country of the counterparty

						BAN	ICO BPM SOCIETA' PER	AZIONI						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	0 0 0 0 0 0 0 0 0 0 9 9 5 5	0 0 0 0 0 0 94 <b>95</b>				0 0 0 0 0 94 <b>94</b>							
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Others		3 0 0 0 0 0 0 0 9				3 0 0 0 0				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	210		) D O O O
[10Y - more Total		25	13 25	0		9	13			0	0	211		0 0

Notes and definitions Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Inspective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

### Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Lath America: Argentras, Beiles, Bohins, Baral, Oile, Codonés, Coda Réz, Oominica, Dominica, Benaldes, Caudo, Ré Shador, Grenada, Guatemala, Guyan, Hait, Honduras, Jamaica, Henko, Nicaragua, Panu, S. Kitts and Nevis, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuenada, Guatemala, Guyan, Jean, Bahanas, Barbados, Cuyan, Lating, Arendo, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Panama, Barbados, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandor, Grego Ros, Barbados, Cuba, Res, Orano, Respectiva, Barbados, Cuba, Res, Delandos, Cuba, Res, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Res, Delandos, Cuba, Peneto Guiana, Gadebuqe, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Peneto Guiana, Gadebuge, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua And Barbados, Antigua Antitationae Antigua Antigua Antitationae Antigu

Africe Jages, Egypt, Morcco, South Africa, Anges, Bernn, Retswana, Burkets, Faces, Brunnel, Cameron, Cape Veels, Control African Republic, Ond, Commons, Cango, Congo, The Democratic Republic Of The, Offe D'Invice, Equatorial Guines, Estres, Ethopia, Galon, Gambia, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Matter Barte, Bartena, Gaines, Gain

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



			BANCO BPM SOCIETA' PER AZIONI											
							As of 30/06/2022	1						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	1ce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			-
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Austria	() () () () () () () () () () () () () (	0				0 0 0 135 143 0 <b>278</b>			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium		0 0 4 4 0 74 0 84											0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
10 - 3M f [ 3M - 1Y [	Cyprus													
10 - 3M f [ 3M - 1Y f [ 1Y - 2Y f [ 2Y - 3Y f [ 3Y - 5Y [ [ 5Y - 10Y f [ 10Y - more Total	Czech Republic													
1041 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark									0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



				BANCO BPM SOCIETA' PER AZIONI										
							As of 30/06/2022							
		-				Dire	t exposures							-
	(mln EUR)			On balance s	heet				Derivat	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland		0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	0 22 33 50 504 4,387 0 80 0 4,945	0 22 23 10 504 4,387 0 <b>4,4945</b>			0 0 0 0 1,590 0 0 1,590	0		0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		1
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	7 7 16 8 8 9 9 9 9 2,318 2,318 2,318 2,318	7 16 18 0 498 2,318 0 <b>2,255</b>			0 0 0 0 944 0 944	0 0 0 487 1,369 0			0 0 0 0 0 0				
(0 - 3M) [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Croatia									0 0 0 0 0 0		0 0 0 0 0 0		
10 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 3Y - 10Y [ [ 10Y - more ] Total	Greece					0 0 0 0 0 0 0	0 0 0 0 0 0 0			0 0 0 0 0 0 0		0 0 0 0 0 0 0 0		3
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary		0 0 0 0 8 8 8			0 0 0 0 8 8				0 0 0 0 0 0		0 0 0 0 0 0		4
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Total	Ireland	0 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 4 0 20 20 0 0 20 20 24				0 0 0 0 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0		0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Italy	1,055 3,574 3,011 2,147 1,948 2,313 1,316 15,267	1,043 3,573 3,011 2,147 1,848 2,312 1,316 <b>15,250</b>	77 533 25 7 34 26 11 717 717	· 0	4 0 225 613 241 742 403 <b>2,228</b>	1,573		0 13 0 0 0 0 6 0 19	0 0 0 0 0 0 0 36 36	0 0 0 0 0 0 0 67 67	973 23 73 6 5 52 0 1.132		471
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latvia													



		BANCO BPM SOCIETA' PER AZIONI												
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Luxembourg		0 0 0 0 1 1 2 2					0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0
f 0 - 3M f [ 3M - 1Y [ f 1Y - 2Y f [ 2Y - 3Y f [ 3Y - 5Y f [ 5Y - 10Y f [ 10Y - more Total	Malta													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	0 0 5 0 2 131 0 138	0 0 5 0 2 131 0 138				0 0 0 0 131 0 131			0 0 0 0 0 0				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Poland													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	0 0 4 0 42 60 0 0 106	0 0 4 0 42 60 0 0 0 106				0 0 0 42 42 0 84		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Romania	0 0 0 6 4 4 0 <b>10</b>	0 0 0 6 4 4 0 0 10							0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia	0 0 0 0 12 0 12	0 0 0 0 12 0 12						0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0



				BANCO BPM SOCIETA' PER AZIONI										
							As of 30/06/2022							
						Dire	t exposures							-
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	0 10 256 71 970 2,742 0 <b>4,028</b>	0 10 236 71 970 2,742 0 <b>4,028</b>			() () () () () () () () () () () () () (		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden		0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom		0 0 0 0 0 0 0 3 3				0 0 0 0 0 0 2 2 2		0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0		2
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
10 - 3M f ( 0 - 3M f ( 3M - 1Y f ( 1Y - 2Y f ( 2Y - 3Y f ( 3Y - 5Y f ( 3Y - 5Y f ( 10Y - more Total	Liechtenstein													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway		0 0 0 0 9 9				0 0 0 0 0 0		000000000000000000000000000000000000000	000000000000000000000000000000000000000		000000000000000000000000000000000000000		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia		,											
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong	0 0 0 13 3 8 0 22	0 0 0 13 8 0 22						0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0



						BAN	ICO BPM SOCIETA' PER /	ZIONI						
							As of 30/06/2022							
						Dire	ct exposures					1		
	(min EUR)		1	On balance sl	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
10 - 3M [ [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Japan													
[10Y - more Total														
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	0 164 1,546 233 2,355 0 <b>4,308</b>				0 0 138 0 1,619 0 0 1,757	203 776							0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China	0 0 0 0 57 41	0 0 0 0 0 57 41 0 0	0 0 0 0 0 0 0		0 0 0 35 20 0 0	0 0 0 0 21 22 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		
Total [0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   [10Y - more Total	Switzerland	99 1 0 0 0 0 0 0 0 0	98 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			24 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		20
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA	1 0 1 7 48 0 0	0 0 0 1 0 7 7 8 48 0 0	0 0 0 0 0 0 0 0 0 0		0 0 1 0 7 43	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA	56 0 0 0 0 0 0 0 0 0 0 0 0 0 0	56 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			51 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0					8
Total [0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   [10Y - more Total	Middle East													
10431 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latin America and the Caribbean	0 0 2 0 33 0 37 37	0 0 0 2 0 0 35 0 0 0 37			0 0 0 0 0 17 0 17	0 0 2 0 18 0 0	0 0 0 0 0 0						15



## General governments exposures by country of the counterparty

						BAN	ICO BPM SOCIETA' PER	AZIONI						
							As of 30/06/2022							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	sheet exposures	
					Non-derivative financial a	ssets by accounting portfolic	)	Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0	0 0 0 0 0 92 92 92				0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 1
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others	3 0 0 0 0 0 8 10 2 1	3 0 0 0 0 8 10 21				3 0 0 0 0 0 10 13					21	D D D D 1	

Notes and definitions Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Inspective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

### Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Lath America: Argentras, Beiles, Bohins, Baral, Oile, Codonés, Coda Réz, Oominica, Dominica, Benaldes, Caudo, Ré Shador, Grenada, Guatemala, Guyan, Hait, Honduras, Jamaica, Henko, Nicaragua, Panu, S. Kitts and Nevis, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuenada, Guatemala, Guyan, Jean, Bahanas, Barbados, Cuyan, Lating, Arendo, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Panama, Barbados, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandor, Grego Ros, Barbados, Cuba, Res, Orano, Respectiva, Barbados, Cuba, Res, Delandos, Cuba, Res, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Res, Delandos, Cuba, Peneto Guiana, Gadebuqe, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Peneto Guiana, Gadebuge, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua And Barbados, Antigua Antitationae Antigua Antigua Antitationae Antigu

Africe Jages, Egypt, Morcco, South Africa, Anges, Bernn, Retswana, Burkets, Faces, Brunnel, Cameron, Cape Veels, Control African Republic, Ond, Commons, Cango, Congo, The Democratic Republic Of The, Offe D'Invice, Equatorial Guines, Estres, Ethopia, Galon, Gambia, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Matter Barte, Bartena, Gaines, Gain

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of eVH. (8) Information on Non-derheative Inancial assets by accounting portfolio is not included for institutions applying nGMP

Performing and non-performing exposures BANCO BPM SOCIETA' PER AZIONI

1					As of 30/09/2021									As of 31/12/2021				
		Gross ca	rrying amount/ Nominal amou	int		Accumulated imp value due to cred	airment, accumulated ne it risk and provisions <sup>4,8</sup>	gative changes in fair	Collaterals and		Gross c	rrying amount/ Nomina	l amount		Accumulated imp value due to crea	pairment, accumulated no fit risk and provisions <sup>48</sup>	egative changes in fair	Collaterals and
		Of which performing but past due >30 days	Of whi	ch non-performing	,	On performing exposures <sup>2</sup>	On non-perform	ing exposures <sup>3</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	•	On performing exposures <sup>2</sup>	On non-perform	ming exposures <sup>3</sup>	financial guarantees received on non- performing exposures
(min EUR)		and <=90 days	orv	which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	28,59		0	0	0	0	0	0	0	38,257		a	0	0	a	0		0
Debt securities (including at amortised cost and fair value)	36,52	2 0	89	89	0	8	58	0	0	31,977	•	90	90	0	9	59		0
Central banks		0 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
General governments	29,40		0	0	0	1	0	0	0	24,843		0	0	0	1	0		o 0
Credit institutions	2,39		0	0	0	2	0	0	0	2,414		0	0	0	1	0		o 0
Other financial corporations	4,05		79	79	0	3	50	0	0	4,051	0	80	80	0	4	51		0
Non-financial corporations	67		10	10	0	1	7	0	0	670	0	10	10	0	1	7		o 0
Loans and advances(including at amortised cost and fair value)	112,56	2 144	6,732	6,732	6,202	463	3,201	2,886	3,037	113,039	141	6,518	6,518	5,964	454	3,180	2,896	2,857
Central barks		0 0	٥	0	0	0	0	0	0	0	0	0	0	0		0		0 0
General governments	1,61	2 0	3	3	3	4	2	2	0	1,692	0	3	3	3	e	2		2 0
Credit institutions	2,07	2 0	0	0	0	1	0	0	0	1,842	0		0	0	1	0		o o
Other financial corporations	11,29	s o	92	92	81	33	51	40	32	12,362	0	63	62	60	72	32	3	22
Non-financial corporations	62,92	7 81	5,392	5,392	4,919	298	2,765	2,482	2,193	62,306	34	5,228	5,228	4,722	275	2,763	2,50	2,043
of which: small and medium-sized enterprises	39,17	6 31	3,808	3,808	3,582	175	1,988	1,837	1,615	39,265	34	3,775	3,779	3,508	173	2,070	1,90	5 1,530
of which: Loans collateralised by commercial immovable property	14,97	0 54	2,679	2,679	2,456	145	1,005	929	1,611	14,607	10	2,710	2,710	2,391	131	1,144	1,01	5 1,496
Households	34,65	3 63	1,246	1,246	1,199	127	384	362	812	34,838	107	1,224	1,224	1,179	101	. 383	36	2 793
of which: Loans collateralised by residential immovable property	26,70	5 36	815	815	788	81	127	121	687	27,092	83	800	800	774	67	120	11	680
of which: Credit for consumption	1,51		65	65	65	18	50	50	2	1,416	8	73	73	73	12	56	i 51	5 2
DEBT INSTRUMENTS other than HFT	177,68	1 144	6,821	6,821	6,202	471	3,259	2,886	3,037	183,273	141	6,608	6,608	5,964	463	3,238	2,896	2,857
OFF-BALANCE SHEET EXPOSURES	54,56	2	852	852	572	41	89	25	140	55,611		812	812	541	. 44	87	21	128
	<sup>(1)</sup> For the definition of non-r	erforming exposures risease refer !	o Article 47a/3) of Reputation (EU) No	575/2013 (CER)														

<sup>10</sup> The factors of an adverse mean state and a basis to be 160 (CV) (I transmit 10 to 172) (III). <sup>10</sup> (Initiation of a state factors of a state factor of a state facto

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## 2022 EU-wide Transparency Exercise

# Performing and non-performing exposures BANCO BPM SOCIETA' PER AZIONI

And and       And						As of 31/03/2022									As of 30/06/2022				
Image: state			Gross ca	rrying amount/ Nomina	l amount		Accumulated im value due to crea	pairment, accumulated m fit risk and provisions <sup>6,8</sup>	egative changes in fair	Collisionale and		Gross ca	arrying amount/ Nominal a	amount		Accumulated im value due to cre	pairment, accumulated n dit risk and provisions <sup>4,3</sup>	egative changes in fair	Collisionalis and
Label (1)Model (2)Model (2) <th></th> <th></th> <th>but past due &gt;30 days</th> <th></th> <th>Of which non-performing</th> <th><b>,</b></th> <th></th> <th>On non-perform</th> <th>ning exposures<sup>3</sup></th> <th>financial guarantees received on non-</th> <th></th> <th>but past due &gt;30 days</th> <th>o</th> <th>f which non-performin</th> <th>,</th> <th>On performing</th> <th>On non-perfor</th> <th>ning exposures<sup>2</sup></th> <th>financial guarantees received on non-</th>			but past due >30 days		Of which non-performing	<b>,</b>		On non-perform	ning exposures <sup>3</sup>	financial guarantees received on non-		but past due >30 days	o	f which non-performin	,	On performing	On non-perfor	ning exposures <sup>2</sup>	financial guarantees received on non-
Schule         Schule<	(min EUR)		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Max       Max <thm< th=""><th>Cash balances at central banks and other demand deposits</th><th>37,487</th><th>0</th><th>٥</th><th>٥</th><th>0</th><th>a</th><th></th><th>0</th><th>0</th><th>39,866</th><th>0</th><th>0</th><th></th><th>0</th><th></th><th></th><th></th><th>, 0</th></thm<>	Cash balances at central banks and other demand deposits	37,487	0	٥	٥	0	a		0	0	39,866	0	0		0				, 0
Map       Map <thm< th=""><th>Debt securities (including at amortised cost and fair value)</th><th>35,602</th><th>0</th><th>32</th><th>32</th><th>0</th><th>12</th><th>31</th><th>0</th><th>0</th><th>34,450</th><th>0</th><th>32</th><th>32</th><th>0</th><th>13</th><th>31</th><th></th><th></th></thm<>	Debt securities (including at amortised cost and fair value)	35,602	0	32	32	0	12	31	0	0	34,450	0	32	32	0	13	31		
Add	Central banks	0	0	0	0	0	0	. a	0	0	0	0	0	0	0				. 0
Model state       Math       Math <th>General governments</th> <th>28,794</th> <th>0</th> <th>0</th> <th>0</th> <th>0</th> <th>3</th> <th>. a</th> <th>a</th> <th>0</th> <th>27,870</th> <th>0</th> <th>0</th> <th>0</th> <th>0</th> <th></th> <th></th> <th>0</th> <th></th>	General governments	28,794	0	0	0	0	3	. a	a	0	27,870	0	0	0	0			0	
Mage again for the state of the state	Credit institutions	2,326	0	0	0	0			0	0	2,234	0	0	0	0				. 0
image () 1100       1100<	Other financial corporations	3,843	0	25	25	0		25	0	0	3,774	0	25	25	0		25		. 0
Act of a bit of	Non-financial corporations	638	0	e	e	0	2	6	0	0	572	0	6	6	0				. 0
Second Secon	Loans and advances(including at amortised cost and fair value)	115,002	198	6,399	6,399	5,852	454	3,220	2,920	2,763	114,414	111	5,622	5,622	5,151	444	2,693	2,436	5 2,550
$a^{1}$ $a^{2}$	Central banks	0	0			0		. a	a	0	0	0	0	0	0				, o
Definition       Map	General governments	1,676	s	3	3	3	6	2	2	0	1,777	0	3	3	3				. 0
Image: state sta	Credit institutions	2,092	0			0	1	. a	a	0	2,171	0	0		0				
d and $d$ and $d$ and $d$	Other financial corporations	12,355	٥	66	66	64	48	39	37	17	10,898	32	63	63	62	2	34	34	27
d d d d d d d d d d d d d d d d d d d	Non-financial corporations	63,539	73	5,131	5,131	4,630	300	2,778	2,503	1,996	64,154	29	4,447	4,445	4,014	31	2,27	2,04	1,837
Name       Nam       Name       Name	of which: small and medium-sized enterprises	41,578	73	4,403	4,403	4,084	221	2,452	2,248	1,762	41,073	29	3,697	3,697	3,442	23	1,945	1,790	1,571
d value:         Laces classical by reductial immodels grapped         27.56         28.7         27.70         27.90         28.7         29.70         29.7	of which: Loans collateralised by commercial immovable property	14,324	30	2,552	2,552	2,234	163	1,158	1,010	1,340	13,665	11	2,081	2,081	1,787	17	828	694	1,197
d'alad: Catati formanyton         1,775         2         7 <th7< th="">         7         7         7</th7<>	Households	35,340	119	1,198	1,198	1,155	100	400	377	750	35,414	51	1,109	1,105	1,073	9	37	35	685
EET INSTRUMENTS due rhan leT 188,091 180 6430 6430 6430 5,652 466 3,251 2,020 2,743 188,72 11 5,65 5,65 5,65 5,55 45 2,75 45	of which: Loans collateralised by residential immovable property	27,565	86	772	772	748	េត	132	126	639	27,929	33	697	693	679	6	115	110	582
	of which: Credit for consumption	1,275	7	74	74	74	10	58	58	2	1,188	7	74	74	74	1	9 58	5	1 2
OFF-ALLACC SHET DODULE         54,01         61         61         62         63         54,00         61         61         62         62         63         63         64         <	DEBT INSTRUMENTS other than HFT	188,091	198	6,430	6,430	5,852	466	3,251	2,920	2,763	188,729	111	5,653	5,653	5,151	45	2,724	2,436	5 2,550
(1) for the definition of non-partoning apparent plants index (10), No 525(2033) (308)	OFF-BALANCE SHEET EXPOSURES					524	44	89	22	38	55,967		828	828	541	44	91	25	42

The the definition of on-performing assume space where the their to V(z) is a D(z) assume (2) is a D(

(1) For the to-balance between terms, according inperments and according to the product and a product according to the pr

# Forborne exposures

## BANCO BPM SOCIETA' PER AZIONI

			As of 30/	09/2021					As of 31/	12/2021		
		ring amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	kposures with		ring amount of with forbearance	Accumulated i accumulated c value due to c provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	cposures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	o	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	6,861	3,465	1,623	1,507	4,621	1,707	6,695	3,450	1,662	1,556	4,411	1,625
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	3	0	0	0	2	0	3	0	0	0	2	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	61	44	26	25	24	9	42	26	15	14	18	4
Non-financial corporations	5,393	2,885	1,455	1,374	3,382	1,278	5,289	2,890	1,515	1,437	3,209	1,200
of which: small and medium-sized enterprises	4,116	1,919	948	877	2,868		4,112	2,028	1,082	1,015	2,741	
Households	1,404	536	142	108	1,213	420	1,361	533	132	105	1,182	420
DEBT INSTRUMENTS other than HFT	6,861	3,465	1,623	1,507	4,621		6,695	3,450	1,662	1,556	4,411	
Loan commitments given	224	84	5	5	86	20	240	104	6	6	96	31
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice $^3$	1,340						1,218					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	2,056						2,019					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

<sup>(2)</sup>For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(1)</sup> The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

EBA EUROPEAN BANKING AUTHORITY

### EBA EUROPEAN BANKING AUTHORITY

# 2022 EU-wide Transparency Exercise

Forborne exposures

## BANCO BPM SOCIETA' PER AZIONI

			As of 31/	03/2022					As of 30/	/06/2022		
		ving amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with		ancial guarantees kposures with e measures		ring amount of with forbearance	Accumulated in accumulated of value due to co provisions for forbearance m	changes in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	o	0	0	0	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	6,502	3,325	1,662	1,548	4,209	1,543	5,861	2,740	1,254	1,138	4,005	1,399
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	3	0	0	0	2	0	2	0	0	0	2	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	o
Other financial corporations	54	38	25	24	21	7	43	16	9	8	21	8
Non-financial corporations	5,136	2,777	1,500	1,412	3,063	1,145	4,586	2,282	1,125	1,034	2,921	1,052
of which: small and medium-sized enterprises	4,279	2,274	1,263	1,184	2,740		3,655	1,804	894	815	2,522	
Households	1,309	510	137	112	1,124	390	1,230	442	121	96	1,061	339
DEBT INSTRUMENTS other than HFT	6,502	3,325	1,662	1,548	4,209		5,861	2,740	1,254	1,138	4,005	
Loan commitments given	223	121	7	7	36	23	257	166	10	10	39	27
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice ${}^{\scriptscriptstyle \mathcal{I}}$	1,106						1,008					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	2,044						1,719					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet constituents are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2022 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading BANCO BPM SOCIETA' PER AZIONI

			As of 30	0/09/2021			As of 31/12/2021						As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount					Accumulated	Gross carr	rrying amount				Accumulated	Gross carrying amount					Accumulated	Gross carrying amount					Accumulated
(min EUR)		Of which: non- performir	n of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which: non- performin	of which: defaulted	Of which loans and advances subject to impairment	nces Accumulated	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performin		Of which loans and advances subject to impairment	impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performin		Of which loans and advances subject to impairment	ces Accumulated	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
A Agriculture, forestry and fishing	1.674	60	60	1.673	28	1	1.694	61	61	1.693	29	1	1.685	62	62	1.684	31	1	1.679	58	58	1.678	25	1
B Mining and guarrying	166	10	10	166	5	0	209	11	11	209	5	0	148	9	9	148	4	0	148	5	5	148	4	0
C Manufacturing	21,846	857	857	21,804	465	28	21,690	791	791	21,649	501	13	22,565	815	815	22,520	498	12	23,294	755	755	23,250	439	17
D Electricity, gas, steam and air conditioning supply	1,225	31	31	1,225	18	0	1,314	44	44	1,314	26	0	1,396	36	36	1,396	22	0	1,613	36	36	1,613	28	0
E Water supply	795	30	30	795	22	0	786	29	29	785	20	0	781	23	23	780	16	0	795	20	20	795	14	0
E Construction	6.711	1.285	1.285	6,707	760	4	6.556	1.238	1.238	6.551	758	4	6.854	1.202	1.202	6.850	813	4	6.400	948	948	6.399	616	0
G Wholesale and retail trade	10.054	444	444	10.054	266	0	9,748	441	441	9,748	275	0	10.096	448	448	10.096	285	0	10.457	427	427	10.457	272	0
H Transport and storage	2.402	173	173	2.402	133	0	2.344	145	145	2.344	82	0	2.326	144	144	2.326	84	0	2.368	142	142	2.368	91	0
I Accommodation and food service activities	2,548	171	171	2,539	91	0	2,512	247	247	2,500	106	2	2,573	275	275	2,561	118	2	2,487	253	253	2,479	109	1
J Information and communication	1.541	65	65	1.540	32	0	1.322	64	64	1.321	34	0	1.250	67	67	1.250	34	0	1.314	66	66	1.314	33	0
K Financial and insurance activities	338	8	8	338	7	0	367	8	8	367	7	0	317	8	8	317	7	0	398	9	9	398	9	0
L Real estate activities	7.137	1.879	1.879	7.005	939	12	6.895	1.771	1.771	6.763	918	11	6.782	1.717	1.717	6.649	915	15	6.440	1.449	1.449	6.310	732	19
M Professional, scientific and technical activities	2,683	188	188	2,682	141	0	2,794	192	192	2,793	126	1	2,604	153	153	2,602	109	1	2,594	105	105	2,594	67	0
N Administrative and support service activities	1,315	77	77	1,315	48	0	1,442	76	76	1,442	48	0	1,405	77	77	1,405	46	0	1,376	78	78	1,376	46	0
O Public administration and defence, compulsory social security	56	0	0	56	0	0	106	0	0	106	0	0	157	0	0	157	0	0	157	0	0	157	0	0
P Education	72	4	4	72	3	0	92	4	4	92	3	0	83	4	4	83	3	0	84	4	4	84	3	0
Q Human health services and social work	871	20	20	871	8	0	848	20	20	848	9	0	891	21	21	891	9	0	901	22	22	901	13	0
R Arts, entertainment and recreation	433	19	19	432	10	0	406	19	19	405	13	0	404	20	20	403	16	0	382	20	20	382	14	0
S Other services	1.060	71	71	1.060	42	0	1.182	68	68	1.182	47	ő	1.223	50	50	1.223	35	0	1.265	51	51	1.265	36	0
Loans and advances	62 927	5 392	5 392	62 736	3.018	45	62 306	5 228	5 228	62 113	3.005	33	63,539	5.131	5 131	63.342	3.044	35	64 154	4 447	4 447	63.968	2 552	38

<sup>(1)</sup> The Items' accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of winat is reported according to the FIMEP framework (template F 06.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation ((0)) 2021/61. To Si opervisively reporting.

EBA EUROPEAN BANKING AUTHORITY

# 2022 EU-wide Transparency Exercise Collateral valuation - loans and advances BANCO BPM SOCIETA' PER AZIONI

			As of 31/09/2021			As of 31/12/2021							As of 31/03/2022				As of 30/06/2022					
	Loans and advances						Loans and advances									Loans and advances						
		Performing		Non-performing			Performing		Non-performing			Performing		Non-performing			Performing					
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days		
Gross carrying amount	112,562	105,830	144	6,732	2,051	113,039	106,521	141	6,518	1,982	115,002	108,603	198	6,399	2,111	114,414	108,792	111	5,622	1,705		
Of which secured	80,046	74,874	124	5,172	1,641	83,923	78,777	127	5,146	1,611	84,295	79,165	169	5,129	1,747	82,820	78,253	66	4,568	1,387		
Of which secured with immovable property	45,912	42,137	95	3,775	1,253	45,806	42,042	102	3,763	1,276	45,853	42,303	129	3,549	1,354	45,434	42,465	47	2,969	1,080		
Of which instruments with LTV higher than 60% and lower or equal to 80%	16,472	15,899		573	217	16,453	15,901		552	249	16,939	16,387		552	301	17,382	16,861		521	275		
Of which instruments with LTV higher than 80% and lower or equal to 100%	3,964	3,528		436	138	3,903	3,518		384	136	3,743	3,447		296	111	3,721	3,471		250	97		
Of which instruments with LTV higher than 100%	3,752	2,176		1,576	356	3,682	2,099		1,583	329	3,790	2,248		1,542	373	3,037	1,844		1,193	259		
Accumulated impairment for secured assets	2,344	325	6	2,019	461	2,499	324	5	2,175	481	2,630	367	8	2,263	563	2,284	363	3	1,921	386		
Collateral																						
Of which value capped at the value of exposure	48,908	46,296	94	2,612	851	49,835	47,384	98	2,451	907	50,080	47,726	124	2,354	947	48,611	46,492	45	2,118	783		
Of which immovable property	43,316	40,879	89	2,437	835	43,114	40,812	96	2,302	892	43,217	41,129	122	2,088	933	43,302	41,414	45	1,889	774		
Of which value above the cap	55,106	51,173	111	3,933	1,565	56,725	52,568	112	4,157	1,680	55,161	51,449	158	3,712	1,746	55,240	52,072	49	3,168	1,357		
Of which immovable property	50,476	46,900	108	3,576	1,448	51,042	47,259	108	3,783	1,540	50,024	46,669	154	3,354	1,544	49,816	46,917	47	2,899	1,237		
Financial guarantees received	23,308	22,892	21	416	183	23,575	23,169	21	406	147	23,869	23,460	32	409	173	24,659	24,228	18	431	157		
Accumulated partial write-off	-580	0	0	-580	0	-428	0	0	-428	0	-423	0	0	-423	-64	-401	0	0	-401	0		

The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above.

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