



## 2024 EU-wide Transparency Exercise

<b>Bank Name</b>	BANCO BPM SOCIETA' PER AZIONI
<b>LEI Code</b>	815600E4E6DCD2D25E30
<b>Country Code</b>	IT

The information on Collateral valuation - loans and advances 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, therefore this bank is not required to report it to the EBA.

## 2024 EU-wide Transparency Exercise

### Key Metrics

BANCO BPM SOCIETA' PER AZIONI

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	8,381	9,036	9,238	9,438	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8,381	9,036	9,238	9,438	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	9,771	10,425	10,627	10,828	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	9,771	10,425	10,627	10,828	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	11,510	12,125	12,825	13,018	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11,510	12,125	12,825	13,018	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
<b>Risk exposure amounts</b>						
Total risk exposure amount	58,491	63,823	62,660	62,226	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	58,491	63,823	62,660	62,226	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.33%	14.16%	14.74%	15.17%	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	14.33%	14.16%	14.74%	15.17%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.70%	16.33%	16.96%	17.40%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.70%	16.33%	16.96%	17.40%	(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	19.68%	19.00%	20.47%	20.92%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.68%	19.00%	20.47%	20.92%	(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))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	196,591	199,614	197,952	199,835	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	4.97%	5.22%	5.37%	5.42%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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### Leverage ratio

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		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	9,771	10,425	10,627	10,828	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	9,771	10,425	10,627	10,828	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	196,591	199,614	197,952	199,835	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	196,591	199,614	197,952	199,835	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.97%	5.22%	5.37%	5.42%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.97%	5.22%	5.37%	5.42%	[A.2]/[B.2]	

		(in EUR, %)						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS Transitional period	<b>A</b>	<b>OWN FUNDS</b>	<b>11,510</b>	<b>12,125</b>	<b>12,825</b>	<b>13,018</b>	C01.00 (0003,0005)	Articles 41 (1) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>6,381</b>	<b>6,006</b>	<b>6,338</b>	<b>6,438</b>	C01.00 (0003,0005)	Article 42 of CRR
	A.1.1	Capital Instruments eligible as CET1 Capital (including share premium and net own capital instruments)	7,077	7,077	7,072	7,048	C01.00 (0005,0005)	Articles 36(1) (a) and (b), 27 to 29, 36(1) (i) and 42 of CRR
	A.1.2	Retained earnings	480	427	124	249	C01.00 (0020,0005)	Articles 36(1) (c), 36(2) and 36 (1) (j) and (k) of CRR
	A.1.3	Accumulated other comprehensive income	-327	-276	-285	-315	C01.00 (0030,0005)	Articles 41(10), 36(1) (e) and 38 (1) (i) of CRR
	A.1.4	Other Reserves	4,510	4,464	4,662	4,652	C01.00 (0030,0005)	Articles 41 (17) and 36(1) (h) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00 (0020,0005)	Articles 41 (21), 36(1) (i) and 38 (1) (j) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C01.00 (0020,0005)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	9	49	54	69	C01.00 (0020,0005)	Article 32 to 35 and 38 (1) (k) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-670	-666	-669	-654	C01.00 (0030,0005) + C01.00 (0040,0005)	Articles 41 (23), 36(1) (b) and 37 of CRR, Article 43 (2), 36(1) (b) and 37 (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	-422	-415	-470	-467	C01.00 (0070,0005)	Articles 36(1) (c) and 39 of CRR
	A.1.10	(-) RIB shortfall of credit risk adjustments to expected losses	-6	0	-92	-10	C01.00 (0030,0005)	Articles 36(1) (e), 40 and 130 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C01.00 (0030,0005)	Articles 41(10), 36(1) (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0420,0005)	Articles 41 (22), 36(1) (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over T1 Capital	0	0	0	0	C01.00 (0040,0005)	Articles 36(1) (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-21	-27	-25	-25	C01.00 (0400,0005) + C01.00 (0405,0005) + C01.00 (0470,0005) + C01.00 (0471,0005)	Articles 42(5), 36(1) (i) (1) and 80 to 91 of CRR, Article 36(1) (i), 34(2) (a) (ii), 244(1) (a) (ii) and 250 of CRR, Article 36(1) (i), 146 and 150 of CRR and Article 36(1) (i) and 250 of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-21	-27	-25	-25	C01.00 (0405,0005)	Articles 36(1) (i) (1), 244(1) (a) (ii), 244(1) (a) (ii) and 250 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	C01.00 (0480,0005)	Articles 42(7), 36(1) (i), 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	C01.00 (0490,0005)	Articles 36(1) (c) and 39 of CRR, Article 40(1) (a) and 40(2) of CRR
	A.1.17	(+) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-429	-132	-105	-105	C01.00 (0490,0005)	Articles 42(7), 36(1) (i), 45, 46, 47, 49(1) (b), 49(2) (a), (b), (c) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	-719	-551	-523	-480	C01.00 (0510,0005)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C01.00 (0510,0005)	Articles 36(1) (i) and Article 47 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0510,0005)	Articles 36(1) (i) and Article 130(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0510,0005)	Articles 36(1) (i) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	0	-235	-25	-24	C01.00 (0520,0005)	Article 3 of CRR
	A.1.20	CET1 Capital elements or deductions - other	0	0	0	0	C01.00 (0520,0005)	-
	A.1.21	Transitional adjustments	0	0	0	0	NAI (G.1.1.6 - L.1.1.8 - L.1.1.9)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C01.00 (0020,0005)	Articles 40(2) (1) (i), and 48A to 48F of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00 (0240,0005)	Articles 47A and 48F of CRR
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C01.00 (0020,0005)	Articles 48D to 47Z, 47A and 48F of CRR	
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>1,390</b>	<b>1,390</b>	<b>1,390</b>	<b>1,390</b>	C01.00 (0020,0005)	Article 43 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	1,390	1,390	1,390	1,390	C01.00 (0040,0005) + C01.00 (0070,0005)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00 (0070,0005)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (0060,0005) + C01.00 (0070,0005) + C01.00 (0071,0005) + C01.00 (0072,0005) + C01.00 (0073,0005) + C01.00 (0074,0005) + C01.00 (0075,0005)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0060,0005) + C01.00 (0060,0005) + C01.00 (0070,0005)	-	
<b>A.3</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>9,771</b>	<b>10,425</b>	<b>10,827</b>	<b>10,828</b>	C01.00 (0010,0005)	Article 51 of CRR	
A.4	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>1,739</b>	<b>1,700</b>	<b>2,197</b>	<b>2,191</b>	C01.00 (0070,0005)	Article 71 of CRR	
A.4.1	Tier 2 Capital Instruments	1,895	1,895	2,390	2,390	C01.00 (0070,0005) + C01.00 (0080,0005)	-	
A.4.2	Other Tier 2 Capital components and deductions	-155	-195	-193	-200	C01.00 (0050,0005) + C01.00 (0050,0005) + C01.00 (0060,0005) + C01.00 (0070,0005) + C01.00 (0071,0005) + C01.00 (0072,0005) + C01.00 (0073,0005) + C01.00 (0074,0005) + C01.00 (0075,0005)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00 (0080,0005) + C01.00 (0090,0005) + C01.00 (0095,0005)	-	
<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>58,491</b>	<b>63,823</b>	<b>62,660</b>	<b>62,226</b>	C01.00 (0000,0005)	Articles 90(2), 90, 95 and 98 of CRR	
B.1	Of which: Transitional adjustments included	0	0	0	0	C01.00 (0000,0005)	-	
CAPITAL RATIOS (%) Transitional period	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>14.33%</b>	<b>14.16%</b>	<b>14.74%</b>	<b>15.17%</b>	SA1 (1)	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>16.70%</b>	<b>16.33%</b>	<b>16.96%</b>	<b>17.49%</b>	SA1 (2)	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>19.64%</b>	<b>19.00%</b>	<b>20.47%</b>	<b>20.92%</b>	SA1 (3)	-
CET1 Capital Fully loaded	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>6,381</b>	<b>6,006</b>	<b>6,338</b>	<b>6,438</b>	A.1.A.1.23.A.1.21.FINRA.2.A.1.2.A.2.2.A.4.FINRA.4.A.2.1.A.2.1.4.2	-
	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>14.33%</b>	<b>14.16%</b>	<b>14.74%</b>	<b>15.17%</b>	(R 1)(5 & 1)	-
Memo Items	<b>F</b>	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0460,0005)	-
	<b>F</b>	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0460,0005)	-
	<b>F</b>	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0460,0005)	-
	<b>F</b>	Adjustments included in RWs due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0460,0005)	-

(2) The fully loaded CET1 ratio is an internal calculation based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulator 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" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosures

2024 EU-wide Transparency Exercise

Overview of Risk exposure amounts

BANCO BPM SOCIETA' PER AZIONI

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	47,422	47,151	50,523	49,842	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0060, c0260, s002) + C 08.01 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	25,196	26,494	24,662	20,952	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	22,226	20,658	25,860	28,890	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>	691	1,167	1,241	1,041	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	230	214	156	172	C 02.00 (r0640, c0010)
Settlement risk	1	1	3	2	C 02.00 (r0480, c0010)
Securitisation exposures in the banking book (after the cap)	1,020	1,241	1,176	1,119	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	1,323	1,453	1,171	1,153	C 02.00 (r0520, c0010)
Of which the standardised approach	8	3	5	3	C 02.00 (r0530, c0010)
Of which IMA	1,316	1,450	1,166	1,150	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0001)*12.5 + C 20.00 (r0010, c0450)*12.5 - MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	7,353	7,946	7,946	7,946	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	7,353	7,946	7,946	7,946	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	450	4,649	445	950	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	58,491	63,823	62,660	62,226	

<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>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.

2024 EU-wide Transparency Exercise

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BANCO BPM SOCIETA' PER AZIONI

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	4,656	6,471	1,846	3,651
Of which debt securities income	565	783	252	538
Of which loans and advances income	3,685	5,104	1,418	2,767
Interest expenses	2,241	3,187	983	1,931
(Of which deposits expenses)	1,299	1,803	506	974
(Of which debt securities issued expenses)	294	425	154	322
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	58	68	24	47
Net Fee and commission income	1,383	1,826	497	987
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	5	-110	14	7
Gains or (-) losses on financial assets and liabilities held for trading, net	-11	127	18	-28
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-42	-166	-38	-62
Gains or (-) losses from hedge accounting, net	4	-1	-2	-5
Exchange differences [gain or (-) loss], net	-31	-54	9	14
Net other operating income /(expenses)	182	171	58	128
<b>TOTAL OPERATING INCOME, NET</b>	<b>3,962</b>	<b>5,146</b>	<b>1,443</b>	<b>2,809</b>
(Administrative expenses)	1,887	2,568	663	1,356
(Cash contributions to resolution funds and deposit guarantee schemes)	189	188	101	98
(Depreciation)	219	275	70	142
Modification gains or (-) losses, net	-10	0	1	1
(Provisions or (-) reversal of provisions)	14	10	5	-8
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-8	-10	2	-17
(Other provisions)	22	20	3	9
Of which pending legal issues and tax litigation <sup>1</sup>	0	-15	0	0
Of which restructuring <sup>1</sup>	0	-7	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	368	516	87	192
(Financial assets at fair value through other comprehensive income)	0	0	1	2
(Financial assets at amortised cost)	368	515	86	190
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	1	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	104	209	34	73
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>1,380</b>	<b>1,799</b>	<b>550</b>	<b>1,102</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>952</b>	<b>1,280</b>	<b>372</b>	<b>752</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>952</b>	<b>1,280</b>	<b>372</b>	<b>752</b>
Of which attributable to owners of the parent	952	1,280	372	752

<sup>(1)</sup> Information available only as of end of the year

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

2024 EU-wide Transparency Exercise  
Total Assets: fair value and impairment distribution  
BANCO BPM SOCIETA' PER AZIONI

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	18,446				19,115				10,683				11,921				IAS 1.54 (f)	
Financial assets held for trading	4,591	2,400	2,190	0	4,343	2,496	1,847	0	4,721	2,023	2,097	0	5,547	3,256	2,289	0	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	2,083	713	27	1,343	2,058	635	30	1,393	2,125	632	32	1,461	2,166	588	32	1,546	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(iii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	10,202	9,676	169	158	10,693	10,365	169	159	10,883	10,560	164	158	12,111	11,763	164	164	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	137,462				134,541				136,787				134,272				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	1,615	0	1,615	0	980	0	980	0	813	0	813	0	977	0	977	0	IFRS 9.6.2.1; Annex V Part 1.22; Annex V Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-640				-69				-159				-280				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets <sup>1</sup>	14,996				15,498				15,472				15,804					
<b>TOTAL ASSETS</b>	<b>188,783</b>				<b>187,146</b>				<b>181,325</b>				<b>182,519</b>				IAS 1.8(a), 10.6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</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	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	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	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	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	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	9,892	38	0	-3	0	0	10,345	74	0	-3	-1	0	10,541	69	0	-3	0	11,769	66	0	-3	-1	0	Annex V Part 1.31.44(b)	
	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	Annex V Part 1.31.44(a)	
Financial assets at amortised cost	Debt securities	27,760	80	2	-8	-1	-2	26,917	127	2	-10	-1	-2	30,459	133	2	-11	-1	30,428	118	2	-10	-1	-2	Annex V Part 1.31.44(b)	
	Loans and advances	95,230	12,718	3,836	-150	-267	-1,908	93,767	12,195	3,716	-105	-317	-1,890	94,601	10,156	3,537	-88	-334	91,089	11,325	3,395	-78	-356	-1,747	Annex V Part 1.31.44(a)	

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

<sup>(2)</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.

## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

BANCO BPM SOCIETA' PER AZIONI

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	23,547	20,933	21,868	21,607	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	3,337	3,780	4,393	4,443	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	143,831	143,530	135,609	137,586	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	911	1,042	844	750	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-1,126	-711	-772	-811	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	877	897	886	781	IAS 37.10; IAS 1.54(l)
Tax liabilities	268	282	301	287	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	3,304	3,158	3,635	3,939	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	204	204	201	208	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V.Part 1.29
<b>TOTAL LIABILITIES</b>	<b>175,151</b>	<b>173,115</b>	<b>166,966</b>	<b>168,791</b>	IAS 1.9(b); IG 6
<b>TOTAL EQUITY</b>	<b>13,603</b>	<b>14,030</b>	<b>14,359</b>	<b>13,728</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>188,753</b>	<b>187,146</b>	<b>181,325</b>	<b>182,519</b>	IAS 1.IG6

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



## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

BANCO BPM SOCIETA' PER AZIONI

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		3,192	2,818	2,604	2,397	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	63	37	92	30	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	33	54	199	355	Annex V.Part 1.31
Deposits	Central banks	16,985	17,043	5,983	5,973	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	6,438	6,231	7,280	7,162	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	6,412	6,204	7,268	7,137	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	16,412	15,170	18,855	18,330	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	1,270	637	584	771	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	14,233	12,186	10,947	11,588	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	3,690	3,295	3,434	3,224	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	29,398	29,181	30,319	32,059	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	29,166	29,038	29,830	31,303	ECB/2013/33 Annex 2.Part 2.9.1
	Households	62,330	61,244	59,679	59,748	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	61,902	60,822	59,176	59,129	Annex V.Part 1.42(f), 44(c)
Debt securities issued		21,931	24,506	25,980	25,996	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,869	1,900	2,385	2,395	Annex V.Part 1.37
Other financial liabilities		610	815	776	749	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>171,625</b>	<b>169,285</b>	<b>162,714</b>	<b>164,386</b>	

2024 EU-wide Transparency Exercise

Market Risk

BANCO BPM SOCIETA' PER AZIONI

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	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			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	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	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	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(min EUR)																								
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023											
Traded Debt Instruments	0	0	18	6	40	13							14	5	37	9								
Of which: General risk	0	0	15	5	24	8							12	4	24	8								
Of which: Specific risk	0	0	6	2	23	7							7	1	18	3								
Equities	0	0	14	3	28	8							14	4	37	10								
Of which: General risk	0	0	14	3	28	8							14	4	37	10								
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								
Foreign exchange risk	0	0	8	3	11	5							9	2	11	2								
Commodities risk	8	3	0	0	0	0							0	0	0	0								
<b>Total</b>	<b>8</b>	<b>3</b>	<b>23</b>	<b>7</b>	<b>45</b>	<b>15</b>	<b>36</b>	<b>37</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,316</b>	<b>20</b>	<b>6</b>	<b>53</b>	<b>15</b>	<b>43</b>	<b>39</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,450</b>
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024											
Traded Debt Instruments	0	0	5	1	19	9							4	2	19	9								
Of which: General risk	0	0	3	1	16	8							3	2	16	8								
Of which: Specific risk	0	0	4	1	9	2							3	1	10	3								
Equities	0	0	9	2	39	15							5	2	25	8								
Of which: General risk	0	0	9	2	39	15							5	2	25	8								
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								
Foreign exchange risk	0	0	2	0	2	0							2	1	5	1								
Commodities risk	5	3	0	0	0	0							0	0	0	0								
<b>Total</b>	<b>5</b>	<b>3</b>	<b>9</b>	<b>2</b>	<b>39</b>	<b>15</b>	<b>42</b>	<b>45</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,166</b>	<b>8</b>	<b>3</b>	<b>27</b>	<b>18</b>	<b>48</b>	<b>57</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,150</b>

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

Table with 8 columns: (in EUR, %), Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions, and As of 31/12/2023 columns. Rows include Central governments, Public sector entities, Multinational Development Banks, International Organisations, Corporates, Retail, Secured by mortgages, Assets in default, Items associated with particular high risk, Covered bonds, Claims on institutions and corporates with a ST credit assessment, Collective investments undertakings (CIS), Equity, Other exposures, and Standardised 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).  
(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

(3) Discontinued Total does not include the securitisation portion unless in the results prior to the 2012 exercise.  
(4) Only the most relevant categories are disclosed. There have been no significant changes in the structure. Countries of counterparty covering up to 5% of total exposures or Top 10 countries ranked by original exposure, calculated as of last quarter.

(5) Starting from the 2023 exercise, value adjustments and provisions for the consolidated bank-wide general credit risk adjustments, for the consistency with the data per country of counterparty.

Table for ITALY with the same structure as the Consolidated data table. Rows include Central governments, Public sector entities, Multinational Development Banks, International Organisations, Corporates, Retail, Secured by mortgages, Assets in default, Items associated with particular high risk, Covered bonds, Claims on institutions and corporates with a ST credit assessment, Collective investments undertakings (CIS), Equity, Other exposures, and Standardised 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).  
(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

(3) Discontinued Total does not include the securitisation portion unless in the results prior to the 2012 exercise.

(4) Only the most relevant categories are disclosed. There have been no significant changes in the structure.

Table for FRANCE with the same structure as the Consolidated data table. Rows include Central governments, Public sector entities, Multinational Development Banks, International Organisations, Corporates, Retail, Secured by mortgages, Assets in default, Items associated with particular high risk, Covered bonds, Claims on institutions and corporates with a ST credit assessment, Collective investments undertakings (CIS), Equity, Other exposures, and Standardised 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).  
(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

(3) Discontinued Total does not include the securitisation portion unless in the results prior to the 2012 exercise.

(4) Only the most relevant categories are disclosed. There have been no significant changes in the structure.

Table for GERMANY with the same structure as the Consolidated data table. Rows include Central governments, Public sector entities, Multinational Development Banks, International Organisations, Corporates, Retail, Secured by mortgages, Assets in default, Items associated with particular high risk, Covered bonds, Claims on institutions and corporates with a ST credit assessment, Collective investments undertakings (CIS), Equity, Other exposures, and Standardised 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).  
(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

(3) Discontinued Total does not include the securitisation portion unless in the results prior to the 2012 exercise.

(4) Only the most relevant categories are disclosed. There have been no significant changes in the structure.

Table for SPAIN with the same structure as the Consolidated data table. Rows include Central governments, Public sector entities, Multinational Development Banks, International Organisations, Corporates, Retail, Secured by mortgages, Assets in default, Items associated with particular high risk, Covered bonds, Claims on institutions and corporates with a ST credit assessment, Collective investments undertakings (CIS), Equity, Other exposures, and Standardised 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).  
(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

(3) Discontinued Total does not include the securitisation portion unless in the results prior to the 2012 exercise.

(4) Only the most relevant categories are disclosed. There have been no significant changes in the structure.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
UNITED STATES									
	Central governments or central banks	3,770	3,770	0		3,750	3,749	0	
	Regional governments or local authorities	0	0	0		0	0	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	402	374	171		381	337	161	
	Corporates	628	486	237		543	466	211	
	of which: SME	317	251	141		337	264	141	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	11	11	9		10	10	9	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised total <sup>(4)</sup>								

(1) Original exposure, unless Exposure value, is reported before taking into account the effect of credit conversion factors or credit risk mitigation techniques (e.g. substitution efficiency).

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.



		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
(EURO, M)									
UNITED STATES	Central governments or central banks	4,120	4,120	0		3,927	3,927	0	
	Regional governments or local authorities	0	0	0		0	0	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	493	449	202		467	422	205	
	Corporates	267	254	208		262	265	208	
	of which: SME	388	326	221		378	318	221	
	Retail	0	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures to default	0	0	0	0	0	0	0	0
	Items associated with verticible high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Exposures on institutions and corporates with a SF credit assessment	0	0	0		0	0	0		
Collective investment undertakings (CIU)	13	13	11		16	16	13		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised total<sup>(2)</sup></b>				<b>1</b>				<b>1</b>	

(1) Original exposure, unless Exposure value, is reported before taking into account the effect due to credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.



		IRB Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount		Value adjustments and provisions		
	Of which: collateral			Of which: retained				Of which: retained					
2024 ERM, %													
UNITED STATES	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
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	8	8	1	0	0	8	8	1	0	0	0	0
	Retail - Secured on real estate property	7	7	1	0	0	6	6	1	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
	Retail - Secured on real estate property - Of Which: non-SME	7	7	1	0	0	6	6	1	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	1	0	0	0	1	1	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	1	1	0	0	0	1	1	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total													

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





2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

BANCO BPM SOCIETA' PER AZIONI

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: securities		Of which: derivatives		Of which: securities		Of which: derivatives			
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0		
	Corporates	300	300	104	0	379	375	123	0		
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0		
	Corporate - Of Which: SME	122	9	0	0	111	11	0	0		
	Retail	7	7	1	0	7	7	1	0		
	Retail - Secured on real estate property	6	6	1	0	6	6	1	0		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	6	6	1	0	6	6	1	0		
	Retail - Qualifying revolving	0	0	0	0	0	0	0	0		
	Retail - Other Retail	1	1	0	0	1	1	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	1	1	0	0	1	1	0	0		
	Equity	0	0	0	0	0	0	0	0		
	Other non credit-eligible assets	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).



2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

BANCO BPM SOCIETA' PER AZIONI

As of 31/12/2023

(min EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				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]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y1 - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y1 - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M]	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y1 - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y1 - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M]	France	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		835	835	29	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		482	482	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		1,426	1,426	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y1 - 5Y]		3,434	3,434	0	0	1,576	1,858	0	0	0	0	0	0	0	0	0	0
5Y1 - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		6,165	6,165	29	0	1,576	4,663	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M]	Germany	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		356	356	186	0	0	356	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		252	252	0	0	0	252	0	0	0	0	0	0	0	0	0	0
3Y1 - 5Y]		555	555	0	0	0	555	0	0	0	0	0	0	0	0	0	0
5Y1 - 10Y]		2,643	2,643	0	0	934	1,709	0	0	0	0	0	0	0	0	0	0
10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		3,646	3,646	186	0	934	2,711	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M]	Croatia	5	5	0	0	0	5	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		5	5	0	0	0	5	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y1 - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y1 - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		10	10	0	0	0	10	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M]	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y1 - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y1 - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M]	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y1 - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y1 - 10Y]		7	7	0	0	0	7	0	0	0	0	0	0	0	0	0	0
10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		7	7	0	0	0	7	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M]	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		20	20	0	0	0	20	0	0	0	0	0	0	0	0	0	0
3Y1 - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y1 - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		20	20	0	0	0	20	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M]	Italy	858	843	1	0	0	843	0	17	11	26	1,434	0	0	0	0	0
13M - 1Y]		1,919	1,919	66	0	0	1,853	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		2,394	2,394	24	0	0	2,079	0	0	0	0	340	0	0	0	0	0
2Y1 - 3Y]		2,481	2,481	0	0	93	2,388	0	0	0	0	0	0	0	0	0	0
3Y1 - 5Y]		2,412	2,412	31	0	0	2,381	0	0	0	0	2	0	0	0	0	0
5Y1 - 10Y]		4,361	4,369	4	0	1,297	3,057	0	5	0	21	0	0	0	0	0	0
10Y+ more		1,177	1,177	3	0	424	750	0	43	67	0	0	0	0	0	0	0
Total		15,602	15,596	127	0	2,105	13,592	0	21	44	93	1,805	0	0	0	0	364

2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

BANCO BPM SOCIETA' PER AZIONI

As of 31/12/2023

(min EUR)														Risk weighted exposure amount	
Direct exposures															
On balance sheet				Derivatives				Off balance sheet							
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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				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]	Latvia														
[ 3M - 1Y]															
[ 1Y - 2Y]															
[ 2Y - 3Y]															
[ 3Y - 5Y]															
[ 5Y - 10Y]															
[ 10Y - more]															
Total															
[ 0 - 3M]	Lithuania														
[ 3M - 1Y]															
[ 1Y - 2Y]															
[ 2Y - 3Y]															
[ 3Y - 5Y]															
[ 5Y - 10Y]															
[ 10Y - more]															
Total															
[ 0 - 3M]	Luxembourg														
[ 3M - 1Y]															
[ 1Y - 2Y]															
[ 2Y - 3Y]															
[ 3Y - 5Y]															
[ 5Y - 10Y]															
[ 10Y - more]															
Total															
[ 0 - 3M]	Malta														
[ 3M - 1Y]															
[ 1Y - 2Y]															
[ 2Y - 3Y]															
[ 3Y - 5Y]															
[ 5Y - 10Y]															
[ 10Y - more]															
Total															
[ 0 - 3M]	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		120	120	0	0	0	0	120	0	0	0	0	0	0	0
[ 5Y - 10Y]	8	8	0	0	0	0	8	0	0	0	0	0	0	0	
[ 10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	128	128	0	0	0	0	128	0	0	0	0	0	0	0	
[ 0 - 3M]	Poland														
[ 3M - 1Y]															
[ 1Y - 2Y]															
[ 2Y - 3Y]															
[ 3Y - 5Y]															
[ 5Y - 10Y]															
[ 10Y - more]															
Total															
[ 0 - 3M]	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y]		41	41	0	0	0	0	41	0	0	0	0	0	0	
[ 2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y]	41	41	0	0	0	0	41	0	0	0	0	0	0		
[ 10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	82	82	0	0	0	0	82	0	0	0	0	0	0		
[ 0 - 3M]	Romania	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y]		17	17	0	0	0	0	17	0	0	0	0	0		
[ 5Y - 10Y]	4	4	0	0	0	0	4	0	0	0	0	0			
[ 10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0			
Total	21	21	0	0	0	0	21	0	0	0	0	0			





2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

BANCO BPM SOCIETA' PER AZIONI

As of 31/12/2023

(min EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		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
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Other Central and eastern Europe countries non EEA																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Middle East																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Latin America and the Caribbean	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	Africa	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	2	1	0	0	0	0	0	1	0	0	0	0	0	210	0	0
		18	18	0	0	0	0	7	10	0	0	0	0	0	211	0	0

**Notes and definitions**

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties 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 counterparties (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 counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

**Regions**

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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 eGAAP







2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

BANCO BPM SOCIETA' PER AZIONI

As of 30/06/2024

(min EUR)														Risk weighted exposure amount	
Direct exposures															
On balance sheet				Derivatives						Off balance sheet					
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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				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 ]	Latvia														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y - more ]															
Total															
[ 0 - 3M ]	Lithuania														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y - more ]															
Total															
[ 0 - 3M ]	Luxembourg														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y - more ]															
Total															
[ 0 - 3M ]	Malta														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y - more ]															
Total															
[ 0 - 3M ]	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		121	121	0	0	0	0	121	0	0	0	0	0	0	0
[ 5Y - 10Y ]		8	8	0	0	0	0	8	0	0	0	0	0	0	0
[ 10Y - more ]	49	49	0	0	0	0	49	0	0	0	0	0	0	0	
Total	179	179	0	0	0	0	179	0	0	0	0	0	0	0	
[ 0 - 3M ]	Poland														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y - more ]															
Total															
[ 0 - 3M ]	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		41	41	0	0	0	0	41	0	0	0	0	0	0	0
[ 10Y - more ]	61	61	0	0	0	0	61	0	0	0	0	0	0	0	
Total	102	102	0	0	0	0	102	0	0	0	0	0	0	0	
[ 0 - 3M ]	Romania	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		7	7	0	0	0	0	7	0	0	0	0	0	0	0
[ 2Y - 3Y ]		15	15	0	0	0	0	15	0	0	0	0	0	0	0
[ 3Y - 5Y ]		24	24	0	0	0	0	24	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	46	46	0	0	0	0	46	0	0	0	0	0	0	0	





2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

BANCO BPM SOCIETA' PER AZIONI

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		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
[ 0 - 3M ]	Other Central and eastern Europe countries non EEA																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more ]																	
Total																	
[ 0 - 3M ]	Middle East																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more ]																	
Total																	
[ 0 - 3M ]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		2	2	0	0	0	0	2	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		13	13	0	0	0	0	13	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	31	31	0	0	0	0	31	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	47	47	0	0	0	0	27	20	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	117	117	0	0	0	0	117	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	117	117	0	0	0	0	117	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Others	2	1	0	0	0	0	1	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	7	7	0	0	0	0	7	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	46	46	0	0	0	0	46	0	0	0	0	0	0	0	0	0	
Total	58	58	0	0	0	0	47	10	0	0	0	0	0	210	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 counterparties 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 counterparties (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 counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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 e4.

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

2024 EU-wide Transparency Exercise  
Performing and non-performing exposures  
BANCO BPM SOCIETA' PER AZIONI

	As of 30/09/2023										As of 31/12/2023											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>						
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>2)</sup>				On performing exposures <sup>3)</sup>	On non-performing exposures <sup>3)</sup>				Collaterals and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>2)</sup>				On performing exposures <sup>3)</sup>	On non-performing exposures <sup>3)</sup>				Collaterals and financial guarantees received on non-performing exposures
		Of which: defaulted	Of which Stage 3 <sup>4)</sup>				Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>	Of which: defaulted			Of which Stage 3 <sup>4)</sup>			Of which Stage 3 <sup>4)</sup>		Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>			
mil. EUR																						
Cash balances at central banks and other demand deposits	18,195	0	0	0	0	0	0	0	0	0	18,660	0	0	0	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	37,868	0	27	27	2	12	28	2	0	37,544	0	12	27	2	14	28	2	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	30,925	0	0	0	0	2	0	0	0	30,317	0	2	0	0	2	0	0	0	0	0		
Credit institutions	2,693	0	15	15	0	3	15	0	0	2,788	0	15	15	0	3	15	0	0	0	0		
Other financial corporations	3,344	0	2	2	2	5	2	2	0	3,419	0	2	2	2	7	2	2	0	0	0		
Non-financial corporations	906	0	9	9	0	2	8	0	0	1,022	0	9	9	0	1	8	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	112,510	172	4,156	4,156	3,835	421	1,957	1,908	1,798	110,340	178	4,047	4,047	3,718	426	1,934	1,890	1,679	1,679			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	1,678	0	1	1	1	1	1	1	0	1,698	0	1	1	1	1	1	1	1	1	1		
Credit institutions	2,918	0	0	0	0	1	0	0	0	3,209	0	0	0	0	1	0	0	0	0	0		
Other financial corporations	14,073	0	138	138	138	26	71	71	64	13,782	28	118	118	117	32	62	61	61	59	59		
Non-financial corporations	59,589	102	3,120	3,120	2,815	280	1,562	1,519	1,196	57,719	79	3,048	3,048	2,733	287	1,568	1,528	1,086	1,086	1,086		
of which: small and medium-sized enterprises	34,966	74	2,725	2,725	2,422	208	1,363	1,300	1,044	33,956	71	2,591	2,591	2,307	203	1,344	1,312	918	918	918		
of which: Loans collateralized by commercial immovable property	12,029	48	1,283	1,283	1,238	118	638	614	602	11,572	25	1,138	1,138	1,061	121	615	598	454	454	454		
Households	34,252	70	898	898	888	110	323	317	537	33,833	71	879	879	864	121	305	300	537	537	537		
of which: Loans collateralized by residential immovable property	27,891	50	571	571	560	69	137	134	438	27,766	46	579	579	564	80	135	132	440	440	440		
of which: Credit for consumption	750	6	51	51	51	6	41	41	1	699	6	44	44	44	4	35	35	1	1	1		
DEBT INSTRUMENTS other than HFT	168,482	172	4,183	4,183	3,838	433	1,983	1,911	1,798	166,544	178	4,074	4,074	3,718	438	1,960	1,890	1,679	1,679	1,679		
OFF-BALANCE SHEET EXPOSURES	61,646		659	659	308	40	86	11	11	62,266		700	700	349	31	89	11			11		

<sup>1)</sup> For the definition of non-performing exposures please refer to Article 47a(2) of Regulation (EU) No 575/2013 (CRD).

<sup>2)</sup> Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

<sup>3)</sup> Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

<sup>4)</sup> For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporarily F 18.00 / F 18.00). 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 FREDP 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>5)</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.

2024 EU-wide Transparency Exercise  
Performing and non-performing exposures  
BANCO BPM SOCIETA' PER AZIONI

	As of 31/03/2024										As of 30/06/2024										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(2)</sup>					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(2)</sup>					
	Of which performing but past due >30 days and <90 days	Of which non-performing <sup>(1)</sup>				On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>				Collateral and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <90 days	Of which non-performing <sup>(1)</sup>				On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>			
		Of which: defaulted	Of which Stage <sup>(4)</sup>				Of which Stage <sup>(4)</sup>	Of which Stage <sup>(4)</sup>	Of which Stage <sup>(4)</sup>	Of which Stage <sup>(4)</sup>			Of which: defaulted	Of which Stage <sup>(4)</sup>				Of which Stage <sup>(4)</sup>	Of which Stage <sup>(4)</sup>	Of which Stage <sup>(4)</sup>	Of which Stage <sup>(4)</sup>
(in € bn)																					
Cash balances at central banks and other demand deposits	10,346	0	0	0	0	0	0	0	0	0	11,588	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	41,283	0	27	2	16	26	2	0	42,438	0	27	2	15	28	2	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	32,630	0	0	0	2	0	0	0	33,522	0	0	0	2	0	0	0	0	0	0	0	
Credit institutions	3,639	0	15	15	0	4	15	0	3,712	0	15	15	0	5	15	0	0	0	0	0	
Other financial corporations	3,802	0	2	2	2	8	2	2	3,827	0	2	2	2	8	2	2	2	0	0	0	
Non-financial corporations	1,213	0	9	9	0	2	8	0	1,376	0	9	9	0	2	8	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	109,053	183	3,967	3,967	3,537	426	1,885	1,802	1,650	106,519	179	3,753	3,753	3,395	442	1,813	1,747	1,490	1,490		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	1,525	2	1	1	1	4	1	1	0	1,495	1	1	1	2	2	4	1	1	0	0	
Credit institutions	2,294	0	0	0	0	2	0	0	0	2,572	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	13,641	0	118	118	113	23	58	57	57	12,022	31	117	117	36	72	72	72	44	44	44	
Non-financial corporations	58,030	115	2,881	2,881	2,568	261	1,491	1,414	1,099	57,406	73	2,805	2,805	2,558	283	1,471	1,410	1,022	1,022	1,022	
of which: small and medium-sized enterprises	33,504	74	2,501	2,501	2,233	205	1,280	1,240	934	33,173	67	2,424	2,424	2,192	223	1,251	1,234	888	888	888	
of which: Loans collateralised by commercial immovable property	11,626	42	1,030	1,030	864	117	524	470	498	11,330	38	884	884	788	104	471	433	402	402	402	
Households	33,540	66	868	868	854	136	338	338	497	33,023	74	730	730	719	104	280	264	254	254	254	
of which: Loans collateralised by residential immovable property	27,832	43	567	567	556	100	189	191	401	27,370	43	434	434	426	81	100	96	96	96	96	
of which: Credit for consumption	621	6	43	43	43	6	34	34	1	576	6	41	41	41	5	33	33	33	33	33	
DEBT INSTRUMENTS other than HFT	160,882	183	3,994	3,994	3,539	441	1,911	1,805	1,650	160,543	179	3,781	3,781	3,397	467	1,839	1,750	1,490	1,490	1,490	
OFF-BALANCE SHEET EXPOSURES	65,976		694	694	352	34	161	14	20	68,241		690	690	307	25	92	14	22	22	22	

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).

(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(4) 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 debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/REP framework (templates F 18.01 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2012/1451 - 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 FTR/REP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(5) 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.



2024 EU-wide Transparency Exercise

Forborne exposures

BANCO BPM SOCIETA' PER AZIONI

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>1</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on 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		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
(min EUR)												
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	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	3,767	1,784	762	698	2,384	804	3,459	1,716	731	666	2,159	753
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2	0	0	0	2	0	3	0	0	0	2	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	42	28	17	17	25	11	28	15	10	10	18	5
Non-financial corporations	2,916	1,422	630	585	1,686	560	2,636	1,372	608	563	1,481	520
of which: small and medium-sized enterprises	2,144	1,191	505	468	1,290		1,889	1,093	464	427	1,096	
Households	808	333	114	95	672	232	792	328	113	93	658	229
DEBT INSTRUMENTS other than HFT	3,767	1,784	762	698	2,384		3,459	1,716	731	666	2,159	
Loan commitments given	113	57	3	3	10	3	103	70	3	3	7	2
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

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

<sup>(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.

2024 EU-wide Transparency Exercise

Forborne exposures

BANCO BPM SOCIETA' PER AZIONI

	As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which 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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
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	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	3,337	1,638	698	621	2,019	724	3,067	1,451	622	546	1,833	600
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1	0	0	0	0	0	1	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	27	15	10	10	16	5	30	15	11	10	18	4
Non-financial corporations	2,545	1,303	556	506	1,389	509	2,390	1,191	522	463	1,277	428
of which: small and medium-sized enterprises	1,746	991	421	379	1,019		1,611	902	395	348	930	
Households	765	320	132	106	614	210	647	245	90	73	538	168
DEBT INSTRUMENTS other than HFT	3,337	1,638	698	621	2,019	724	3,067	1,451	622	546	1,833	600
Loan commitments given	127	64	2	2	8	5	76	31	2	1	9	8
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>2</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

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

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

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

**2024 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 BANCO BPM SOCIETA' PER AZIONI

(min EUR)	As of 30/09/2023					As of 31/12/2023					As of 31/03/2024					As of 30/06/2024								
	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>
A Agriculture, forestry and fishing	1,685	68	68	1,685	43	0	1,688	71	71	1,688	46	0	1,641	59	59	1,641	34	0	1,620	58	58	1,620	34	0
B Mining and quarrying	196	6	6	196	5	0	231	6	6	231	5	0	240	4	4	240	4	0	226	4	4	226	4	0
C Manufacturing	21,653	699	699	21,652	492	1	20,589	815	815	20,559	459	0	20,143	897	897	20,095	436	6	20,273	750	750	20,293	468	1
D Electricity, gas, steam and air conditioning supply	1,362	29	29	1,362	23	0	1,499	28	28	1,499	24	0	1,293	16	16	1,283	16	0	1,321	28	28	1,321	24	0
E Water supply	752	14	14	752	13	0	770	12	12	769	13	0	870	15	15	869	15	0	888	12	12	888	9	0
F Construction	5,486	464	464	5,486	330	0	5,289	464	464	5,282	299	0	5,276	416	416	5,274	315	0	5,149	395	395	5,146	352	0
G Wholesale and retail trade	9,411	412	412	9,411	258	0	8,899	398	398	8,899	246	0	8,721	429	429	8,703	258	8	8,621	507	507	8,602	284	8
H Transport and storage	2,219	139	139	2,219	64	0	2,189	30	30	2,189	67	0	2,177	89	89	2,176	78	0	2,179	89	89	2,176	73	0
I Accommodation and food service activities	2,333	229	229	2,335	100	1	2,301	221	221	2,303	126	1	2,338	201	201	2,338	113	1	2,228	159	159	2,224	97	0
J Information and communication	1,501	56	56	1,500	41	0	1,488	47	47	1,488	30	0	1,611	48	48	1,611	30	0	1,719	54	54	1,719	35	0
K Financial and insurance activities	434	4	4	434	8	0	481	10	10	481	11	0	335	8	8	335	8	0	409	8	8	409	8	0
L Real estate activities	5,402	113	113	5,136	379	2	5,130	740	740	4,906	373	3	5,206	695	695	4,845	273	35	4,166	666	666	4,897	383	35
M Professional, scientific and technical activities	3,140	81	81	3,140	61	0	3,390	72	72	3,390	63	0	3,609	72	72	3,606	62	1	4,023	70	70	4,020	58	1
N Administrative and support service activities	1,303	76	76	1,303	44	0	1,401	74	74	1,401	46	0	1,775	78	78	1,775	47	0	1,710	67	67	1,710	44	0
O Public administration and defence, compulsory social security	165	0	0	165	0	0	66	0	0	66	0	0	16	0	0	16	0	0	16	0	0	16	0	0
P Education	135	3	3	135	2	0	137	3	3	137	2	0	124	3	3	124	1	0	124	3	3	124	2	0
Q Human health services and social work activities	916	24	24	916	14	0	898	21	21	898	13	0	908	22	22	908	14	0	904	22	22	904	14	0
R Arts, entertainment and recreation	315	13	13	315	8	0	300	12	12	300	7	0	426	12	12	426	7	0	434	12	12	434	8	0
S Other services	1,146	23	23	1,126	16	0	899	23	23	881	18	0	222	19	19	222	2	0	218	11	11	215	7	0
Loans and advances	99,589	3,120	3,120	99,229	1,837	5	97,715	3,048	3,048	97,377	1,623	10	98,030	2,981	2,981	97,688	1,701	93	97,498	2,905	2,905	96,979	1,719	45

<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 what is reported according to the FINREP framework (template F.08.01), 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.