

Bank Name	BPER Banca S.p.A.
LEI Code	N747OI7JINV7RUUH6190
Country Code	IT



### **Key Metrics**

(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	6,657	6,576	6,370	7,114	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	6,188	6,108	6,136	6,881	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	6,807	6,727	6,520	7,266	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	6,339	6,259	6,287	7,033	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	7,865	7,782	7,669	8,425	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	7,396	7,314	7,436	8,192	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	45,314	45,341	45,150	53,664	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	45,238	45,254	45,109	53,623	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	14.69%	14.50%	14.11%	13.26%	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	13.68%	13.50%	13.60%	12.83%	(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	15.02%	14.84%	14.44%	13.54%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.01%	13.83%	13.94%	13.12%	(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	17.36%	17.16%	16.99%	15.70%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.35%	16.16%	16.48%	15.28%	(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	138,791	140,242	140,198	165,809	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	4.90%	4.80%	4.65%	4.38%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



### Leverage ratio

	(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	6,807	6,727	6,520	7,266	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	6,339	6,259	6,287	7,033	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	138,791	140,242	140,198	165,809	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	138,708	140,159	140,157	165,768	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.90%	4.80%	4.65%	4.38%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.57%	4.47%	4.49%	4.24%	[A.2]/[B.2]	



# EBA 2022 EU-wide Transparency Exercise Capital BPER Banca S.p.A.

			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	7,865	7,782	7,669	8,425	C 01.00 (10010,c0010)	REGULATION  Articles 4(118) and 72 of CRR
		COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying			,	-	C 01.00 (+0010,20010)	
	A.1	transitional adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	6,657	6,576	6,370	7,114		Article 50 of CRR
	A.1.1	instruments)	3,324	3,324	3,324	3,310	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	Retained earnings	2,415	2,355	2,453	3,738	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	46	9	-61	-155	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	758	758	758	758	C 01.00 (r0200,r0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	4	3	3	13	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-7	-7	-8	-39	C 01.00 (r0250,c0010) C 01.00 (r0300,c0010) + C 01.00	Articles 32 to 35 of and 36 (1) point (i) of CISR  Articles 4(113), 36(1) point (b) and 37 of CISR. Articles 4(115), 36(1) point (b) and 37 point (a) of
	A.1.8	(-) Intangible assets (including Goodwill)	-348	-321	-318	-327	(r0340,c0010)	COR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	-6	-5	-458	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	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 CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	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)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of ORR; Articles 36(1) point (k) (ii), 243(1) point (ii), $(k)$ , 344(1) point (b) and 258 of ORR; Articles 36(1) point (k) (ii) and 378(5) of ORR; Articles 36(1) point (k) (iv) and 153(4) of ORR. Articles 36(1) point (k) (iv) and 153(4) of ORR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	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	0	C 01.00 (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	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 49(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	-31	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-1	0	-1	-4	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS 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	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-2	-6	-9	77	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	468	468	233	233	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 (+/-)	468	468	233	233	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)	151	150	150	152	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	151	150	150	152	C 01.00 (r0540,c0010) + C 01.00 (r0570,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0600,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0660,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6,807	6,727	6,520	7,266	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,057	1,055	1,149	1,159	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	946	942	1,037	1,047	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		112	113	112	112	$\begin{array}{c} C\ 05.00\ (r0910,c0010)+C\ 01.00\\ (r0920,c0020)+C\ 01.00\ (r0930,c0010)+C\\ 0.10\ (r0950,c0010)+C\ 01.00\ (r0950,c0010)\\ +C\ 01.00\ (r0955,c0010)+C\ 01.00\\ (r0970,c0010)+C\ 01.00\ (r0974,c0010)+C\\ 01.00\ (r0978,c0010) \end{array}$	
	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	В	TOTAL RISK EXPOSURE AMOUNT	45,314	45,341	45,150	53,664	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	77	87	41	41	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.69%	14.50%	14.11%	13.26%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.02%	14.84%	14.44%	13.54%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.36%	17.16%	16.99%	15.70%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	6,188	6,108	6,136	6,881	[A1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.2.0.0)]	
CET1 RATIO (%) Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.68%	13.50%	13.60%	12.83%	A.4.3.01.0)1 [D.1]/[B-B.1]	
Pully loaded	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	468	468	233	233	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	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	77	87	41	41	C 05.01 (r0440,c0040)	
		, and the state of		,,	**			

<sup>(1)</sup>The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indinuments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" —clease note that this minth lead to differences to fully loaded CET1 capital ratio exhibitation by the particulation banks e.u. in their Pillar 3 disclosure



#### Overview of Risk exposure amounts

					1
		RW			
(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>	38,211	37,986	38,011	45,851	C 0.200 (10040, 0.0010) -{C 07.00 (10090, 0.2220, 9001) + C 07.00 (10110, 0.2220, 9001) + C 07.00 (10130, 0.2220, 9001) + C 08.01 (10040, 0.2250, 9.001) + C 08.01 (10040, 0.2250, 9.001) + C 08.01 (10040, 0.2250, 9.002) + C 08.01 (10040, 0.2250, 9.002) + C 08.01 (10040, 0.2250, 9.002) + C 08.01 (100400, 0.2250, 9.002) + C 08.01 (100400, 0.2250, 9.002)
Of which the standardised approach	19,591	19,145	19,397	27,260	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	16,550	17,044	16,804	16,828	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>	354	407	293	326	C 97.00 (r0090, c)220, s001) + C 97.00 (r0110, c)220, s001) + C 07.00 (r0130, c)220, s001) + C 08.01 (r0040, c)205, s001) + C 08.01 (r0040, c)205, s001) + C 08.01 (r0040, c)205, s001) + C 08.01 (r0040, c)2050, s002) + C 08.01 (r0050, c)2050, s002) + C 08
Credit valuation adjustment - CVA	101	113	131	83	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	137	312	309	159	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	770	876	761	927	C 02.00 (r0520, c0010)
Of which the standardised approach	770	876	761	927	C 02.00 (+0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, cls01)*12.5+C 20.00 (r0010,ch93)*12.5+MAX(C 24.00(r0010, cl090),C 24.00(r0010, cl100),C 24.00(r0010, cl110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	5,724	5,628	5,628	6,301	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (10600, c0010)
Of which standardised approach	5,724	5,628	5,628	6,301	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	17	19	18	17	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	45,314	45,341	45,150	53,664	

<sup>&</sup>lt;sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>&</sup>lt;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 BPER Banca S.p.A.

Section   1,100   1,200   1,	(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
1,000   1,40	Interest income	1,310	1,763	439	921
Process of process o	Of which debt securities income	111	147	36	79
These segonds	Of which loans and advances income	1,089	1,468	365	761
Comment on the source regions   94   150   25		191	258	63	137
Common parties around requested in contemps   50   50   50   50   50   50   50   5					56
Commerce of software confidence processed or software confidence processed or software confidence processed or software confidence processed and software confidence processed and software processed and so		59			52
Section   Sect					0
Note Fire and communicate records and continuous records and continu				-	16
Sam or () Doses on flowcod seases and solidates root from an analysis of the male from plant or the male from plan					902
Carron of C) Joses on Flanced about and liabilities at fair with through proof or loss, red   Carron of C) Joses on Flanced about and liabilities at fair with through proof or loss, red   Carron of C) Joses on Flanced about and liabilities at fair with through proof or loss, red   Carron of C) Joses on Flanced about and liabilities at fair with through proof or loss, red   Carron of C) Joses on Flanced about and liabilities at fair with through proof or loss, red   Carron of C) Joses on Flanced about and liabilities at fair with through proof or loss, red   Carron of C) Joses on Flanced about and liabilities at fair with through proof or loss, red   Carron of C) Joses on Flanced about and liabilities at fair with through proof or loss, red   Carron of C) Joses on Flanced about through proof or loss, red   Carron of C) Joses on Flanced about through proof or loss, red   Carron of C) Joses on Flanced about through proof or loss, red   Commission of C) Joses on Flanced about through proof or loss, red   Commission of C) Joses on Flanced about through proof or loss, red   Commission of Commiss			·		19
Gains of Colorating Information (Compression Colorating Information Colorating Informatio	Gains or (-) losses on financial assets and liabilities held for trading, net	9	8	41	26
Soldmarker differences   900 or   10 set   10	Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	39	29	19	20
Sambage differences [gam or c) bods, net   50 kg interest (expension)	Gains or (-) losses from hedge accounting, net	-2	-2	-1	1
156   174   175   176		38	60	3	30
### 1266   3.538   942		136	174	57	102
Administrative regenerics    1.641   2.439   552		2.616	3,538	942	1.901
Coch contributions to resolution funds and deposit guarantee schemes)   126   134   35		1.641	2,439		1,170
Commitment or () located and provided in profit or (s) located and provided in profit or located in profit or locat					46
Modification pairs or (c) treases of provisions (c)   Commitments for resident for provisions (c)   Commitments for resident for provisions (c)   Commitments for resident for provisions (c)   Commitments for provisions (c)   Commitment for for general banking risks, ret) (c)   Commitment for genera					93
Provision or (1) Internal of provisions)   95					-1
Primer commitments to resolution funds and deposit guarantee schemes)					41
Commitments and guarantees given   1					0
Other provisions)  Of which pending legal issues and tax litigation <sup>1</sup> Of which pending legal issues and tax litigation <sup>1</sup> Of which pending legal issues and tax litigation <sup>1</sup> Of which restructuring <sup>1</sup> Of which restructuring <sup>1</sup> Of which restructuring <sup>1</sup> Of operates or () decreases of the fund for general banking risks, net) <sup>2</sup> Of perceases of the fund for general banking risks, net) <sup>2</sup> Of perceases of the fund for general banking risks, net) <sup>2</sup> Of perceases of the fund for general banking risks, net) <sup>2</sup> Of perceases of the fund for general banking risks, net) <sup>2</sup> Of perceases of the fund for general banking risks, net) <sup>2</sup> Of perceases of the fund for general banking risks, net) <sup>2</sup> Of perceases of the fund for general banking risks, net) <sup>2</sup> Of perceases of the fund for general banking risks, net) <sup>2</sup> Of perceases of the fund for general banking risks, net) <sup>2</sup> Of perceases of the fund for general banking risks, net) <sup>2</sup> Of perceases of the fund for general banking risks, net) <sup>2</sup> Of perceases of the fund for general banking risks, net) <sup>2</sup> Of perceases of the fund for general banking risks, net) <sup>2</sup> Of perceases of the fund for general banking risks, net) <sup>2</sup> Of perceases of the fund for general banking risks, net) <sup>2</sup> Of perceases of the fund for general banking risks, net) <sup>2</sup> Of perceases of the fund for general banking risks, net) <sup>2</sup> Of perceases of the fund for general banking risks, net) <sup>2</sup> Of perceases of the fund for general banking risks, net) <sup>2</sup> Of perceases of the fund for general banking risks, net) <sup>2</sup> Of perceases of the fund for general banking risks, net) <sup>2</sup> Of perceases of the fund for general banking risks, net) <sup>2</sup> Of perceases of the fund for general banking risk, net) <sup>2</sup> Of perceases of the fund for general banking risk, net) <sup>2</sup> Of perceases of the fund for general banking risk, net) <sup>2</sup> Of perceases of the fund for general banking risk, net) <sup>2</sup> Of perceases of the fund for general banking risk, net) <sup>2</sup> Of perceases of the fund for general banking risk, net) <sup>2</sup> Of percea				·	24
Of which pending legal issues and tax litigation				-	17
(Increases or (·) decreases of the fund for general banking risks, net). (Ingrament or (·) reversal of impairment on financial assets not measured at fair value through profit or loss) (Ingrament or (·) reversal of impairment on financial assets at fair value through other comprehensive income) (Financial assets at amortised cost) (Ingrament or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Ingrament or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Ingrament or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Ingrament or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Ingrament or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and deposit option of late of the profit or (·) loss of investments in subsidaries, joint ventures and associates  (Ingrament or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and deposit option of late of the profit or (·) loss of investments in subsidaries, joint ventures and associates and deposit option of late of la			·		0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)  (Financial assets at fair value through chore comprehensive income)  (Financial assets at an ordinated cost)  (Financial assets at an ordinated cost)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment or investments in subsidaries, joint ventures and associates and of the profit or (-) loss of investments in subsidaries, joint ventures and associates and of spotal groups described as held for sale not qualifying as discontinued operations  (B) (Impairment or (-) reversal of impairment or investment assets are disposal groups described as held for sale not qualifying as discontinued operations  (B) (Impairment or (-) reversal of impairment or investment assets are disposal groups described as held for sale not qualifying as discontinued operations  (B) (Impairment or (-) reversal of impairment or investment assets are disposal groups described as held for sale not qualifying as discontinued operations  (B) (Impairment or (-) reversal of impairment or investment assets are disposal groups described as held for sale not qualifying as discontinued operations  (B) (Impairment or (-) reversal of impairment or investment assets are disposal groups described as held for sale not qualifying as discontinued operations  (B) (Impairment or (-) reversal of impairment or investment assets are disposal groups described as held for sale not qualifying as discontinued operations  (B) (Impairment or (-) reversal of impairment or investment assets are disposal groups described as held for sale not qualifying as discontinued operations	Of which restructuring <sup>1</sup>	0	0	0	0
Financial assets at fair value through other comprehensive income)   -1   -2   0	(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>				0
(Financial assets at amortised cost)  (Inpalment of () reversal of impalment of investments in subsidaries, joint ventures and associates and on non-financial assets)  241  304  0  (of which Goodwill)  (negative goodwill recognised in profit or loss  1,128  1,128  1,128  0  2,00  0  0  1,128  1,128  0  2,00  0  0  0  0  0  0  0  0  0  0  0  0	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	713	835	112	216
(Financial assets at amortised cost)  (Ingament or () reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  241  304  0  (of which Goodwill)  Negative goodwill recognised in profit or loss  1,128  1,128  0  Share of the profit or () loss of investments in subsidaries, joint ventures and associates  6  1,128  0  1,128  0  1,128  0  1,128  0  1,128  0  1,128  0  1,128  0  1,128  1,128  0  1,128  1,128  0  1,128  1,128  0  1,128  1,128  0  1,128  1,128  0  1,128  1,128  0  1,128	(Financial assets at fair value through other comprehensive income)	-1	-2	0	0
(of which Goodwill) 230 230 0 0 0 Negative goodwill proegnised in profit or loss 230 0 0 0 Negative goodwill proegnised in profit or loss of investments in subsidaries, joint ventures and associates 0 1,128 0 1,128 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(Financial assets at amortised cost)	714	837	112	216
Negative goodwill recognised in profit or loss         1,128         1,128         0           Share of the profit or () loss of investments in subsidiaries, joint ventures and associates         6         11         4           Profit or () loss for non-current assets and disposal groups disasified as held for sale not qualifying as discontinued operations         0         0         0           PROFIT OR (-) LOSS EFFORE TAX FROM CONTINUING OPERATIONS         837         693         158           PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS         611         559         119           Profit or (-) loss after tax from discontinued operations         0         0         0	(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	241	304	0	2
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  6 111 4  Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  0 0 0 0  0 0  0 0 0  158  PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS  611 559 119  Profit or (-) loss after tax from discontinued operations  0 0 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 Goodwill)	230	230	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  837 693 158 PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 611 559 119 Profit or (-) loss after tax FROM CONTINUING OPERATIONS 611 559 010 00 00 00 00 00 00 00 00 00 00 00 00	Negative goodwill recognised in profit or loss	1,128	1,128	0	1,188
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  837 693 158 PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 611 559 119 Profit or (-) loss after tax FROM CONTINUING OPERATIONS 611 559 010 00 00 00 00 00 00 00 00 00 00 00 00	Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	6	11	4	10
PROFIT OR (-) LOSS EFFORE TAX FROM CONTINUING OPERATIONS         837         693         158           PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS         611         559         119           Profit or (-) LOSS after tax from discontinued operations         0         0         0		0	0	0	0
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS         611         559         119           Profit or (-) loss after tax from discontinued operations         0         0         0		837	693	158	1,530
Profit or (-) loss after tax from discontinued operations  0 0 0 0					1,395
					0
PROFIT OR 1-1 LOSS FOR THE TEAK	PROFIT OR (-) LOSS FOR THE YEAR	611	559	119	1,395
Of which attributable to owners of the parent 586 525 113		586	525		1,385

To Information available only a sorted so the perent
 To Information available only a sorted of the year
 To 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

(min EUR)	,	As of 30/09/20	21			As of 31	12/2021			As of 31	/03/2022			As of 30	06/2022		
		Fa	ir value hierar	chy		Fa	ir value hierard	chy		Fa	ir value hierar	chy		Fa	ir value hieran	chy	
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	22,654				21,616				21,228				26,355				IAS 1.54 (i)
Financial assets held for trading	319	156	118	46	324	171	115	37	369	147	191	31	475	131	335	9	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	719	204	79	436	770	254	76	440	784	241	89	453	941	304	77	561	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	124	0	123	1	125	0	124	1	128	0	128	1	130	0	129	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	6,375	5,768	355	252	6,632	5,981	399	252	6,348	5,745	352	252	8,800	7,894	412	494	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	97,504				100,985				100,354				113,679				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	135	0	135	0	178	0	178	0	579	0	579	0	1,228	0	1,228	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.2
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	6,345				5,718				6,031				10,220				
TOTAL ASSETS	134,174				136,348				135,822				161,828				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	EUR)		ı	s of 30/09/20	21					As of 31	/12/2021					As of 31	./03/2022					As of 30,	06/2022			
		Gross carryi	ing amount <sup>(2)</sup>		Accun	nulated impairn	nent <sup>(2)</sup>	Gross	carrying amo	unt <sup>(2)</sup>	Accum	nulated impairn	nent <sup>(2)</sup>	Gros	s carrying amou	ınt <sup>(2)</sup>	Accui	mulated impairs	nent <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accum	ulated impairm	nent <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 2 Assets with significant increase in credit risk since initial recognition but not 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	increase in credit risk since	Stage 3 Credit-impaired assets	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 withour significant increase in credit risk sinco initial recognition		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 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	6,009	117	0	-3	0	0	6,267	115	0	-2	0	0	6,003	95	0	-3	0	0	8,235	70	0	-3	0	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	Debt securities	19,969	0	0	-7	0	0	20,585	0	0	-7	0	0	20,391	0	0	-7	0	0	20,566	148	0	-8	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	66,098	9,601	2,721	-149	-285	-1,638	71,078	7,853	2,711	-160	-274	-1,665	69,985	8,591	2,769	-142	-354	-1,690	81,731	9,768	2,744	-181	-425	-1,743	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.

<sup>(7)</sup> 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**

BPER Banca S.p.A.

(mln EUR)

		Carrying	g 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	122	124	175	318	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	0	0	350	495	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	121,031	124,855	122,733	142,750	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	293	249	150	473	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	-92	-172	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	827	1,058	1,018	1,263	IAS 37.10; IAS 1.54(I)
Tax liabilities	206	69	64	110	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	4,581	2,961	4,350	7,050	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	166	174	167	1,504	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.1
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	127,227	129,489	128,914	153,791	IAS 1.9(b);IG 6
TOTAL EQUITY	6,947	6,859	6,907	8,037	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	134,174	136,348	135,822	161,828	IAS 1.IG6

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



### Breakdown of liabilities

BPER Banca S.p.A.

(mln EUR)

			Carrying	j amount		
Breakdown of financial liabilities	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		415	373	325	791	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	18,164	18,117	18,071	21,809	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	2,022	1,750	2,026	2,272	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,946	1,681	1,962	2,211	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	5,100	5,509	5,793	6,933	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	451	335	1,062	1,756	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	6,679	7,648	6,696	7,763	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	4,331	4,164	2,893	3,097	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	24,829	26,192	24,219	27,097	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	24,613	25,998	24,042	26,865	ECB/2013/33 Annex 2.Part 2.9.1
	Households	59,103	60,438	60,963	70,052	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	56,926	58,357	58,940	67,285	Annex V.Part 1.42(f), 44(c)
Debt securities issued		4,528	4,655	4,811	6,780	Annex V.Part 1.37, Part 2.98
Of which: Subordin	nated Debt securities issued	931	926	1,539	1,030	Annex V.Part 1.37
Other financial liabilities		607	546	505	539	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		121,447	125,228	123,408	144,036	



## 2022 EU-wide Transparency Exercise Market Risk

BPER Banca S.p.A.

									Di Lit Dunce													
	SA					I	М									IM						
			VaR (Memorar	ndum item)	STRESSED VaR (i	Memorandum item)	AND MIG	NTAL DEFAULT GRATION RISK AL CHARGE	ALL PRICE	RISKS CAPITA FOR CTP	AL CHARGE		VaR (Memora	andum item)	STRESSED VaR (A	Memorandum item)	INCREI DEFAU MIGRATI CAPITAL	LT AND ION RISK	ALL PRICE	RISKS CAPITA FOR CTP	IL CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)		12 WEEKS AVERAGE MEASURE	MEACHDE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30/	09/2021									As of 31/12	/2021					
Traded Debt Instruments	722	815	0	0	0	0							0	0	0	0						
Of which: General risk	570	619	0	0	0	0							0	0	0	0						
Of which: Specific risk Equities	68	60	0	0	0	0							,	0	0	0						
Of which: General risk	24	30	ŏ	ő	ő	ů							ŏ	Ö	o o	0						
Of which: Specific risk	24	30	0	0	0	Ó							Ö	0	0	0						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	769	875		0			U	0	0	0	0		0	U		U	0	0	_ •	0	U	
	As of 31/03/2022	As of 30/06/2022				As of 31/	03/2022									As of 30/06	/2022					
Traded Debt Instruments	718	754	0	0	0	0							0	0	0	0						
Of which: General risk	499	593	0	0	0	0							0	0	0	0						
Of which: Specific risk	57	48	0	0	0	0							0	0	0	0						
Equities	41	33	1 0	0	0	0								0	1 0	0						
Of which: General risk	20	16	ŏ	ő	ő	ŏ							ŏ	ő	ő	ő						
Of which: Specific risk	21	16	0	0	0	Ó							0	0	0	0						
Foreign exchange risk	0	140	0	0	0	0							0	0	0	0						
Commodities risk	0 <b>759</b>	0	0	0	0	0							0	0	0	0						
Total	759	927	. 0	0	0	0	0	0	0	0	U	0	. 0	0	. 0	0	0	0	0	0	0	. 0

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

BPER Banca S.p.A.

					Standardisc	d 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	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions
	(min EUR, %)	36.971	47.259			36.057	46.571	2.148	
	Central governments or central banks Regional governments or local authorities	1,385	47,259	2,037 86			46,5/1 1.000	2,148	
	Regional governments or local authorities  Public sector entities	1,385	9/1 738	398		1,423 1,010	1,000	82 296	
	Public sector entities Multilateral Development Banks	1,255	1,327	390		1,285	1.387	290	
	International Organisations	475	475			474	474		
	Institutions	13.603	7,133	2,646		15,720	7.083	2.476	
	Corporates	17,639	9,369	8.104		17.818	9,437	8.282	
	of which: SMF	5.159	1,842	1,550		5,400	2.058	1,740	
	Retail	8.086	1,941	1,266		8,236	1,906	1,249	
	of which: SMF	5,238	1,069	612		5,272	1,019	584	
Consolidated data	Secured by mortgages on immovable property	3,691	3,662	1,517		3,236	3,209	1.349	
	of which: SME	1,235	1.223	517		1.079	1.067	457	
	Exposures in default	1,418	653	727	609	1,202	452	494	5
	Items associated with particularly high risk	89	77	115		66	55	82	
	Covered bonds	3,508	3,507	685		3,576	3,576	683	
	Claims on institutions and cornerates with a ST credit assessment	0		0		0	0	0	
	Collective investments undertakings (CIU)	535	535	767		590	590	776	
	Equity	360	360	598		376	376	612	
	Other exposures	1,160	1,160	998		1,190	1,190	1,021	
	Standardised Total <sup>2</sup>	91,313	79,167	19,945	775	92,259	77,976	19,552	72

<sup>10</sup> Object approars, raths Eposors whis, is expend before taking set account or yelfed do so noted conventor factors or could not indicate indicat

					Standardisc	d Approach											
			As of 30,	09/2021			As of 31,	/12/2021									
	(min EUR. %)	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	33,734	42.215	1,982		32,724	41,390	2.086									
	Regional governments or local authorities	839	430	86		834	411	82									
	Public sector entities	775	374	340		629	290	238									
	Multilateral Development Banks	37	109	3		37	140	3									
	International Organisations	47	47	i i		47	47										
	Institutions	3,958	3.582	1,640		4.884	3.333	1,455									
	Corporates	13,953	6,519	5,547		14.068	6,559	5,673									
	of which: SME	4,476	1,319	1,052		4,677	1.494	1.197									
	Retail	8,038	1,895	1,240		8,190	1,861	1,223									
******	of which: SME	5,192	1,023	586		5,227	975	558									
ITALY	Secured by mortgages on immovable property	3,685	3,655	1,515		3,230	3,203	1,346									
	of which: SME	1,235	1,223	517		1,079	1,067	457									
	Exposures in default	1,357	640	713	561	1,140	437	478	526								
	Items associated with particularly high risk	89	77	115		66	55	82									
ı	Covered bonds	756	756	378		761	761	370									
ı	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0									
ı	Collective investments undertakings (CIU)	417	417	594		440	440	564									
ı	Equity	325	324	563		342	341	578									
ı	Other exposures	1,159	1,159	998		1,188	1,188	1,021									
	Standardised Total <sup>2</sup>				721				670								

		exposures, but includes general credit risk adjustments.									
					Standardise	ed 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>		
	(min EUR. %) Central governments or central banks	114	1,123	0		115	1.129	0			
	Regional governments or local authorities	0	0	i o		0	0	ō			
	Public sector entities	300	300	0		319	319	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	3,030	744	149		3,162	846	167			
	Corporates	641	481	287		617	455	281			
	of which: SME	354	193	192		359	198	197			
	Retail	3	3	2		3	3	2			
FRANCE	of which: SME	3	3	2		3	3	2			
11011102	Secured by mortgages on immovable property	0	0	0		0	0				
	of which: SME Exposures in default	0		0		u o	0				
	Exposures in default  Items associated with particularly high risk	0		0	U	0			U		
	Covered bonds	1.128	1.128	113		1,120	1.120	112			
	Claims on institutions and corporates with a ST credit assessment	0.110	1,120			1,120	1,110				
	Collective investments undertakings (CIU)	13	13	17		15	15	18			
	Equity	5	5	5		5	5	5			
	Other exposures	0	0			0	0				
	Standardised Total <sup>2</sup>				1				1		

		(2) You're faith adjoint and mile principles (in the control of th									
					Standardis	ed Approach					
			As of 30,	09/2021			As of 31,	/12/2021			
	(min EUR. *%)	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>		
	(missing with the control banks  Regional governments or local authorities	311 370	933 370	0		310 369	950 368	0			
	Regional governments or local authorities  Public sector entities	3/0	3/0	0		369	368	0			
	Multilateral Development Banks	0	0	0		ů	0				
	International Organisations	ō	ō	ō		ō	ō	i i			
	Institutions	1.950	342	68		2,475	387	81			
	Corporates	222	186	180		234	194	190			
	of which: SME	100	100	94		112	112	108			
	Retail	7	7	4		9	9	5			
GERMANY	of which: SME	6	6	4		9	9	5			
GERMANI	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		U	0	0	U	0			
	Items associated with particularly high risk Covered bonds	421	431	42		459	458	46			
	Claims on institutions and corporates with a ST credit assessment	431	431	43		439	430	40			
	Collective investments undertakings (CIU)	10	10	14		11	11	15			
	Equity	0	0	0		0	0				
	Other exposures	ō	ō	ō		ō	ō	i i			
	Charles Cond Total										

		(2) Total value adjustments an exposures, but includes general		exposures, but includes general credit risk adjustments.								
					Standardisc	d 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 a provisions <sup>2</sup>			
	(min EUR, %) Central governments or central banks	1,462	1.493	0		1,509	1.540	0				
	Regional governments or local authorities	80	80	0		110	110	0				
	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	642	97	39		656	70	27				
	Corporates	107	83	80		109	86	82				
	of which: SME	34	34	30		34	34	31				
	Retail	2	2	1		6	6	3				
SPAIN	of which: SME	2	2	1		6	6	3				
	Secured by mortuages on immovable property of which: SME	9		0		0	0	0				
	Exposures in default	o o	0	0	0	0		0				
	Items associated with particularly high risk	ů	0	0		0		ů				
	Covered bonds	208	208	42		207	207	40				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	6	6	6		10	10	9				
	Equity	0	0	0		0	0	0				
	Other exposures	0	0	0		0	0	0				
	Standardised Total <sup>2</sup>				- 1							



	BPEK DAIRCA S.D.P.C.										
					Standardisc	d Approach					
			As of 30,	09/2021			As of 31,	/12/2021			
		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>		
NETHERLANDS	South of section and the section of the CAR, No.  South of section decrements or the control of the CAR, No.  Public section decrements or the section of the CAR, No.  South of the CA	0 0 0 0 1,4001 519 63 1 1 1 0 0 0 0 0 284 0 0 122 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 631 518 63 1 1 1 0 0 0 0 284 0 12	0 0 0 88 515 61 1 1 0 0 0 28 28 0 12	0	0 0 0 0 1,293 535 727 0 0 0 0 0 0 14 14	0 0 0 297 535 527 20 0 0 0 0 0 0 0 0 14	0 0 0 29 529 60 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		
		(ii) Original exposure, unlike Ex	posure value, is reported before	r taking into account any effect	due to credit conversion factors	or credit risk mitigation technic	ues (e.g. substitution effects).				

		(2) Total value adjustments and provisions procurely of counterparty excludes those for securification exposures, additional valuation adjustments (AVAs) and other own funds excludes related to the exposures, but includes general revision as eligibilities.								
					Standardisc	d Approach				
			As of 30;	09/2021			As of 31,	/12/2021		
	(min EUR. %)	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>	
Country of Counterpart 6	Control of commence or control a basis of the control of the contr	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0		

		exposures, but includes general credit nisk adjustments.									
					Standardisc	d Approach					
			As of 30	/09/2021			As of 31	/12/2021			
	(rele FIB %)	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 7	Control overmentate or centrol sales in Sectional overmentate or local adherities sectional overmentate or local adherities shuffillational trevelorement Basins Technolous Control of the Control o	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		
	Standardised Total <sup>2</sup>				0				0		

		exposures, but includes gene	ral credit risk adjustments.						
					Standardisc	d 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 a provisions <sup>2</sup>
	(min EUR, %) 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 Multilateral Development Banks	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations			0		0		0	
	Institutions	0	0	ō		ō	ō	o o	
	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	
Counterpart 8	Secured by mortgages on immovable property	i i	0	0		0	i i	ů	
Counterpart o	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		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)			0		0		0	
	Equity		, o	o o		o o	i i	l ő	
	Other exposures		0	0		ō		ō	
	Standardised Total <sup>2</sup>								

		(2) Total valual applications and profession per country or counterparty excusions required in section applications applications applications applications applications applications applications applications applications are consistent as a consistent applications a								
					Standardisc	d 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>	
	(rin EUR, %)  Central governments or central banks  Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities Multilateral Develonment Banks International Oroanisations	0	0	0		0	0	0		
	Institutions Corporates of which: SME	0	0	0		0	0	0		
Country of Counterpart 9	Retail of which: SME Secured by mortgages on immovable property	0		0		0	0	0		
Counterpart 3	of which: SME Exposures in default Items associated with particularly high risk	0	0	0	0	0	0	0		
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0 0		0	0	0 0		
	Equity Other exposures	0	0	0		0	0	0		
	Standardised Total <sup>2</sup>									

					Standardisc	d 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 an provisions <sup>2</sup>
Country of Counterpart 10	Control of systems of the Control of	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	



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

					Standardise	sd 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 an provisions
	(min EUR, 16)								
	Central governments or central banks	35,434	45,987	2,220		44,212	57,970	2,762	
	Regional governments or local authorities	1,367 1,057	1,021 782	89 397		2,172 1,372	1,518	194 575	
	Public sector entities Multilateral Development Banks	1,057	1,312	397		1,372	1.341	5/5	
	Multilateral Development Banks International Organisations	439	439	3		425	425	3	
	International Organisations Tockhutions	16.140	7,568	2,537		18,178	8.326	2.749	
	Corporates	17,535	9,426	8,212		22,009	11.610	10,309	
	of which: SMF	5,501	2.137	1.813		7.187	3.067	2.598	
	Retail	6,222	1,914	1,258		11.261	3,872	2,532	
	of which: SMF	5.027	1,000	573		8,639	2.158	1.257	
Consolidated data	Secured by mortgages on immovable property	3.013	2,986	1.236		7,168	7,143	2.732	
	of which: SMF	992	979	416		1,603	1,590	642	
	Exposures in default	1,177	399	431	616	1,765	576	618	9
	Items associated with particularly high risk	75	54	81		461	369	554	
	Covered bonds	3,733	3,732	677		3,755	3,754	681	
	Claims on institutions and cornerates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	592	592			658	658	943	
	Equity	385	384	621		741	740	992	
	Other exposures	1,225	1,225	1,072		2,367	2,549	1,941	
	Standardised Total <sup>2</sup>	89,591	77,820	19,689	809	117,709	101,792	27,585	1,25

					Standardise	d Approach			
			As of 31/	03/2022			As of 30/	06/2022	
	(min EUR. %)	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	32,174	40,885	2,159		40,899	52,106	2,698	
	Regional governments or local authorities	795	449	89		1,628	973	194	
	Public sector entities	680	405	341		1,003	572	519	
	Multilateral Development Banks	38	151	3		41	217	3	
	International Organisations	47	47	0		47	47	0	
	Institutions	5,996	3,993	1,552		7,377	4,424	1,666	
	Corporates	14,026	6,682	5,728		18,647	8,967	7,877	
	of which: SME	4,790	1,585	1,278		6,444	2,467	2,020	
	Retail	6,166	1,859	1,227		11,194	3,807	2,494	
TTALV	of which: SME	4,972	945	541		8,579	2,099	1,223	

		exposures, but includes gener	al credit risk adjustments.								
					Standardise	d 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 <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a provisions <sup>2</sup>		
	(min EUR. %) Central governments or central banks	99	1,113	0		74	1,029	0			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	316	316	0		308	308				
	Multilateral Development Banks International Organisations	0	0	0			0				
	International Organisations Institutions	2,960	820	163		2,909	862	168			
	Corporates	610	456	280		552	405	267			
	of which: SME	354	200	198		345	198	195			
	Retail	5	5	3		7	6	4			
FRANCE	of which: SME	5	5	3		5	5	3			
TIONINGE	Secured by mortgages on immovable property	0	0	0		2	2	1			
	of which: SME	0	0	0			0				
	Exposures in default  Items associated with particularly high risk		0		0	2	2	1 5			
	Covered bonds	1.192	1,192	119		1.205	1,204	120			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	15	15	18		16	16	19			
	Equity	5	5	5		4	4	4			
	Other expessives										
	Standardised Total <sup>2</sup>				1				4		

				unterparty excludes those for se	curitisation exposures, additional	al valuation adjustments (AVAs)	and other own funds reduction	ns related to the	
		exposures, but includes gene	nal credit risk adjustments.		Standardise	nd Approach			
			As of 31	/03/2022	Standards	an Approved	As of 30	/06/2022	
		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 provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	329 343	965 343			404 311	1,054	0	
	Public sector entities	343	343			311	211	0	
	Multilateral Development Banks			ō		ō	ō	o o	
	International Organisations	0		0		0	0	0	
	Institutions	2,633	377			2,977	341	73	
	Corporates	233	193			244	203		
	of which: SME	122	113	110		135	135	131	
	Retail	10	10	6		10	10	6	
GERMANY	of which: SME	10	10	6		9	9	5	
GERMANY	Secured by mortoages on immovable property	0		9 0		1	1	0	
	of which: SME	0	9			0	0	0	
	Exposures in default	0			0		U	0	
	Items associated with particularly high risk	400	490	1		549	549		
	Covered bonds Claims on institutions and corporates with a ST credit assessment	400	400	**		349	349	33	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)			1		11	11	12	
	Equity			100					
	EGGRV			· 1					

		exposures, but includes general	i credit risk adjustments.						
					Standardise	ed 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 <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %) Central governments or central banks	1.456	1,487			1.438	1,469	0	
	Regional governments or local authorities	105	105	i i		119	119	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0				0	0	
	Institutions	706	101	41		725	142	53	
	Corporates	104	80	79		90	66	64	
	of which: SME	24	24	22		23	23	21	
CDATA	of which: SMF	6	6	3		6	6	3	
SPAIN	Secured by mortgages on immovable property	0	0	0		1	1	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	202	202	40		199	199	40	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	8	8	8		10	10	8	
	Other exposures	0	0			0	0	0	
	Standardised Total <sup>2</sup>				0				
		(1) Original exposure, unlike Ex	posure value, is reported befo	ne taking into account any effect	due to credit convenion factor	s or credit risk mitigation technic	oues (e.g. substitution effects)		



Country of Counterpart 7

# 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach BPER Banca S.p.A.

Control annexes or control basis   Expension Value   Expension V	огск вака э.р.л.												
Control assessments or central basis   Control assessment   Control as						Standardise	d Approach						
Combit discrementaria or control basis:   Exposure Vision   Expo				As of 31,	03/2022			As of 30,	06/2022				
Complete overweamories or control basis   Complete overweamories   Co			Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
Standardised Total <sup>2</sup>	NETHERLANDS	Central enversements or contral season  And the contral central centra	539 68 1 1 0 0	539 68 1 1 0 0	538	0	519 63 3 2 0 0	519 63 3 2 0 0	0 0 0 0 79 518 61 1 1 0 0 0 0 0 0 0 0 0 1 1 1 1 1 0				

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d 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 <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	Control (Control (Con	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0
	Standardised Total <sup>2</sup>								

	exposures, but includes generate	ral credit risk adjustments.						
				Standardise	d Approach			
		As of 31,	/03/2022			As of 30,	06/2022	
(min EUR, %)	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>
(min EUR. %)	0					0	0	
governments or local authorities	0	0	ů		0	0	0	
ctor entities	ō	i i	ō		ō	ō	ō	
al Development Banks	0	0	0		0	0	0	
onal Organisations	0	0	0		0	0	0	
ns	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
n: SME ov mortoages on immovable property	U	0	0		0	U	0	
ov mortgages on immovable property 1: SME	0	0				0	0	
in default	0	0	0	0	0	0	0	0
ociated with particularly high risk	ō	i i	ō		ō	ō	ō	
onds	0	0	0		0	0	0	
institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
investments undertakings (CIU)	0	0	0		0	0	0	
	0	0	0		0	0	0	
osures	0	0	0		0	0		
sed Total <sup>1</sup>				0				0

U

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

		(2) Total value adjustments ar soposures, but includes gene		interparty excludes those for se	curitisation exposures, additiona	I valuation adjustments (AVAs)	and other own funds reduction	is related to the			
		Exposures, Eds. II Calcular Galler	a Otok iak apjasiinits.		Standardise	d 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 <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(min EUR, %) Central governments or central banks	0	0			0	0	0			
	Regional governments or local authorities Public sector entities	0	0			0					
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions Corporates	0	0	0		0		0			
	of which: SME	0	0			0					
	Retail	0	0	0		0	0	0			
Country of	of which: SME	0	0	0		0	0	0			
Counterpart 8	Secured by mortgages on immovable property	0	0	0		0	0	0			
	of which: SME Exposures in default	0	0			0					
	Items associated with particularly high risk	ů	0			0		i i			
	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 undertakinos (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0		0			
	Other exposures Standardised Total <sup>2</sup>	0									

		exposures, but includes gene		anapaty escales order or se	carasacon exposores, austron	racacci aquacinina (ArA)	and delet dell father reduction	is realize to the	
					Standardise	d 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 <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)  Central oovernments or central banks  Regional governments or local authorities	0	0	0		0	0	0	
	xebional dovernments or local authorities Public sector entities Multilateral Development Banks	0	Ĭ .	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates of which: SME	0	0	0		0	0	0	
Country of	Retail of which: SME	0	0	0		0	0	0	
Counterpart 9	Secured by mortoaces on immovable procerty of which: SME Exposures in default	0	0	0		0	0	0	
Ì	Exposures in oceaun Items associated with particularly high risk Covered bonds	0	0	0	,	0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				

					Standardisc	d 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 <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments as provisions <sup>2</sup>
Country of Counterpart 10	Levil of yearnesseller Coulter State  Anglorial permittent of the Coulter State  Public sector entities  Militated Devastabilities  Sector of the Counter State  Sector of the Counter State  Sector of the Counter State  Controllars  of other State  Sector of the Counter State  Sector of the marketsee on immovable property  of other State  Sector of the marketsee on immovable property  of other State  Sector of the marketsee on immovable property  of other State  Sector of the marketsee on immovable property  of other State  Counter State  Sector of the State  Sector of t	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

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

BPER Banca S.p.A.

							IRB Ap	proach					
				As of	30/09/2021					As of 3	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustment
	(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  Corporates - Of Which: Specialised Lending	43,812 169	2,430 28	23,009 159	11,142	303	1,678 15	45,287 138	2,173	25,121 133	11,578 142	278	1,584
	Corporates - Of Which: Specialised deficing	18,980	1.950	11.199	4.127	260	1.365	18.923	1.703	11.529	4.176	226	1.242
	Retail	38.614	1,538	35.204	5,408	269	1,017	39,748	1,703	36.231	5.466	239	962
	Retail - Secured on real estate property	24.886	802	24.878	3,433	190	522	25,695	773	25.686	3,472	167	502
	Retail - Secured on real estate property - Of Which:		477	4,447	898	85	252	5.622	441	4,529	895	65	242
Consolidated data	Retail - Secured on real estate property - Of Which:		325	20.431	2.536	105	269	20,073	331	21.157	2.577	102	260
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	13,728	736	10,326	1,975	80	495	14,053	645	10,545	1,993	72	460
	Retail - Other Retail - Of Which: SME	8,418	596	3,971	960	62	370	8,715	522	4,074	1,005	55	340
	Retail - Other Retail - Of Which: non-SME	5,310	140	6,354	1,015	18	125	5,338	123	6,470	989	17	121
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				2,070						1,798		
	IRB Total <sup>2</sup>				18,620						18,841		

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).
 IRR Tetal does not include the Securitization rection unlike in the results note to the 2019 everyise.

(2) IKB Total does not include the Securitisation position unlike in the results prior to the 2019 evercise.
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated

	-												
							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original Exposure Exposure Value <sup>1</sup>		Risk exposure amount		Value adjustments	Original Exposure <sup>1</sup>		Exposure	Risk exposure amount		Value adjustments	
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	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	43,710	2,408	22,926	11,112	301	1,669	45,162	2,160	25,014	11,529	277	1,576
	Corporates - Of Which: Specialised Lending	169	28	159	232	0	15	124	24	118	131	0	17
	Corporates - Of Which: SME	18,924	1,937	11,155	4,117	259	1,358	18,869	1,690	11,484	4,164	226	1,235
	Retail	38,527	1,533	35,133	5,392	269	1,014	39,656	1,413	36,156	5,449	239	959
	Retail - Secured on real estate property	24,819	798	24,819	3,420	189	519	25,625	769	25,624	3,459	167	499
ITALY	Retail - Secured on real estate property - Of Which: SME	5,479	475	4,444	897	85	251	5,618	440	4,525	894	65	240
TIALT	Retail - Secured on real estate property - Of Which: non-Si	19,340	323	20,375	2,523	104	268	20,007	329	21,099	2,565	102	259
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	13,708	735	10,314	1,972	80	495	14,031	644	10,532	1,990	72	460
	Retail - Other Retail - Of Which: SME	8,409	596	3,968	959	62	369	8,704	522	4,071	1,003	55	340
	Retail - Other Retail - Of Which: non-SME	5,299	139	6,345	1,012	18	125	5,327	122	6,461	986	17	120
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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					
				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	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0 0	0	0	0
	Institutions Corporates		0	0	0	0	0	0	0		0	0	0
	Corporates - Of Which: Specialised Lending			0	0	0	0	2	0	0	0	0	0
	Corporates - Of Which: SME	o o	0	0	0	0	0	0	0	0	ů .	0	ů
	Betail	4	0	4	1	0	ō	4	ō	4	1	ō	ō
	Retail - Secured on real estate property	4	0	4	1	0	0	4	0	4	1	0	0
FRANCE	Retail - Secured on real estate property - Of Which: SMI	0	0	0	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: nor	-SI 4	0	4	1	0	0	4	0	4	1	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
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total	_										_	_
	IRB local				d before taking into accou								

inal 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					
				As of	30/09/2021					As of	31/12/2021		
		Original I	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	• 4104		Of which: defaulted	provisions		Of which: defaulted	· uice		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	3	0	0	0	0	0	2	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	3	0	0	0	0	0	0	0	0	0	0	0
	Retail	5	0	4	1	0	0	5	0	4	1	0	0
	Retail - Secured on real estate property	4	0	3	1	0	0	4	0	4	1	0	0
GERMANY	Retail - Secured on real estate property - Of Which: SME			0		0	0		0				
OLIGI DUT	Retail - Secured on real estate property - Of Which: non-Si Retail - Qualifying Revolving	1		3	1 0	0	0	1	0	3	1		
	Retail - Qualifying Revolving Retail - Other Retail			0	0	0	0		0	0		0	0
	Retail - Other Retail - Of Which: SME			0	0	0	0	1	0			0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0		0	0	ň	0	ı ö
	Equity	ñ	0	0	0	0	0		0	ů	0	0	ı ö
	Other non credit-obligation assets		Ů		_	Ů		_	Ů	Ů		ı i	i i
	TRR Total												

TO Criginal exposure, unlike Exposure value, is reported before taking into account any effect due to credit convension factors or credit risk 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	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	15	0	15	11	0	0
		Corporates - Of Which: Specialised Lending	0		0	0	0	0	15	0	15	11	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0		0	0	
		Retail	2	0	1		0		1	0	1			
		Retail - Secured on real estate property	1		1	0	U	0	1	0	1	0	0	0
	SPAIN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		0	0	
	517414	Retail - Secured on real estate property - Of Which: non-Sh	0	0	1		0		0	0	1			
		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	0	0	0		
			0	0	0				0					
1		Retail - Other Retail - Of Which: non-SME Equity	0	0		0		0	0					
		Other non credit-obligation assets	0	0	0		0		0	0		0	0	
		IRB Total												
		IRB Total												

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

BPER Banca S.p.A.

							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	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustment 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 Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail			,		0	0		0		0		0
	Retail - Secured on real estate property					0	0		0		0		0
	Retail - Secured on real estate property - Of Which: SME		0		0	0	0	0	0	0			0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-Sh	i	0	1	0	0	0	,	0	ĭ	o o		0
	Retail - Qualifying Revolving	ñ	0	n	0	0	0	â	0	n n	0	0	0
	Retail - Other Retail	0	0	0	0	0	0		0	0	0	0	
	Retail - Other Retail - Of Which: SMF	0	0	0	0	0	0		0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	ō	ō	ō	ō	0	ō	ō	ō	ō	ō	ō	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		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	e 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 Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	ů	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	ŏ	0	ő	ő	ő	ő	ő	ő	ő	ŏ	ő	ő
	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 Whic		0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 6	Retail - Secured on real estate property - Of Whic	: non-Sh	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 Equity	, a		0		0	0		0	0			0
	Other non credit-obligation assets	-		0		0			0			-	-
	IRB Total		1										

[5] 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					
				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	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 7	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country or counterpart 7	Retail - Secured on real estate property - Of Which: non-Sh	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												

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments
		(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	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0		0	0	0	0		0	0	0		0
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0		0	0		0				0
	Retail	Corporates - Or Which: SME	0	0	0	0	0	0	0	0	0	0		0
	roccuii	Retail - Secured on real estate property	0		0		0	0	0	0		o o		0
		Retail - Secured on real estate property - Of Which: SME	0		0		0	0	0	0	0	o o		0
Country of Counterpart 8		Retail - Secured on real estate property - Of Which: non-Sh	0	0	0	n	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0		0	0	0		ō
		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													

							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 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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-	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

<sup>23</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convension factors or credit risk 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	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments
	(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 Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME		0	0		0	0	0	0	0	0		0
	Retail	ő	ő	ő	ő	o o	ő	ő	ő	ő	ő	ő	ő
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
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 10	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 Equity	0	0			0	0	0	0		0		0
	Other non credit-obligation assets	ů	0					0	0				
	IRB Total												
	and rotal	(N. a			d before taking into accoun								

Credit Risk - IRB Approach

BPER Banca S.p.A.

								IRB A	proach					
					As of	31/03/2022					As of	80/06/2022		
			Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustment
		(min EUR, %)		Of which: defaulted	-		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provision
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate	Corporates - Of Which: Specialised Lending	44,938 133	2,132	24,835 128	11,400 135	268	1,614	45,225 141	2,085	25,427 134	11,370 141	263	1,633
		Corporates - Of Which: SME	18.849	1.646	11.500	4.259	217	1.261	18.695	1.673	11.642	4.174	225	1.325
	Retail	corporates of Williams and	39,719	1,380	36,330	5,404	224	915	40.621	1,367	37.418	5.458	226	930
		Retail - Secured on real estate property	25,545	710	25.537	3.386	142	409	26,005	729	25,996	3.401	152	428
Consideration of the con-		Retail - Secured on real estate property - Of Which: SME	5,406	397	4,401	847	48	217	5,367	413	4,411	832	56	234
Consolidated data		Retail - Secured on real estate property - Of Which: non-St	20,140	313	21,136	2,540	94	193	20,638	316	21,585	2,568	96	194
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	14,174	670	10,793	2,018	82	506	14,616	638	11,422	2,057	74	492
		Retail - Other Retail - Of Which: SME	8,546	539	4,047	994	62	369	8,323	515	4,051	971	57	359
		Retail - Other Retail - Of Which: non-SME	5,628	132	6,746	1,024	19	137	6,293	123	7,370	1,096	17	133
	Equity	credit-obligation assets		0	0	0	0		0	0	0	0 1.764	0	
	IRR Total					1,811						18,592		_

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(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	0
	Institutions Corporates	0 44.817	2,119	24.729	0 11.348	268	1,604	0 45.075	2,072	0 25,326	0 11.320	262	0 1,624
	Corporates - Of Which: Specialised Lending	120	2,119	24,729	11,948	268	21	45,075	2,072	25,526	11,320	262	25
	Corporates - Of Which: SME	18.798	1.633	11.457	4 247	216	1.252	18.651	1.660	11.604	4.165	225	1.317
	Retail	39.623	1,377	36.251	5,385	224	914	40.516	1,364	37.331	5.436	226	918
	Retail - Secured on real estate property	25,469	708	25,470	3.370	142	408	25,925	727	25,926	3.384	152	427
TTALLY.	Retail - Secured on real estate property - Of Which: SME	5,402	397	4,398	844	48	216	5,364	413	4,407	830	56	234
ITALY	Retail - Secured on real estate property - Of Which: non-Si	20,067	311	21,072	2,526	94	192	20,561	314	21,518	2,555	96	194
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	14,154	670	10,781	2,014	81	506	14,591	637	11,405	2,052	74	491
	Retail - Other Retail - Of Which: SME	8,537	538	4,044	993	62	369	8,315	515	4,048	970	57	359
	Retail - Other Retail - Of Which: non-SME	5,616	131	6,737	1,021	19	137	6,276	122	7,357	1,082	17	133
	Equity		0	0	U			0		0	0		0
	Other non credit-obligation assets												4
	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 exposur	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	1 0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	4	0	4	0	0	0	5	0	5	1	0	0
FRANCE	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non		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 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					
				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 ELIR, %)		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	2	0	0	0	0	0	2	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	5	0	4	1	0	0	5	0	4	1	0	0
	Retail - Secured on real estate property	5	0	4	1	0	0	4	0	4	1	0	0
GERMANY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sf		0				0		0				0
OLIG BUTT		5	0	4	1			4		4	1	0	0
	Retail - Qualifying Revolving Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail  Retail - Other Retail - Of Which: SME	1	0	0			0	1	0		0		0
			0	0	0		0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity			0	0		0	0	0		0	0	0
	Other non credit-obligation assets		0	0			0	0		0	U	0	0
	Uther non-credit-obligation assets IRB Total												
	IKB Total												

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

		l.					IRB Ap	proach					
	ĺ			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
	Corporates - Of Which: Specialised Lending	15 14	0	14	10 10	0	1	21 14	0	20	15 10	0	1
	Corporates - Of Which: SME	14	0	14	10		0	14	0	14	10		1
	Retail	. 2	0	1	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property	. 2	0	i	0	0	0		0	2	0	0	0
	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: non-St	2	ō	1	ō	ō	ō	2	ō	1	0	ō	ō
	Retail - Qualifying Revolving		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
	Other non credit-obligation assets												
1	IRB Total												

Credit Risk - IRB Approach

BPER Banca S.p.A.

							TOR A-	proach					
				As of	31/03/2022		IKO AĻ	ргозоп		As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	: amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min ELR, %)		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
		1	0	1	0	0	0	1		1	0	0	0
	Retail - Secured on real estate property	1	0	1 0	0	0	0	1	0	1	0	0	0
NETHERI ANDS	Retail - Secured on real estate property - Of Which: SME		0				0				0		0
THE THERE INDO	Retail - Secured on real estate property - Of Which: non-S	1		0	0		0	1		1	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME Equity	0	0		0		0	0	0		0	0	0
	Other non credit-obligation assets		0		0			0	0		0		
	IRB Total												_
	INS FOCAL										holones (e.a. substitutio		

		•						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	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustment 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	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0		0
		Corporates - Of Which: SME		0		0		0	0	0	0	0	0	0
	Retail	coparate of times, and		0	0	0	0	0	0	0	0	0	0	o o
		Retail - Secured on real estate property	0	0	0	0	0	ō	0	0	0	0	0	0
		Retail - Secured on real estate property - Of Which: SME	ō	ō	ō	0	ō	ō	ō	ō	ō	0	ō	ō
Country of Counterpart 6		Retail - Secured on real estate property - Of Which: non-Si	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
	Equity	credit-obligation assets	0	0	0		0	0	0	0		0	0	0
	IRB Total	credit obligation assets												
	IRB Lotal					eported before taking is								

		•						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	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(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	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate			0					0		0	0		
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0		0		0	0		0	0		0
	Retail	Corporates - Of Which: SME		0				0	0		0	0		0
	Retail	Retail - Secured on real estate property		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
Country of Counterpart 7		Retail - Secured on real estate property - Of Which: non-St							0		0			0
,		Retail - Qualifying Revolving		0		0		0	0		0	0		0
		Retail - Other Retail						0			0	0		0
		Retail - Other Retail - Of Which: SME						0	0		0			0
		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0		0
	Equity	Recall - Other Recall - Of Wilds: Horrshe		0								0	0	0
	Other non	credit-obligation assets	_											
	TOP 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	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	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
		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 Retail - Secured on real estate property - Of Which: non-S		0	0	0	0	0	0	0	0	0	0	0
country or counterpart o			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
	Retail - Other Retail - Of Which: non-SME Equity		0	0		0		0	0				0
	Other non credit-obligation assets	,	,								,	-	ů
	IRB Total											_	
	IRB Total										nniques (e.g., substitutio		

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</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
	Corporates - Of Which: Specialised Lending	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
	Retail - Secured on real estate property	0	0	0				0			0		0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sf		0	0	0	0	0	0	0	0	0	0	0
,	Retail - Qualifying Revolving		0	0	0			0			0		0
	Retail - Qualifying Revolving  Retail - Other Retail	0	0	0	0	0		0	0		0		0
	Retail - Other Retail - Of Which: SMF	ů	0	0		0		o o	0	l ő	0		0
	Retail - Other Retail - Of Which: non-SME	ů	0	0		0		o o	0	l ő	0		o o
	Equity	ŏ	0	ő	ō	ő	l ő	ő	ő	ő	ō	0	ő
	Other non credit-obligation assets												
	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	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		iks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Retail	curputates * Gr Willian: SME		0	0	0	0		0	0		0	0	0
	Processing .	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	0	0	0	0	0
Country of Counterpart 10		Retail - Secured on real estate property - Of Which: non-Si	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
		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
		redit-obligation assets												
	IRB Total													



General governments exposures by country of the counterparty

							BPER Banca S.p.A.							
							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 portfoli	•	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	Austria													
To - 3M	Belgium	( ( 11 111 22 25	22	000000000000000000000000000000000000000			0 0 0 0 0 0 0 0 0 15 0 118 0 22 0 155	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
[ 0 - 3M [	Bulgaria	133	133				133	·						0
[ 0 - 3M [	Cyprus													
[ 0 - 3M [	Czech Republic													
[ 0 - 3M [	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 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[ 0 - 3M [	Estonia													



General governments exposures by country of the counterparty

							As of 31/12/2021							
						Dire	ct exposures	<u> </u>						
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	ıce sheet	
	(				Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance si	neet exposures	<u></u>
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	Finland	0 0 0 0 0 0 19	0 0 0 0 0 0 19	0 0 0 0 0	0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 19	0 0 0 0 0	0 0 0 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	France	0 0 5 22 71 150 183 433	0 0 5 22 71 150 185 433	0 0 0 0 0	0 0 0 0 0	0 0 2 21 16 6 28	0 0 0 53 144 156	0 0 0 0 0	0 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   [ 11' - 2Y   [ 22' - 3Y   [ 32' - 5Y   [ 5Y - 10Y   [ 10Y - more total	Germany	0 0 0 3 33 419 227	0 0 0 33 419 227 <b>679</b>	0 0 0 0 0	0 0 0 0 0	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0 0 0 0 33 419 2227 679	0 0 0 0 0	0 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 [	Croatia													
[ 0 - 3M [	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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0	0 0 0 0 0	0 0 0 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 [	Hungary													
[ 0 - 3M	Ireland	0 0 0 0 0 0 0 25 68 58	0 0 0 0 0 126 68 194	0 0 0 0 0	0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 126 68 194	0 0 0 0 0 0	0 0 0 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	Italy	194 533 170 456 472 2,406 4,533 2,232	535 170 455 471 2,406 4,530 2,423 10,990		0 122 0 0 0 0 0	5 25 205 13	535 3 450 446 2,200 4,516	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	1,073 18 1 0 1 2 8 1,103	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	395
[ 0 - 3M [ ] [ 3M - 1Y [ ] [ 1Y - 2Y [ ] [ 2Y - 3Y [ ] [ 3Y - 5Y [ ] [ 5Y - 10Y [ ] [ 10Y - more ] [ 10Y - more ] [ 10X - more	Latvia													



General governments exposures by country of the counterparty

							BPER Banca S.p.A.							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
			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	
[ 0 - 3M [	Lithuania													
[ 0 - 3M [	Luxembourg	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 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 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 [	Malta													
0 - 3M	Netherlands		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
[ 0 - 3M [	Poland		0 0 0 0 1 1 1 1 1 0 0 0 0 0 0 0 0 0 0 0	0 0 1 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	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] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Portugal	55	0 0 0 0 1 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 1 1 0 0	0 0 0 0		0 0 0 0 0 0 0 5 8 8 9	0 0 0 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 [	Romania													
[ 0 - 3M [	Slovakia													
[ 0 - 3M [	Slovenia	25 25	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 29 0 29	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0



General governments exposures by country of the counterparty

							BPER Banca S.p.A.							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	neet exposures	
			Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli	•	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	non-cervative institutions 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	
[ 0 - 3M [	Spain	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	1,359	000000000000000000000000000000000000000	0 0 0 0 0	1	0 0 0 0 0 0 0 200 0 1,348 60 1,608	0 0 0 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 [	Sweden		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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 [	United Kingdom													
To - 3M	Iceland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0		0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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 [	Liechtenstein													
[ 0 - 3M [	Norway		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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 [	Australia													
[ 0 - 3M [	Canada	2 2 2 2 2 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 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 0 0 0	0 0 0 0 0	0 0 0 0 0		49
[ 0 - 3M [	Hong Kong	3	0 0 0 0 0 0 0 3 3 3 3 3 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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



General governments exposures by country of the counterparty

							BPER Banca S.p.A.							
							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	sets by accounting portfoli	•	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 [	Japan	1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	5
[ 0 - 3M [	u.s.	77	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 771 0 771	0 0 0 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 [	China	22 33 131	0		0 0 0 0 0 0 0 0 0 0 0 0 0 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 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	40
[ 0 - 3M [	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0
10 - 3M	Other Central and eastern Europe countries non EEA		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0
Total	Middle East	1	0 0 9 9 0 0 0 0 0 1 3 0 0 0 0 0 0 0 0 0 0 0 0 0		0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	(0)	
10-13M     10-3M     10-3M     13M - 1Y	Latin America and the Caribbean	2	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		2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 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



#### General governments exposures by country of the counterparty

								BPER Banca S.p.A.							
								As of 31/12/2021							
							Direc	t exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
I													Off-balance s	heet exposures	
						Non-derivative financial as	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			
	10-3M	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assest (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		1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 1	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 0 0 0 0 0		000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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	Others	0 14 20 33 133 271	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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 8 20 30 112 190				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 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). Irrespective 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

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.

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (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



General governments exposures by country of the counterparty

							BPER Banca S.p.A.							
							As of 30/06/2022							
						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 portfoli	•	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 [	Austria													
Total   Total   Tam - 1y     Tam - 1y     Tam - 2y     Total	Belgium	( ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) (	16	000000000000000000000000000000000000000	C C C C C C C C C C C C C C C C C C C		0 0 0 1 15 0 121 16 153	000	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	Bulgaria	133	155				133	·						
[ 0 - 3M [	Cyprus													
[ 0 - 3M [	Czech Republic													
[ 0 - 3M   1   1   1   1   1   1   1   1   1	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	C C C C C C C C C C C C C C C C C C C		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 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 [	Estonia													



General governments exposures by country of the counterparty

		As of 30/06/2022												
						Dire	ct exposures							
	(mln EUR)			On balance s	heet	<u> </u>	et exposures		Deriva	tives		Off balar	ice sheet	
	(min EOK)				Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos			negative fair value	Off-balance si		
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	Finland	0 0 0 0 0 0 0 14	0 0 0 0 0 0 14	0 0 0 0 0	0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 14	0 0 0 0 0 0	0 0 0 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	France	0 6 23 0 76 167 110 382	0 6 23 0 76 167 110	0 0 0 0 0	0 0 0 0 0	2 2 5 15 25 0	0 0 0 58 139 110	0 0 0 0 0 0	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   [ 11' - 2Y   [ 22' - 3Y   [ 32' - 5Y   [ 5Y - 10Y   [ 10Y - more total	Germany	0 0 49 34 23 433 175 714	0 0 49 34 23 433 175 <b>714</b>	0 0 0 0 0	0 0 0 0 0	0 0 0 0 18 0	0 0 49 34 23 416 175 <b>697</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 - 3M [	Croatia													
[ 0 - 3M [	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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0	0 0 0 0 0	0 0 0 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 [	Hungary													
[ 0 - 3M	Ireland	0 0 0 0 12 12 98 51	0 0 0 1 12 98 51 161	0 0 0 0 0	0 0 0 0 0	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0 0 0 12 98 51 <b>161</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 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Italy	101 3,088 321 221 1,549 4,482 2,405	3,081 321 221 1,547 1,633 4,478 2,399	0 0 0 0 1 1 1 0	127 0 0 0 0 0 0 0	36 6 153 56	428 285 215 1,396 1,576 4,420	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 0 0 0	1,165 805 3 0 1 2 4	0 0 0	782
To - 3M	Latvia	2012	20/002			2,057	20,007					2,773		-



General governments exposures by country of the counterparty

							BPER Banca S.p.A.							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	sets by accounting portfoli		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   1   1   1   1   1   1   1   1   1	Lithuania													
[ 0 - 3M   13M - 11   13M - 12   1   1   1   1   1   1   1   1   1	Luxembourg	0 0 14 0 2 2	0 0 14 0 29 0	000000000000000000000000000000000000000	0 0 0 0 0	(	0 0 0 14 0 29 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
[ 0 - 3M   [ 3M - 1Y   [ 11Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	Malta													
[0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   [10Y - more	Netherlands	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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   1   1   1   1   1   1   1   1   1	Poland	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
[ 0 - 3M [	Portugal	0 0 2 2 3 3 3	0 0 2 2 0 52 4	0 0 2 2 0 0	0 0 0 0		0 0 0 0 0 0 0 52 0 52	0 0 0 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     13M - 1Y     11 - 2Y     12 - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	Romania		<i>y</i>				J.			,				
[ 0 - 3M [ ] [ 3M - 1Y [ ] [ 1Y - 2Y [ ] [ 2Y - 3Y [ ] [ 3Y - 5Y [ ] [ 5Y - 10Y [ ] [ 10Y - more ] [ 10Y - more ] [ 10X - more	Slovakia													
To - 3M     3M - 1Y     11Y - 2Y     12Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	Slovenia	0 0 0 2 25 0	0 0 0 0 0 0 25 0 25	0 0 0 0 0	0 0 0 0 0	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0



General governments exposures by country of the counterparty

							BPER Banca S.p.A.							
							As of 30/06/2022							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sl	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
			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	
[ 0 - 3M [	Spain	0 0 0 200 250 251 1,212 1,55 1,557	0 0 2000 75 1,212 69 1,557	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 200 75 1,202 69	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[ 0 - 3M [	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 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[ 0 - 3M   [ 3M - 17   [ 11 - 27   [ 12 - 37   [ 13 - 57   [ 15 - 107   [ 107 - more	United Kingdom													
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Iceland	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	
Total	Liechtenstein						J			J		J		J
[ 0 - 3M [	Norway	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	0 0 0 0 0	0 0 0 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     13M - 1Y     11 - 2Y     12 - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	Australia													
[ 0 - 3M   [ 3M - 1Y   [ 11	Canada	0 27 27 19 0 0	0 0 27 0 19 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	47
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hong Kong	000000000000000000000000000000000000000	0 0 0 0 4 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	4



General governments exposures by country of the counterparty

							BPER Banca S.p.A.							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	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 [	Japan	1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	5
[ 0 - 3M [	u.s.	84	0 0 0 0 0 0 0 0 0 841 0 841	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 841 0 0 841	0 0 0 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 [	China	2- 33 1111 185	0	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2	0 0 0 0 0 4 4 0 0 38 5 109 0 0 0 2 148	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	38
[ 0 - 3M [	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [	Other Central and eastern Europe countries non EEA		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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	Middle East	11	0 0 0 10 0 0 0 0 4 14 0	(	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	(0)	
10-13M     10-3M     10-3M     13M - 1Y	Latin America and the Caribbean	24	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		2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0



#### General governments exposures by country of the counterparty

RDED Ranca S n A

								BPER Banca S.p.A.							
								As of 30/06/2022	2						
							Direc	t exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ıce sheet	
													Off-balance sł	neet exposures	
						Non-derivative financial as	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	negative fair value			
	Residual Maturity Cour	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
	(a. aw)														
-	[ 0 - 3M [	Africa		70 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0		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	Others	2,600 1.1 1.1 1.1 8.8 1.1 1.1 1.1 1.1 1.1 1.1	0 2,600 2 12 7 47 4 14 5 85 6 165	0	0	2,514 0 0 9 0 0 14 8 65	87 12 38 14 70 157				0 0 0	860 0 0 0 1		
Į	Total		3,260	3,259	o	0	2,610	649	(	0		0	863		330

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). Irrespective 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

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.

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (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 nGAMP

Performing and non-performing exposures

BPER Banca S.p.A.

									BPER Bar	nca S.p.A.								
					As of 30/09/2021									As of 31/12/2021				
		Gross c	carrying amount/ Nominal am	nount		Accumulated imp	pairment, accumulated no fit risk and provisions <sup>4,8</sup>	gative changes in fair	Collaterals and		Gross ca	rrying amount/ Nomina	al amount		Accumulated imp	airment, accumulated no it risk and provisions <sup>4,8</sup>	egative changes in fair	Collaterals and
		Of which performing but past due >30 days		which non-performing	p <sup>a</sup>	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	p <sup>a</sup>	On performing exposures <sup>2</sup>	On non-perform	ming exposures <sup>1</sup>	financial guarantees received on non- performing exposures
(min FIII)		and <=90 days		Of which: defaulted	Of which Stage 3	Схрозитез		Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3	араше		Of which Stage 3	
Cash balances at central banks and other demand deposits	22,009	9 0		0	0	9	0	0	0	20,916		0			7	0	0	0
Debt securities (including at amortised cost and fair value)	26,324	4 0		0	0	10		0		27,194		0			10	0		
Central banks					0						0					0		0
General governments	13,01	3 0		0		3				13,351	. 0		0		4	0		0
Credit institutions	9,09	4 0		0	0	2				9,412	0		0		2	0		0
Other financial corporations	2,91	5 0		0	0	4	0			3,058	0		0		3	0		0
Non-financial corporations	1,30	3 0		0	0	1			0	1,373	0		0		1	0		0
Loans and advances(including at amortised cost and fair value)	80,466	6 297	4,380	4,380	2,721	443	2,424	1,638	1,721	83,336	253	4,020	4,020	2,711	448	2,427	1,665	1,351
Central banks	4	6 0			0					43	0					0		0
General governments	2,46	1 0	15	15	15	6	7	7	6	2,385	1	15	15	15	5 5	7	7	6
Credit institutions	1,10	5 2		0	0	2				1,343	3		0		1	0		0
Other financial corporations	3,94	5 0	152	152	70	24	112	56	33	3,637	2	130	130	67	22	99	58	28
			3 192	3.192	1.998	271	1.843		1.201	40.838			2.940	1.978		1.874		
Non-financial corporations	38,15	5 159	3,192	3,192	1,998	2/1	1,843	1,265	1,201	40,838	120	2,940	2,940	1,9/8	281	1,874	1,290	904
of which: small and medium-sized enterprises	23,28	105	2.853	2.853	1847	177	1.649	1,180	1,101	24.388	70	2,631	2,631	1.820	213	1.678	1 197	879
or miscre arisin and medicin-rated enterprises	23,28	1	2,853	2,653	1,847	1//	1,049	1,100	1,101	24,300	1 "	2,031	2,031	1,020	1	1,070	1,190	839
of which: Loans collateralised by commercial immovable property	8,29	7 30	1.372	1.372	645	110	648	348	668	7.945	32	1,230	1.230	668	118	689	387	501
, , , , , , , , , , , , , , , , , , , ,										.,								I - 1
Households	34,75	4 136	1,021	1,021	638	140	462	310	480	35,090	126	935	935	651	139	448	310	414
																		1
of which: Loans collateralised by residential immovable property	24,49	4 91	545	545	327	88	210	136	326	24,693	78	498	498	348	83	210	146	283
																		1
of which: Credit for consumption	3,82	4 14	67	67	54	15	25	20	18	3,985	11	64	64	53	16	24	20	16
DEBT INSTRUMENTS other than HFT	128,800	297	4,380	4,380	2,721	462	2,424	1,638	1,721	131,447	253	4,020	4,020	2,711	464	2,427	1,665	1,351

<sup>&</sup>quot;For the conhabitions dead being, accommissiond implainments and accommission designation designate changes in the value data to condition the service designation of the condition of the condit

### Performing and non-performing exposures BPER Banca S.p.A.

					As of 31/03/2022									As of 30/06/2022				
		Gross c:	arrying amount/ Nomina	d amount		Accumulated imp	pairment, accumulated ne	igative changes in fair	Collaterals and		Gross car	rying amount/ Nomina	il amount		Accumulated imp	airment, accumulated negative it risk and provisions <sup>4,8</sup>	changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing	,	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>2</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	r	On performing exposures <sup>2</sup>	On non-performing ex	posures <sup>2</sup>	financial guarantees received on non- performing exposures
(min EUR)		and <=90 days		Of which: defaulted	Of which Stage 3	exposures		Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3	exposures	or	which Stage 3	
Cash balances at central banks and other demand deposits	20,59	9 0	0		0	6		0		25,437				0	7	0		0
Debt securities (including at amortised cost and fair value)	26,71	6 0	0		0	10		0		29,293		63	63	0	11	40	0	
Central banks		0 0		0	0	0	0	0	0	0	0			0	0	0	0	
	13,04	6 0		0	0	4	0	0	0	15,518				0	4	0	0	e
Credit institutions	9,38	8 0		0	0	3	0	0	0	9,266	0			0	3	0	0	e
Other financial corporations	2,91	7 0		0	0	3	0	0	0	3,146	. 0	63	63	0	4	40	0	e
Non-financial corporations	1,36	5 0		0	0	1	0	0	0	1,363	0			0	1	0	0	e
Loans and advances(including at amortised cost and fair value)	82,97	5 250	4,004	4,004	2,769	511	2,426	1,690	1,355	96,559	294	4,577	4,577	2,744	622	2,808	1,743	1,552
	4	0 0		0	0	0	0	0	0	36	0		0	0	0	0	0	۰
General governments	2,41	0 0	13	13	13	9	6	6	5	2,760	6	15	15	13	10	9	8	3
Credit institutions	1,33	2 3		0	0	18	0	0	0	1,761	. 8	13	13	0	23	12	0	
	3,23	5 2	117	117	63	13	96	53	19	4,190	1	165	165	62	20	123	56	4
Non-financial corporations	40,47	8 130	2,934	2,934	2,027	354	1,903	1,332	874	46,121	118	3,273	3,273	1,987	429	2,151	1,363	98
	24,20	4 90	2,572	2,572	1,803	260	1,702	1,219	792	28,198	87	2,770	2,770	1,797	318	1,829	1,248	84
of which: Loans collateralised by commercial immovable property	7,85	7 33	1,218	1,218	692	174	716	418	463	9,024	54	1,354	1,354	661	215	782	416	53
Households	35,48	0 116	941	941	667	117	421	299	456	41,691	161	1,110	1,110	682	140	513	315	521
of which: Loans collateralised by residential immovable property	25,01	68	50:	501	353	54	171	122	322	29,863	81	580	580	358	68	200	128	377
of which: Credit for consumption	4,09	3 12	6	62	52	17	27	23	14	4,506	21	65	65	55	22	29	25	14
DEBT INSTRUMENTS other than HFT	130,29	0 250	4,004	4,004	2,769	527	2,426	1,690	1,355	151,289	294	4,640	4,640	2,744	639	2,848	1,743	1,552
OFF-BALANCE SHEET EXPOSURES	34,82	6	333	333	263	47	52	37	65	38,329		395	395	268	69	67	42	67

(1) for the distinction of more pulsaring appears pipes rate to Action (AC) of Regulation (10) to \$17,0003 (200) (2) Institution specific with the second of second order to be come to the exception of the cold in second order to be second or the cold in the

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first approximation (impriment is an ground according to the FIRED framework (impriment is an approximation as ground as ground approximation as ground a



#### Forborne exposures

			As of 30/	09/2021					As of 31	12/2021		
		ying amount of with forbearance	Accumulated of accumulated of value due to of provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated of accumulated of value due to coprovisions for forbearance m	hanges 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	o	0	0	0	0	0	o
Central banks	0	0	0	0	) (		0	0	0	0	0	
General governments	0	0	0	0	C		0	0	0	0	0	
Credit institutions	0	0	0	0	) c		0	0	0	0	0	
Other financial corporations	0	0	0	0	) c		0	0	0	0	0	
Non-financial corporations	0	0	0	0	C		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	4,009	1,472	819	716	2,973	710	3,864	1,353	864	743	2,790	569
Central banks	0	0	0	0	o c	0	0	0	0	0	0	0
General governments	8	1	0	0	) c	0	7	1	0	0	0	0
Credit institutions	0	0	0	0	C	0	0	0	0	0	0	0
Other financial corporations	119	85	56	55	5	26	99	66	41	39	54	23
Non-financial corporations	2,878	1,070	617	531	2,108	505	2,790	987	673	574	1,963	381
of which: small and medium-sized enterprises	2,358	896	506	433	1,772		2,296	832	559	474	1,661	
Households	1,005	316	146	130	807	179	968	299	149	129	772	163
DEBT INSTRUMENTS other than HFT	4,009	1,472	819	716	2,973		3,864	1,353	864	743	2,790	
Loan commitments given	69	37	0	0	12	2	61	38	0	0	5	1
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	382						352					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	310						272					

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

<sup>&</sup>lt;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 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-TTS 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.



#### Forborne exposures

BPER Banca S.p.A.

			As of 31/	03/2022					As of 30/	06/2022		
		ring amount of with forbearance	Accumulated of accumulated of value due to control provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ying amount of with forbearance	Accumulated in accumulated of value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	
(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	o	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)	3,774	1,348	883	731	2,684	572	4,279	1,608	1,027	856	3,032	705
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	6	0	0	0	1	0	6	0	0	0	1	0
Credit institutions	0	0	0	0	0	0	13	13	12	12	1	1
Other financial corporations	83	56	43	41	40	15	134	104	69	67	63	35
Non-financial corporations	2,747	986	718	585	1,868	364	3,088	1,135	799	650	2,122	448
of which: small and medium-sized enterprises	2,204	825	594	484	1,541		2,443	884	609	485	1,751	
Households	938	305	122	105	775	192	1,037	356	146	126	845	221
DEBT INSTRUMENTS other than HFT	3,774	1,348	883	731	2,684		4,279	1,608	1,027	856	3,032	
Loan commitments given	70	42	0	0	8	1	66	42	0	0	4	2
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	337						388					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$	252						576					

<sup>(1)</sup> 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 commitments are generally reported with a positive sign.

<sup>(3)</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.



2022 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
BPER Banca S.p.A.

			As of 3	0/09/2021			As of 31/12/2021						As of 31/03/2022							As of 30/06/2022					
	Gross carrying amount					Accumulated	Gross carrying amount				Accumulated	Gross carrying amount				Accumulated	Gross carrying amount					Accumulated			
(min EUR)		Of which: non- performir		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		Of which: non- performir	of which:	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		Of which: non- performin		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		Of which: non- performir		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>						exposures <sup>1</sup>						exposures <sup>1</sup>						exposures <sup>1</sup>	
A Agriculture, forestry and fishing	1.040	63	63	1.040	35	0	1.077	57	57	1.077	37	0	1.114	57	57	1.114	39	0	1.191	65	65	1.191	50	0	
B Mining and guarrying	59	4	4	59	3	0	61	3	3	61	2	0	59	1	1	59	2	0	128	3	3	128	3	0	
C Manufacturing	11,676	580	580	11,649	383	0	13,074	519	519	13,046	379	0	12,947	518	518	12,911	402	0	14,625	585	585	14,585	473	0	
D Electricity, gas, steam and air conditioning supply	820	45	45	820	33	0	1,069	99	99	1,069	52	0	990	111	111	990	60	0	1,010	100	100	1,010	71	0	
E Water supply	581	21	21	581	16	0	635	20	20	635	15	0	679	18	18	679	15	0	732	20	20	732	18	0	
F Construction	3,806	941	941	3,806	619	0	3,775	850	850	3,775	597	0	3,688	802	802	3,688	590	0	4,297	872	872	4,297	640	0	
G Wholesale and retail trade	6.604	337	337	6.601	237	0	7.080	315	315	7.080	240	0	7.116	311	311	7.111	251	0	8.500	380	380	8.495	302	0	
H Transport and storage	1.400	79	79	1.400	53	0	1.317	75	75	1.317	66	0	1.281	78	78	1.281	72	0	1.755	124	124	1.751	109	0	
I Accommodation and food service activities	1,998	261	261	1,998	136	0	1,992	221	221	1,992	157	0	1,984	242	242	1,984	180	0	2,282	259	259	2,282	177	0	
J Information and communication	527	19	19	527	12	0	1.025	18	18	1.025	19	0	833	23	23	833	18	0	769	35	35	769	26	0	
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	228	0	0	228	0	0	237	0	0	237	1	0	
L Real estate activities	4.651	612	612	4.651	423	0	4.573	545	545	4.573	419	0	4.548	542	542	4.548	447	0	5.228	581	581	5.228	500	0	
M Professional, scientific and technical activities	1,498	65	65	1,498	45	0	1,489	71	71	1,489	57	0	1,842	83	83	1,842	68	0	1,953	91	91	1,952	76	0	
N Administrative and support service activities	2,181	57	57	2,181	41	0	2,277	44	44	2,277	38	0	1,758	45	45	1,758	33	0	1,853	52	52	1,853	45	0	
O Public administration and defence,	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0	
P Education	92	2	2	92	1 1	0	87	2	2	87	2	0	81	2	2	81	1	0	85	3	3	85	3	0	
Q Human health services and social work	583	53	53	583	47	0	613	50	50	613	45	0	616	51	51	616	47	0	715	48	48	715	45	0	
R Arts, entertainment and recreation	226	26	26	226	10	0	215	22	22	215	11	0	211	20	20	211	13	0	279	22	22	279	18	0	
S Other services	408	27	27	408	17	0	471	28	28	471	18	0	499	29	29	499	20	0	477	31	31	477	22	0	
Loans and advances	38 155	3 197	3 197	39 124	2 113	,	40.838	2.940	2.040	40.810	2 154	ů	40.478	2 934	2 034	40.437	2 257	0	46 121	2 272	3 273	46.072	2.590	0	

<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 white it reported according to the FINREP 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 (01) 2021/951-115 on Supervisory reporting.



2022 EU-wide Transparency Exercise Collateral valuation - Ioans and advances BPER Banca S.p.A.

			As of 31/09/2021					As of 31/12/2021										1 ( 20 / 05 / 20 22				
	Loans and advan	ces	AS OF 31/09/2021									As of 31/03/2022 Loans and advances					As of 30/06/2022 Loans and advances					
		Performing		Non-performing			Performing		Non-performing			Performing		Non-performing			Performing		Non-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	80,466	76,086	297	4,380	1,269	83,336	79,316	253	4,020	1,333	82,975	78,971	250	4,004	1,391	96,559	91,983	294	4,577	1,352		
Of which secured	58,107	54,731	248	3,376	1,114	59,055	55,965	210	3,090	1,169	58,927	55,854	211	3,073	1,223	69,604	66,090	222	3,514	1,173		
Of which secured with immovable property	35,504	33,316	94	2,188	567	35,388	33,431	89	1,957	594	35,411	33,468	84	1,943	657	41,900	39,612	116	2,287	612		
Of which instruments with LTV higher than 60% and lower or equal to 80%	10,223	9,920		303	79	10,444	10,126		318	108	10,469	10,150		320	123	12,247	11,886		361	112		
Of which instruments with LTV higher than 80% and lower or equal to 100%	1,631	1,477		154	29	1,560	1,376		184	53	1,526	1,332		194	56	2,164	1,860		304	66		
Of which instruments with LTV higher than 100%	1,994	1,378		616	117	1,769	1,256		512	84	1,676	1,171		506	103	2,401	1,827		573	57		
Accumulated impairment for secured assets	1,965	352	7	1,613	522	2,017	350	9	1,667	586	2,043	395	12	1,647	597	2,402	490	18	1,912	535		
Collateral																						
Of which value capped at the value of exposure	39,533	38,097	107	1,436	478	39,861	38,750	88	1,111	444	39,719	38,604	97	1,114	501	45,851	44,599	112	1,252	518		
Of which immovable property	33,707	32,551	89	1,155	311	33,626	32,718	84	908	308	33,673	32,765	80	908	360	39,637	38,564	106	1,074	398		
Of which value above the cap	71,160	66,188	154	4,972	1,530	67,994	63,925	135	4,070	1,585	68,705	64,621	137	4,083	1,763	79,869	75,287	186	4,582	1,623		
Of which immovable property	61,360	57,505	134	3,854	1,233	60,781	57,413	126	3,368	1,313	61,289	57,948	128	3,340	1,435	71,912	68,056	178	3,856	1,337		
Financial guarantees received	13,817	13,532	31	285	88	14,217	13,977	27	240	83	14,277	14,036	33	241	93	17,771	17,471	31	300	93		
Accumulated partial write-off	-350	0	0	-350	-4	-201	0	0	-201	-5	-198	0	0	-198	-5	-177	0	0	-177	-5		

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.