

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



Key Metrics

(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
Available capital (amounts)						
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
Risk exposure amounts						
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
Capital ratios						
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))	
Leverage ratios						
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



Leverage ratio

	(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
A.1	Tier 1 capital - transitional definition	9,771	10,425	10,627	10,828	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	9,771	10,425	10,627	10,828	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
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)	2015/62 of 10 October 2014 amending CRR
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]	



		orain 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	(9992) EUR, %) OWN FUNDS	11,510	12,125	12,825	13,018	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CFR
	A.1	COMMON EQUITY TIER 1 CAPITAL (met of deductions and after applying transitional adjustments)	8,381	9,036	9,238	9,438	C 01.00 (r0020,c0010)	Article 50 of CRR
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	7,077	7,077	7,072	7,048	C 01.00 (r0030,c0010)	Atticles 26(1) points (a) and (b), 27 to 26, 26(1) point (f) and 42 of CRR
	A.1.2	instruments) Retained earnings	480	427	124	249	C 01.00 (-0110,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-327	-276	-285	-315	C 01.00 (*0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (i) of CFR
	A1.4	Other Reserves	4,510	4,484	4,882	4,852	C 01.00 (x0200,c0010)	Articles 4(117) and 25(1) point (e) of CFR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (40210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minostly interest given recognition in CET1 capital	0	0	0	0	C 01.00 (x0220,c0010)	Artische B4 of CERR
	A1.7	Adjustments to CET1 due to prudential filters	9	49	54	69	C 01.00 (x0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A1.8	(-) Intangible assets (including Goodwill)	-970	-966	-969	-964	C 01.00 (0250,00010) C 01.00 (0200,00010) + C 01.00 (10340,00010)	Articles 32 to 30 or and 30 (1) point (s) or LHX Articles 4(113), 36(1) point (b) and 37 of CRF. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated					C 01.00 (0370,c0010) * C 01.00 (10360,c0010)	Antonia 4(113), 36(1) point (o) and 37 or CHAP. Antonia 4(115), 36(1) point (o) and 37 point (4) or CLIK Atticles 36(1) point (c) and 38 of CRR
		DTLs	-822	-815	-870	-867		Anticies 26(1) point (c) and 36 of Clink Articles 26(1) point (d), 40 and 150 of CRR
	A1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-6	0	-92	-10	C 01.00 (+0380,c0010)	
	A1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (x0360,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A1.12	(-) 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
	A1.13		0	0	0	0	C 01.00 (r0450,c0010) C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) +	Article 36(1) point (() of CRR Articles 4(36), 36(1) point (k) (0 and 80 to 91 of CRR; Articles 36(1) point (k) ((0, 243(1) point (b), 244(1)
	A1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-21	-27	-25	-25	C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	point (b) and 258 of CRIR, Articles 36(1) point k) (iii) and 379(3) of CRIR, Articles 36(1) point k) (iv) and 153(8) of CRIR and Articles 36(1) point k) (iv) and 155(4) of CRIR.
	A.1.14.1	Of which: from securitisation positions (-) (-) Holidings of CET1 capital instruments of financial sector entities where the institution does not have	-21	-27	-25	-25	C 01.00 (r0460,c0010)	Articles 35(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A:1.15	 (-) Holdings of CE11 capital instruments of manicial sector entries where the instribution does not have a significant investment 	0	0	0	0	C 01.00 (+0460,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 (r0450,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
OWN FUNDS	A1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-829	-132	-105	-105	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (l); 43, 45; 45; 48(1) point (b); 49(1) to (3) and 70 of CRR
Transitional period	A-1.18		-719	-551	-523	-480	C 01.00 (r0510,c0010)	Article 48 of CFR
	A.1.18A		0	0	0	0	C 01.00 (40513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A.1.18B		0	0	0	0	C 01.00 (40514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C		0	0	0	0	C 01.00 (x0515,c0010)	Article 36(1), point (I) CRR
	A.1.19		0	-235	-25	-24	C 01.00 (r0524,c0010)	Article 3 CRR
	A1.20		0	0	0	0	C 01.00 (r0529,c0010)	-
	A1.21		0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1		0	0	0	0	C 01.00 (r0220,c0010)	Articles 463(1) to (3), and 464 to 467 of CRR
	A.1.21.2		0	0	0	0	C 01.00 (40240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3		0	0	0	0	C 01.00 (r0520,c0010)	Articles 460 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,390	1,390	1,390	1,390	C 01.00 (49530,c0010)	Article G1 of CRR
	A.2.1		1,390	1,390	1,390	1,390	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2		0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3		0	0	0	0	C 01.00 [r0590,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]	
	A2.4		0	0	0	0	C 01.00 (10660,c0010) + C 01.00 (10680,c0010) + C 01.00 (10730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	9,771	10,425	10,627	10,828	C 01.00 (±0015,±0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,739	1,700	2,197	2,191	C 01.00 (±0750,±0010)	Article 71 of CRR
	A4.1		1,895	1,895	2,390	2,390	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A4.2	Other Tier 2 Caloital components and deductions	-155	-195	-193	-200	C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0940,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0955,c0010)+	
	~~2		-433	-100	-120	-200	C 01.00 (49970,c0010) + C 01.00 (49974,c0010) + C 01.00 (49978,c0010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (4980,c0010) + C 01.00 (49900,c0010) + C 01.00 (49900,c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	58,491	63,823	62,660	62,226	C 02.00 (40010,c0010)	Articles 50(2), 26, 96 and 96 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (40010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.33%	14.16%	14.74%	15.17%	CA3{1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.70%	16.33%	16.96%	17.40%	CA3 (2)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.68%	19.00%	20.47%	20.92%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	8,381	9,036	9,238	9,438	[A.1-A.1.13-A.1.21+MN[A.2+A.1.13-A.2.2- A.2.4+MN[A.4+A.2.2-A.4.3,0],0]]	•
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.33%	14.16%	14.74%	15.17%	lorivie-eri	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Pacino Idenis	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r9440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (19440,c0040)	
(1)The fully in order CFT1 ratio is an estimate	calculated bas	sed on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view a	f the reporting date are not taken into	a consumer in this colouration			L.	



Overview of Risk exposure amounts

		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	47,422	47,151	50,523	49,842	C02.00 (n0440, c0010) (-C 07.00 (n0690, c0220, s001) + C 07.00 (n0110, c0220, s001) + C 07.00 (n0130, c0220, s001) + C 07.00 (n0130, c0220, s001) + C 08.01 (n0400, c0200, s001) + C 08.01 (n0400, c0200, s001) + C 08.01 (n0400, c0200, s002) + C 08.01 (n0400, c0200, s002) + C 08.00 (n0470, c02010) + C 02.00 (n0470, c02010) + C 02.00 (n0470, c02010)
Of which the standardised approach	25,196	26,494	24,662	20,952	C02.00 (r0060, c0010)-{C07.00 (r0090, c0220, s001) + C07.00 (r0110, c0220, s001)+ C07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.20 (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 02.90 (40420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	691	1,167	1,241	1,041	C 07.00 (r0090, ct220, s001) + C 07.00 (r0110, ct220, s001) + C 07.00 (r0130, ct220, s001) + C 08.01 (r0040, ct280, s002) + C 08.01 (r0050, ct280, s002) +
Credit valuation adjustment - CVA	230	214	156	172	C 02.00 (r0640, c0010)
Settlement risk	1	1	3	2	C 02.00 (r0490, 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, c0601)*12.5+C 20.00 (r0010,c0450)*12.5+MAX(C 24.00(r0010,c0090),C 24.00(r0010,c0100),C 24.00(r0010,c0100)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (n0680, c0010)
Operational risk	7,353	7,946	7,946	7,946	C 02.00 (x0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (n860, 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	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² 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.



P&L

(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
TOTAL OPERATING INCOME, NET	3,962	5.146	1.443	2,809
(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 ¹	0	-15	0	0
Of which restructuring ¹	0	-7	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	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 subsidaries, 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 subsidaries, 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
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,380	1,799	550	1,102
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	952	1,280	372	752
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	952	1,280	372	752
Of which attributable to owners of the parent	952	1,280	372	752

¹⁾ Information available only as of end of the year

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



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/2023	:			As of 31	/12/2023			As of 31/0	33/2024			As of 30/0	6/2024		
		1	Fair value hierarch	hy		Fair value hierarchy			Fair value hierarchy				,	air value hierarch	y		
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	18,446				19,115				10,683				11,921				IAS 1.54 (I)
Financial assets held for trading	4,591	2,400	2,190	0	4,343	2,496	1,847	0	4,721	2,623	2,097	0	5,547	3,258	2,289	0	IFRS 7.8(a)(ii);IFRS 9.AppendixA
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)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	10,202	9,876	168	158	10,693	10,365	169	159	10,883	10,560	164	158	12,111	11,783	164	164	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	137,462				134,541				136,787				134,272				IFRS 7.8(f); 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 ¹	14,996				15,486				15,472				15,804				
TOTAL ASSETS	188,753				187,146				181,325				182,519				IAS 1.9(a), IG 6

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

(min E	EUR)			As of 30/09/20	23					As of 31/1	12/2023					As of 31/	03/2024					As of 30/0	06/2024			
		Gross carry	ring amount ⁽²⁾		Acı	cumulated impairme	nt ⁽²⁾	Gri	oss carrying amour		Acci	imulated impairms	ent ⁽²⁾	Gros	s carrying amount	t ^[2]	Acc	umulated impairme	ent ⁽²⁾	Gros	s carrying amount		Accu	mulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ⁵		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	in credit risk since		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since initial	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 credir risk since initial recognition	increase in credit risk since initial	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			References
Financial assets at fair value through other	Debt securities	9,892	38	0	-3	0	0	10,345	74	0	-3	-1	0	10,541	69	0	-3	0	0	11,769	66	0	-3	-1	0	Annex V.Part 1.31, 44(b)
comprehensive income		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		27,760	80	2	-8	-1	-2	26,917	127	2	-10	-1	-2	30,459	133	2	-11	-1	-2	30,428	118	2	-10	-1	-2	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	95,230	12,718	3,835	-150	-267	-1,908	93,767	12,195	3,716	-105	-317	-1,890	94,601	10,156	3,537	-88	-334	-1,802	91,089	11,325	3,395	-78	-356	-1,747	Annex V.Part 1.32, 44(a)

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

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



Breakdown of liabilities

BANCO BPM SOCIETA' PER AZIONI

(mln EUR)

(mar con)					•
		Carrying	amount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
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 ¹	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 ¹	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(I)
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 ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	175,151	173,115	166,966	168,791	IAS 1.9(b);IG 6
TOTAL EQUITY	13,603	14,030	14,359	13,728	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	188,753	187,146	181,325	182,519	IAS 1.IG6

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



Breakdown of liabilities

BANCO BPM SOCIETA' PER AZIONI

(mln EUR)

			Carrying	amount		1
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
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
SHOLL POSITIONS	Debt securities	33	54	199	355	Annex V.Part 1.31
	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)
Danasita	of which: Current accounts / overnight deposits	1,270	637	584	771	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	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: Subordin	ated 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
TOTAL FINANCIAL LIABILITIES		171,625	169,285	162,714	164,386	



Market Risk
BANCO BPM SOCIETA' PER AZIONI

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	SA					-	М									IM						
			VaR (Memorano	dum item)	STRESSED VaR	(Memorandum item)	INCREMEN MIGRATION R	TAL DEFAULT AND SK CAPITAL CHARGE	ALL PRICE RIS	KS CAPITAL CHA	ARGE FOR CTP		VaR (Memora	andum item)	STRESSED Var (M	lemorandum item)	INCREMENT AND MIGR CAPITAL	ATION RISK	ALL PRICE RIS	KS CAPITAL CH/	ARGE FOR CTP	
(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 (SVARAVE)	LATEST AVAILABLE (SVaRt- 1)	12 WEEKS AVERAGE MEASURE	LAST 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-	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVE)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30.	/09/2023									As of 31/1	2/2023					
Traded Debt Instruments	0	0	18	6	40	13							14	5	37	9						
Of which: General risk Of which: Specific risk	0	0	15	5	24 23	8 7							12	4	24 18	8						
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 Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk	8	3	0	0	0	0							ő	0	0	0						
Total	8	3	23	7	45	15	36	37	0	0	0	1,316	20	6	53	15	43	39	0	0	0	1,450
	As of 31/03/2024	As of 30/06/2024				As of 31.	/03/2024									As of 30/0	6/2024					
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 Of which: Specific risk	0	0	9	2	39	15							5	2	25	8						
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						
Total	5	3	9	2	39	15	42	45	0	0	0	1,166	8	3	27	10	48	57	0	0	0	1,150

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 OVI template.

European Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

			Standardised Ag	proach										
	As of 30/09	V2023			As of 31/	12/2023								
Original Exposure ^a	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions							
	55,036 74,60	7 3.788		55,850	74,700	3.785								
	554 3			550	295	60								
	1.592	14 363		1.707	547	547 230 58 0								
	0	18 0			58	58 0								
	345			228	18	0								
	74,853			74,577	12,656	4,534								
	11,918 7,2			13,213	7,756	7,110								
	4,497 3,1			4,897	3,410	3,057								
	3,592 71			3,506	709	514								
	1,057			1,011	260	177								
	546 5: 354 3:			559	549 344	241								
	354 3: 747 2:			346 669	344 188	149 194	-							
	1214 7			1252	802	1203								
	441 4			493	492	1,203								
ment				493	492	40								
ment	2.763 2.69	7 2.641		3,670	2,949	2.888								
	1.213			2,032	2,027	3.095								
,					206,203	27.544								
	1	4,022 4,01 159,836 106,11 Criginal exposure, unlike Diposure value, is reported before taking into according	4,022 4,019 3,414 190,306 106,113 22,9,229 **Original exposure, unlike Exposure washe, in reported before taking into account any effect days to consider conversion.	4,002 4,009 3,414 190,338 304,113 20,213 20,213 657 "Original exposure, unlike Department of the relating from account any effect data to conditioner indication or creditionic miligation for	4.022 4.019 3.444 4.060 130,838 100,113 22,829 602 162,724 ***Original responses, unitials procure whate, in response before taking less faccious any effect due in credit contransferancies on creditionis militageten inchaspeas (e.g., substitutions efficiely.)	4,022 4,010 3,414 4,660 4,650 139,336 139,336 139,336 139,337 25 2 123,774 139,326 139,336 139	4.072 4.093 3.04 4.695 4.68 3.333 19.324 19.324 19.325 60 19.724 19.724 39.205 19.724							

					Standardised App	oroach									
			As of 30/09/2	123		As of 31/12/2023									
	(min EU-F, N)	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ⁵	Risk exposure amount	Value adjustments and provisions ²						
	Central governments or central banks	37,087	55,749	3,740		37,440	55,282	3,737							
	Regional governments or local authorities	546	308	61		542	286	57							
	Public sector entities	1,456	631	344		1,427	524	312							
	Multilateral Development Banks	0	0	0		0	0	0							
	International Organisations	0	0	0		0	0	0							
	Institutions	37,297	7,565	3,269		35,143	7,337	3,265							
	Corporates	6,612	4,472	4,468		7,212	4,802	4,819							
	of which: SME	3,110	2,283	2,188		3,559	2,521	2,442							
	Retait	3,575	765	551		3,490	706	513							
ITALY	of which: SME	1,050	284	190		1,005	250	177							
IIALI	Secured by mortgages on immovable property	543	531	231		557	547	240							
	of which: SME	352	350	151		344	343	149							
	Exposures in default	717	209	275	431	641	182	188	442						
	Items associated with particularly high risk	1,193	758	1,137		1,230	790	1,184							
	Covered bands	126	126	13		160	150	16							
	Claims on institutions and corporates with a ST credit assessment						0								
	Collective investments undertakings (CRII)	2,251	2,155	2,278		3,115	2,395	2,552							
	Eculty	1,196	1,195	2,143		2,006	2,001	3,070							

					Standardised Ap	proach			
			As of 30/09/2	023				12/2023	
	(minSUR, %)	Original Exposure ^a	Exposure Value ¹	fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	6.387	6,385	0		5.140	6.149		
	Regional governments or local authorities	8		2		8	8	3	
	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	15,233	1,361	335		14,186	1,329	359	
	Corporates	269	265	191		220	296	213	
	of which: SME	47	47	34		51	51	35	
	Retail	1				1			
FRANCE	of which: SME	1				1	0		
	Secured by mortalasies on immovable property								
	of which: SME						0	0	
	Exposures in default items associated with particularly high risk								
	Items associated with particularly high risk Covered bonds	, a							
	Covered bonds Claims on institutions and corporates with a ST credit assessment	-							
	Collective investments undertakings (CIU)	107	107	44		146	146	82	
	Equity			0		0			
	Other exposures								
	Standardised Total ²				1				1

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
	(mtsSUR, %)	Original Esposure ¹	Exposure Value	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	3,336	3,316	0		3,645	3,645	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		
	International Organisations	25.947	1.568	147		17.767	1,958	0 214	
	Institutions	16,947 210	1,568	147		17,767	1,958	214 142	
	Corporates of which: SME	210	100	35		204	200	142	
	OF WHERE SAME Retail	~							
	of which: SME								
GERMANY	Secured by morbiasies on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	0		1	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	33	33	3		38	38	4	
	Claims on institutions and corporates with a ST credit assessment						0		
	Collective investments undertakings (CIU)	80	80	18		85	85	19	
	Coulty Other exposures			0			0		
	Standardised Total ²	-			2				

					Standardised Ap	proach								
			As of 30/09/2	023				12/2023						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
	(minSUR, %)													
SPAIN	Confident Confidence of Confid	4,664 0 0 1,564 121 0 0 0 0 0 0 0 0	4,633 0 0 0 0 372 134 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 2028 1238 133 0 0 0 0 0 0	0	5,025 0 0 0 3,1355 1344 7 7 0 0 0 0 0 0 0	5,005. 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 220 117 14 0 0 0 0 0						
	Other exposures	0		0		0	0	ō						
	Standardised Total ²				- 1									

eba Banking Authority	2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach BANCO BPM SOCIETA' PER AZIONI								
			As of 30/09/2	***	Standardised Ap	proach	As of 31.	*******	
			AS 07 30/09/2	023			AS 01 31.	12/2023	
		Original Exposure ¹	Exposure Velue ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minELR, %)	3.772	3.772	0		1.750	3.749		
	Central avvernments or central banks Regional governments or local authorities	3,772	3,772			3,750	2,749		
	Public sector entities	0		0		0	0		
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0 402	0 374	0 171			0	0 161	
	Institutions Corporates	402 610	374 429	171		381 543	337 468	161	
	of which: SME	317	253	181		327	264	161	
	Retail	1	0	0		2	0	0	
UNITED STATES	of which: SME	0	0	0		2	0	0	
OMITED OFFICE	Secured by mortstates on immovable property	0		0			0		
	of which: \$24E Exposures in default	ů .	ů	0	0		0		0
	Items associated with particularly high risk	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		
	Collective investments undertakings (CIU)	11	11	9		20	10	2	
1	Equity Other exposures	i i							
1	Standardised Total				1				1
		Maria III and a second							

2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardise	ed Approach			
			As of 31/	03/2024			As of 30	106/2024	
	(min EUR, N)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central sovernments or central banks	50.063	67.234	1604		53.151	69.435	3,519	
	Regional governments or local authorities	582	307	62		670	310	63	
	Public sector entities	1.847	794	417		1.840	747	343	
	Multilateral Development Banks	300	353	0		403	449	0	
	International Organisations	65	65	0		268	58	0	
	Institutions	77,365	13,306	4,771		75,759	13,064	4,510	
	Corporates	9,912	5,425	5,055		7,968	3,983	3,474	
	of which: SME	4,549	3,270	2,872		3,999	2,899	2,493	
	Retail	3,642	630	456		3,507	576	416	
Consolidated data	of which: SME	990	242	165		1,123	221	150	
Consolidated data	Secured by mortalistics on immovable property	521	509	222		433	422	185	
	of which: SME	316	313	134		276	274	120	
	Exposures in default	658 1,255	295 748	204	433	586	171	176	403
	Items associated with particularly high risk		748 572	1,122		0			
	Covered bonds	573	572	61		577	576	56	
	Claims on institutions and corporates with a ST credit assessment		3.122	3.218		3,506	2,639	2.637	
	Collective investments undertakings (CIU)	4,821 2,047	2,042	3,210		2,005	2,039	3,127	
	Equity Other emouses	4209	4,267	3,120		4.411	4.410	3,127	
	Other exposures Standardised Total ²	157.721	20,560	25.812	627	155,004	90.041	21.890	450
		157,721						21,890	490

					Standardise	ed Approach			
				03/2024			As of 30	106/2024	
	(min DUR, No.)	Original Exposure ⁵	Exposure Value ¹	Rhik exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	29.769	45,940	1556		32.486	49,774	3.452	
	Regional governments or local authorities	574	299	60		662	302	60	
	Public sector entities	1.404	608	323		1.401	565	299	
	Modificatoral Development Rooks		0	0		0		0	
	International Organisations		0	0		0		0	
	Institutions	38,095	7,645	3,342		35,582	7,284	2,999	
	Corporates	6,285	4,170	4,195		4,542	2,605	2,504	
	of which: SME	3,255	2,345	2,254		2,573	1,855	1,780	
	Retail	3,431	629	456		3,495	575	416	
	of which: SME	990	242	165		1,123	221	150	
ITALY	Secured by mortgages on immovable property	519	508	222		431	420	184	
	of which: SME	314	311	134		274	272	120	
	Exposures in default	634	189	197	415	562	165	172	385
	Items associated with particularly high risk	1,233	735	1,103		0	0	0	
1	Covered bonds	177	177	21		189	189	19	
1	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
1	Collective investments undertakings (CIU) 4.2		2,563	2,776		2,979	2,113	2,244	
1	Equity	2,018	2,014	3,092		1,979	1,975	3,101	
1	Other exposures	4,262	4,261	3,493		4,409	4,405	3,379	
	Standardised Total ²				604				433

					Standardise	ed Approach			
			As of 31	03/2024			As of 30	/06/2024	
	IntelDA. Ni	Original Exposure ^b	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Esposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central sovernments or central banks	6,246	6,246	0		6,367	6,366	0	
	Regional governments or local authorities	8	8	3		8	8	3	
	Public sector entities		0			0		0	
	Multilateral Development Banks							0	
	International Organisations Institutions	15.730	1.738	425		15.097	1.588	418	
	Institutions Corporates	15,/30	1,730	33		15,097	1,566	410	
	of which: SME	10	50	38		61	61	34	
	Retail	0		0		0			
	of which: SME	0	0	0		0	0	0	
FRANCE	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	45	46	5		65	65	7	
	Claims on institutions and corporates with a ST credit assessment							0	
	Collective investments undertakings (CIU)	139	139	147		140	140	162	
	Equity			0		,			
	Other exposures Standardised Total ²	4							

					Standardise	ed Approach			
				03/2024			As of 30	/06/2024	
	(min EUR, %)	Original Exposure ^b	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value	Risk exposure amount	Value adjustments and provisions ²
GERMANY	Coming agreements or extended have hardered accessored to an distribution Public service of the commission throughout of commission throughout of commission throughout of commission throughout of commission throughout of commission throughout of commission and of commission of commission throughout of commission throughout throughout of commission throughout	3,545 0 0 1,942 30 0 0 0 0 0 0 40 0 83 30	3,545 0 73 73 0 0 1,838 30 30 0 0 0 0 0 40 80 83 83 84 84 86 86 86 86 86 86 86 86 86 86 86 86 86	0 0 0 0 2255 200 200 0 0 0 0 0 0 0 0 0 0		3,726 0 0 0 0 10,844 0 0 0 0 0 1 1,00 0 0 0 0 0 0 0 0 0 0 0	3,706 0 76 0 0 1,893 29 20 0 0 0 0 0 37 37 0 9	0 0 0 0 213 220 20 0 0 0 0 4 0 0	0
	Standardised Total ²				1				

		(2) Total value adjustments and pro	ovisions per country of counterparty	excludes those for securitisation e	aposures but includes general cre	Strisk adjustments.			
					Standardis	ed Approach			
			As of 31/	03/2024			As of 30	/06/2024	
		Original Exposure ⁴	Exposure Value ¹	Rhk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SPAIN	Control description for animal variable and control descriptions for animal variable animal va	5,363 67 77 0 3,567 4 4 0 0 0 0 0 1010 1010 6100 6100 6100 6100	5,325 0 27 0 0 0 25 20 25 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 0 101 11 11 0 0 0 0 0	0	5,730 0 27 0 0 3,8254 0 0 0 0 0 0 204 0 224 0 225 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3,733 5,733 5,733 6,03 6,0	0 0 0 0 2664 36 31 11 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total ²				1				

eba European 2024 EU-wide Transparency Exercise Credit Risk - Standardised Appreach

					Standardis	ed Approach								
				03/2024			As of 30	06/2024						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²					
UNITED STATES	Annual Continues of Continues o	4.125 0 0 0 423 207 208 0 0 0 0 0 0 1 1 1 1 7 7	4,120 0 0 0 0 449 2346 0 0 0 0 0 0 0 0	0 0 0 0 202 202 221 0 0 0 0 0	۰	3,827 0 0 0 0 467 381 1 0 0 0 0 0 0 0 1 16 1 16 1 16 1 16 1	3,827 0 0 0 422 200 318 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 2056 2262 222 0 0 0 0 0 0 0						
	Standardised Total ²				1									

Credit Risk - IRB Approach

BANCO BPM SOCIETA' PER AZIONI

		IRB Approach											
				As o	30/09/2023		ino Ap	proacii		Aso	31/12/2023		
		Original	Original Exposure ¹ Exposure Value ¹		Risk exposure	Risk exposure amount		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and 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
	Corporates	76.876	2.444	41.722	15.075	466	1.092	73.586	2.435	39.337	13.808	450	1.021
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	27,124	1,768	17,166	6,246	342	829	25,093	1,702	15,564	5,454	333	763
	Retail	56,710	1,941	43,406	7,190	195	867	55,647	1,708	42,479	6,948	175	692
	Retail - Secured on real estate property	30,161	817	29,097	4,057	43	320	29,854	760	28,744	3,976	39	302
Consolidated data	Retail - Secured on real estate property - Of Which: SME	3,675	299	3,647	911	23	147	3,476	272	3,449	854	21	136
Compondance data	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	26,485 793	518	25,450 1,044	3,146	19	172	26,378 780	488	25,295 1,017	3,121	19	167
	Retail - Qualifying Revolving Botail - Other Betail	793 25.756	1.121	1,044	171 2.961	1 152	544	780 25.013	945	1,017	2.809	1 135	386
	Retail - Other Retail . Other Retail . Of Which: SMF	24,275	1,121	11,775	2,561	144	486	23,640	945 898	11,354	2,609	129	347
	Retail - Other Retail - Of Which: non-SMF	1.481	70	1.490	382	8	58	1.373	47	1.364	351	7	39
	Equity	0		0	0	0		0	0	0			
	Other non credit-obligation assets				0						0		
	IRB Total ²				22,265						20,756		

(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) like licetal does not recurse that Securioration position in the relative point of the August Securior (2) like licetal does not recurse that Securioration position process in the Research Securior (2) like the Securior (3) like the Secur

							IRB Ap	proach					
					30/09/2023								
		Original E	isposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments		Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and 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	
	Corporates	76.876	2.444	41.722	15.075	466	1.091	73.586	2.435	39.337	13.808	450	1.021
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		27,124	1,768	17,165	6,246	342	829	25,093	1,702	15,564	5,454	333	763
	Retail	56,622	1,939	43,322	7,177	195	867	55,560	1,705	42,396	6,935	175	691
	Retail - Secured on real estate property	30,079	815	29,018	4,045	43	319	29,773	757	28,666	3,964	39	302
ITALY	Retail - Secured on real estate property - Of Which: SME	3,675	299	3,647	911	23 19	147	3,475	272	3,449	854	21 19	136
	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	26,404 793	516	25,371	3,134 171	19	172	26,297 780	485	25,217 1,016	3,110 163	19	166
	Retail - Quarrying nevering Retail - Other Retail	25.750	1.121	13,260	2.961	152	544	25.007	945	12.714	2.808	135	386
	Retail - Other Retail - Of Which: SME	24,275	1.051	11,775	2,580	144	486	23,640	898	11.354	2,458	129	347
	Retail - Other Retail - Of Which: non-SME	1,476	69	1,485	381	8	58	1,367	47	1,359	350	7	39
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As or	130/09/2023					Aso	31/12/2023		
			Originati	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
		s and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		5	0	4	1	0	0	4	0	4	1	0	0
		Retail - Secured on real estate property	5	0	4	1	0	0	4	0	4	1	0	0
FRANCE		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
FRANCE		Retail - Secured on real estate property - Of Which: non-SME	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	0

							IRB Ap	proach					
				As o	30/09/2023					Aso	131/12/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provision
	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	
	Corporates - Of Which: SME			0	0				0	0		0	
	Retail	3		3	1			3	0	3	1	0	
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	3		3	1	0	0	3	0	3	1	0	
GERMANY	Retail - Secured on real estate property - Of Which: non-Sh												
	Retail - Qualifying Revolving	3		0	0	0	0		0	0	0	0	
	Retail - Other Retail	0		0	0	0	0		0	0	0	0	
	Retail - Other Retail - Of Which: SME	0		0	0	0	0		0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0		0	0	0	0		0	0	0	0	
	Equity	0		0	0	0	0		0	0	0	0	
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
					30/09/2023								
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		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	
	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	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	
SPAIN	Rotail - Secured on real estate property - Of Which: SME Rotail - Secured on real estate property - Of Which: non-SME	0			0				0	0		0	
	Retail - Qualifying Revolving	0		0	0	0	0		0	0	0	0	
	Retail - Other Retail	0		0	0	0	0		0	0		0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0		0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets	0		0	0	0	0		0	0		0	
	IRB Total												



Credit Risk - IRB Approach

							IRB Ap	proach					
				As o	130/09/2023						131/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments		Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	*****		Of which: defaulted	and provisions		Of which: defaulted			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
	Corporates - Of Which: Specialised Lending	0		0	0	0	0		0	0		0	
	Corporates - Of Which: SME	0		0	0	0	0		0	0		0	
	Retail	8	0	8	1	0	0	8	0	8	1	0	0
	Retail - Secured on real estate property	7	0	7	1	0	0	6	0	6	1	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
ONTED STATES	Retail - Secured on real estate property - Of Which: non-SME	7		7	1	0	0	6	0	6	1	0	
	Retail - Qualifying Revolving Retail - Other Retail	0		0	0	0	0	0	0	0		0	
	Retail - Other Retail - Of Which: SME	0		0	0	0	0		0			0	
	Retail - Other Retail - Of Which: non-SME	1		1	0	0	0	1	0	1 1		0	
	Equity	0	0	0	0	0	0		0	0	0	0	
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach

								IRBAp	proach					
												130/06/2024		
			Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
				Of which:	Value		Of which:	and provisions		Of which:	Value		Of which:	and provision:
		(min EUR, %) ks and central sovernments		defaulted	0		defaulted			defaulted		0	defaulted	
	Central ban	ks and central governments		0	0		0	0	0	0		0		0
	Corporates		77.619	2.447	38.414	17.956	1.045	1.048	82.007	2.318	42.209	21.085	846	1.197
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	4.349	118	3.612	3.084	4	200
		Corporates - Of Which: SME	25,279	1,611	14,537	6,590	717	756	24,837	1,390	14,309	6,357	551	680
	Retail		55,127	1,719	39,272	7,969	530	854	54,864	1,740	39,127	7,889	528	799
		Retail - Secured on real estate property	29,696	752	28,492	5,302	268	355	29,523	732	28,274	5,215	259	321
Consolidated data		Retail - Secured on real estate property - Of Which: SME	3,420	271	3,369	1,002	137	137	3,338	261	3,283	947	130	127
Consolidated data		Retail - Secured on real estate property - Of Which: non-SME	26,276	481	25,123	4,300	130	217	26,185	470	24,992	4,268	129	194
		Retail - Qualifying Revolving	779	3	476	100	1	3	765	3	464	102	1	2
		Retail - Other Retail	24,652	984	10,304	2,567	261	498	24,576	1,006	10,388	2,572	268	475
		Retail - Other Retail - Of Which: SME	23,400	920	9,257	2,276	249	457	23,411	960 46	9,415	2,298 274	257	439
	Equity	Retail - Other Retail - Of Which: non-SME	1,252	45	1,047	291	12	39	1,166	46	974	274	12	36
		redit-obligation assets		0	0		0					0		
	IRS Total ²	ran-sagana zaea				25.926						28.974		

							IRB Ap	proach					
				As o	f 31/03/2024					Aso	30/06/2024		
		Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, 16)		Of which: defaulted	Value		Of which: defaulted	and 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
	Institutions Corporates	74,968	2.445	36.693	17.241	1.044	1.040	79,230	2,318	40.338	20.388	846	1.193
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0.010	4.349	118	3,612	3.084	4	200
	Corporates - Of Which: SME	25,125	1,609	14,471	6,542	715	754	24,698	1,389	14,254	6,313	550	679
	Retail	55,038	1,716	39,189	7,952	528	853	54,779	1,737	39,047	7,869	528	797
	Retail - Secured on real estate property	29,614	749	28,414	5,285	266	354	29,444	729	28,199	5,197	257	319
ITALY	Retail - Secured on real estate property - Of Which: SME	3,420	271	3,368	1,002	137	137	3,337	261	3,282	947	130	127
IIALI	Retail - Secured on real estate property - Of Which: non-SME	26,194	478	25,045 475	4,283	129	217	26,107 764	467	24,917 464	4,250	128	193
	Retail - Qualifying Revolving Retail - Other Retail	778 24,646	3 964	10.300	100 2.566	261	496	764 24,570	3 1.005	10.384	2.571	268	2 475
	Retail - Other Retail Retail - Other Retail - Of Which SMF	24,646	984	9,257	2,566	261	496 457	24,570	1,005	10,384 9,414	2,571	268 257	475
	Retail - Other Retail - Of Which: non-SME	1.247	44	1.042	290	12	38	1.161	46	969	274	12	36
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets				-	_	-						
	IRS Total												
	·	(1) Original expo	sure, untike Exposu	ire value, is reporte	d before taking into accoun	nt any effect due to	credit conversion f	actors or credit risi	k mitigation technic	ues (e.e. substitut	on effects).		

								IRB Ap	proach					
						131/03/2024						f 30/06/2024		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
		s and central governments	0	0	0	0	0	0	0	0		0	0	0
	Institutions		0 271	0	0 263	90	0	0	331	0	325	0		0
	Corporates	Corporates - Of Which: Specialised Lending	2/1		263	20			331		325	101		
		Corporates - Of Which: SME	,	0	1		0		1	0	1	0		0
	Retail	Corporates - Or Writer: SME	6	0	5	1	0		6	0	5	1		0
		Retail - Secured on real estate property	5	0	5	1	0		5	0	5	1		0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	ė .	0	0	0	0	0	0		0
FRANCE		Retail - Secured on real estate property - Of Which: non-SME	5	0	5	1	0	0	5	0	5	1		0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		0
		Retail - Other Retail	1	0	0	0	0	0	1	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	1	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		0
	Equity			0	0	0	0	0	0	0		0		0
		edit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of	31/03/2024					Aso	f 30/06/2024		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ³		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
GERMANY	Committations and careful generoses terrations Corporate Composers, Controls, Securities Lending Composers, Controls, Securities Lending Composers, Controls, Securities Lending Composers, Controls, Securities Lending Result. Securities on real entitle groups, Controls, Sect. Result. Securities on real entitle groups, Controls, Sect. Result. Securities, Results and entitle groups, Controls, Sect. Result. Securities, Results, Controls, Sect. Result. Securities, Results, Controls, Sect. Result. Sect. Result. Sect. Result. S	0 0 185 0 0 3 3 0 3 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 118 0 0 3 3 0 3 0 0	0 0 0 0 1 1 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	0 201 0 0 3 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 0 141 0 0 3 3 0 3 0	0 0 53 0 0 1 1 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
	IRS Total												

							IRB Ap	proach					
				As o	31/03/2024					Aso	f 30/06/2024		
		Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0		0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0		0	0	0	0 61		0
	Corporates	161		156	74		3	137	0	132	61		1
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	· ·	0	0					0		0		0
	Retail							1					
	Retail - Secured on real estate property		0	0		0		0	0		0		0
	Retail - Secured on real estate property - Of Which: SME		0	0		0		0	0		0		0
SPAIN	Retail - Secured on real estate property - Of Which: non-SME		0	0		0		0	0		0		0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets		0	0	0	0	0	0	0	۰	0	۰	0
	IRS Total												
		(1) Original expo	sure, unlike Exposu	re value, is reporte	d before taking into accoun	t any effect due to	credit conversion for	actors or credit ris	k mitigation tachnic	oues (e.e. substitut	ion effects).	•	

Credit Risk - IRB Approach

BANCO BPM SOCIETA' PER AZIONI

								IRBAp	nro seh					
					Aso	131/03/2024		ino Ap	prosen		Aso	of 30/06/2024		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
		and central governments	0	0	0	0	0	0	0	0		0	0	0
	Institutions		0	0	300	0	0		379	0	375	0	0	0
	Corporates		305	0	300	104			379		375	120		
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	12	0	0		0		11	0	11	0		0
	Retail	Corporation - Of Writer: SME	12	0	2	1	0		2	0	11	1		0
	- Contract	Retail - Secured on real estate property				;	0							
		Retail - Secured on real estate property - Of Which: SME	i	0	0	i	0	ů i	0	0		o o		0
UNITED STATES		Retail - Secured on real estate property - Of Which: non-SME		0	6	1	0		6	0	6	1		
		Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
			0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		dit-obligation assets												
	IRS 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).



General governments exposures by country of the counterparty

						B/	ANCO BPM SOCIETA' PER A	ZIONI						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0 - 3M[Austria	133 144 16	0 0 0 0 133 144 0 7	0			0 0 0 133 144 0		0 0 0	0 0 0	0	0 0 0		
10 - 3Mf 3M - 1Y	Belgium	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 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Bulgaria													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 10Y-more	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



General governments exposures by country of the counterparty

						BA	ANCO BPM SOCIETA' PER A	ZIONI						
						_	As of 31/12/2023		_	_		_	_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives wit	h 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	amount
[0 - 3M[13M - 1Y 11Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more Total	Finland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	France	833 445 1,43 3,43 6,19	2 482 6 1,436 4 3,434 0 0	0 229 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0	0		0		
10-3MI 13M-1YI [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 10Y-more	Germany	19 225 55 2,64	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 195 252 555 1,709 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 - 3M[Croatia		5 5 5 5 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 5 0 0 0		0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		2
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	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 0	0		0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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		
10 - 3M	Ireland	2	7	0		0	0 0 0 20 0 0 0		0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		4
[0.3M[13M-1Y 11Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 10Y-more	Italy	85 1911 2,39 2,48 2,41 4,36 1,17	8 843 9 1,919 4 2,394 1 2,481 2 2,412 1 4,360 7 1,177	1 64 24 0 31		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	843 1,855 2,079 2,388 2,381 3,057		0 17 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	22	1,434 5 340 3 2 21		
Total	I	15,60	2 15,586	127		0 2,105	13,352	-	22	44	92	1,805		364



General governments exposures by country of the counterparty

						BA	ANCO BPM SOCIETA' PER A	ZIONI						
				_			As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	isets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0-3M] 13M-1Y 11Y-2Y [2Y-3Y [3Y-5Y [5Y-10Y [10Y-more	Latvia													
104at 104a	Uthuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Malita													
[0 - 3 M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Netherlands	120	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 120 8 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 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	Poland													
104aH	Portugal	4.	0 0 0 41 41 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	(0 0 0 0 0	0 0 41 0 0 41 0 82	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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania	1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6		0 0 0 0 17 4 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	



General governments exposures by country of the counterparty

			BANCO BPM SOCIETA' PER AZIONI											
							As of 31/12/2023			_		_	_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative thrancial 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	amount
[0 - 3M [Slovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia	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 4 4	0 0 0 0 8 8	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 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[] [2Y - 3Y[] [3Y - 5Y[] [5Y - 10Y[] [100' - more]] [100' - more]	Spain		5 465 5 895 8 2,898 0 0	000000000000000000000000000000000000000		0 0 0 0 428 1,008 0	0	0	0 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
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0	0	0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom		0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	0	2
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland									v	0		v	2
1053 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Liechtenstein													
[0-3M[13M-1Y 11Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 10Y-more	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	
Total	1	1	9	0	1	9	0		1 0		0	0	0	0



General governments exposures by country of the counterparty

						D/	ANCO BPM SOCIETA' PER A	ZIOIVI						
							As of 31/12/2023			_			_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of non-		Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	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	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Hong Kong	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 13 0 8 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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	Japan		0 0 0 0 7 7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 7 0		0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	0	4
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	u.s.	85 51 8 12 2.17 2.17 3,75	3 83 3 123 3 2,173	0	6	0 0 66 0 0 1,568 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	China	55 A 4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	(0 0 0 37 0 21	0 0 0 21 0 21 0		0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0	J
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Switzerland	100	100 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		57 0 0 0 0 0 0 0	42 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	20
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other advanced economies non EE		1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 6 0 1 1 0	1 0 0 0 0 0 0 5		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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

						B	ANCO BPM SOCIETA' PER A	ZIONI						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balar	nce sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with posi	itive fair value	Derivatives witi	n negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA													
[0 - 3M[Middle East													
10 - 3M 13M - 1Y 14 - 2Y	Latin America and the Caribbean	0 0 2 2 5 3 3 3	0 0 2 2 2 3 5 5 5 1 1 0 3 1 3 1 3	0	0	0 0 0 5 13	0 0 2 0 0 18 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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		14
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	0 0 0 0 0 1222 1232	0 0 0 0 0 0 0 0 1 221 0 1221	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 121	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 148		
f 0 - 3Mf [3M - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	2 0 0 0 0 7 9	1 0 0 0 0 0 0 0 0 7 9 9 18 18	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 7	1 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	210 0 0 0 0 0 0 0		

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 least receivables". Country of treatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(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 sovereigh) on sovereigh credit ink (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 sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Montinique, Puerto Rica, Saint Barbdéemy, Turls And Circos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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

						Ві	ANCO BPM SOCIETA' PER A	ZIONI						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0 - 3M [Austria	133 (144 2-2-388	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 134 0 144 24			0	0	0		
10 - 3M f [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [20' - more Total	Belgium	2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6		0 0 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 8		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0 - 3M[Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark			6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 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

						BA	ANCO BPM SOCIETA' PER A	ZIONI						
						_	As of 30/06/2024		_	_		_	_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
			****		Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	itive fair value	Derivatives witi	n 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	
[0 - 3M[Finland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 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	76 31 95 1,68 3,000 14 6,55	8 598 3 1,683 7 3,007 2 142	0 0 133 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 3M - 1Y 1 - 2Y 1 - 2Y	Germany	20 35 59 2.55 37	0 0 0 0 0 0 3 3 2033 4 3354 5 5 595 0 2,580 0 0 0 0 0 0	0 0 6 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 196 354 459 1,625		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 - 3M [] 3M - 1Y [] 1Y - 2Y [] 2Y - 3Y [] 3Y - 5Y [] 5Y - 10Y [] 10Y - more Total	Croatia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 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	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 0 0 0	0 0 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Ireland	2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 20 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 1Y-2Y 2Y-3Y 3Y-5Y [5Y-10Y 10Y-more	Italy	69 2,35 2,63 1,79 3,92 5,26	9 684 9 2,359 3 2,633 5 1,795 3 3,922 2 5,261 9 1,589	53 625 112 28 52 78		0 0 295 0 0 0 0 0 0 0 0 0 0 90 0 1,029 0 360	632 1,438 2,521 1,767 3,781 4,154		0 7 0 0 0 0 0 0 0 4	0 0 0 0 0 44	16 0 0 0 0 67	1,447 609 303 2 2 2 20 0		
Total	1	18,25	9 18,244	945		0 1,775	15,521	-	12	44	83	2,383		355



General governments exposures by country of the counterparty

						BA	ANCO BPM SOCIETA' PER A	ZIONI						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Latvia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [10Y-more Total	Lithuania													
[0 - 3M[Luxembourg													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Malta													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	12: 4:	0 0 0 0 1 121 8 8 49 178	6		0 0 0 0 0 0 49 49	0 0 0 121 8 0	0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Poland													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	44 66 100	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6		0 0 0 0 0	0 0 0 0 0 41 61 102	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 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 11Y-2Y 2Y-3Y [3Y-5Y [5Y-10Y Total	Romania	1 1 2 0	0 0 0 7 7 15 15 24 0 4s	6		0 0 7 15 24 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		13.



General governments exposures by country of the counterparty

						B/	ANCO BPM SOCIETA' PER A	ZIONI						
							As of 30/06/2024			_		_		
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	h negative fair value			Risk weighted exposure
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	amount
[0.3M[13M-1Y] 11Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 110Y-more	Stovakia													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Stovenia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 4 0	0 0 0 4 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	000000000000000000000000000000000000000	0 0 0 0 0		0
10 - 3M 13M - 1Y	Spain		8 498 2 422 8 688 0 3,280 9 269	0		0 0 0 62 1,417 118	151		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0	0	0	0 0 0 0 0		0
[0 · 3M[United Kingdom	2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 322	() () () () () () () () () ()	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		33
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Iceland	3	34				32							32
[0 - 3M] [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Liechtenstein													
[0 - 3M] [3M - 1Y] [13Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Norway		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 8 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 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

						B/	ANCO BPM SOCIETA' PER A	ZIONI						
							As of 30/06/2024			_		_	_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive 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	amount
[0 - 3M[Australia													
[0 - 3M[Canada													
0 - 3M 3M - 1Y 1M - 2Y 1Y - 2Y 2Y - 3Y 3Y - 5Y	Hong Kong	11	0 0 8 13 0 0 0 8 8	0 0 0 0	(0 0 0 13 13 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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[Japan		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 7 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	0	4
[0 - 3M[u.s.	566 445 6 6 6 2,642 177 3,822	565 443 0 0 0 0 0 2,642 177 7 3,827	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()	0 69 0 0 0 0 0 0 0 0 2,035 89	565 3747 0 0 0 607 88 1,634	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	56 58 44	0 0 0 5 5 8 0 2 42 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0 0 3 37 0 21 0 0	0 0 0 21 0 21	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		20
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Switzerland		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	1 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 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		20
Total Tota	Other advanced economies non EE/	1 () 7 4 4 44 6	1 0 0 0 7 7 7 7 7 1 1 4 4 1 4 1 4 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 4 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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

			BANCO BPM SOCIETA' PER AZIONI											
			_	_		_	As of 30/06/2024		_	_		_	_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balar	nce sheet	
					Non-derivative financial as	ssets by accounting portfolio		D erivatives with pos	itive fair value	Derivatives witi	n negative fair value	Off-balance st	neet exposures	
														Risk weighted exposure
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	amount
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Other Central and eastern Europe countries non EEA													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [SY - 10Y] [10Y - more	Middle East													
Total [0.3Mf] [3M-11f] [13Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean	0 2 0 13 31 0	0 2 0 0 13 31 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 13 13 2 27	0 2 0 0 0 18 0 20	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Africa	0 0 0 0 0 0 117	0 0 0 0 117 0	0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 117	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0		19
Total [0.3Mf [3M-11f [17-2Y] [27-3Y] [37-5Y] [57-10Y] [107-more Total	Others	117 2 0 0 0 0 7 49	117 1 0 0 0 0 7 7 49	0	0 0	0 0 0 0 0 0 0 7 40	117 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	148 210 0 0 0 0 0 0 0 1 1 211		8

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 least receivables". Country of treatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to botal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(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 sovereigh) on sovereigh credit ink (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 sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Montinique, Puerto Rica, Saint Barbdéemy, Turls And Circos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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.

(?) 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 e94.

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



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

									BANCO BEN 300									
					As of 30/09/2023									As of 31/12/2023				
		01052	s carrying amount/ Nominal an	nount		Accumulated impairs credit risk and provis	ment, accumulated negative ch	anges in fair value due to			Gros	s carrying amount/ Nominal a	mount		Accumulated impairs credit risk and provis	ment, accumulated negative ch	anges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ning exposures ³	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ning exposures ³	Collaterals and financial guarantees received on non- performing exposures
(main EUR)				Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁵					Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ^b	
Cash balances at central banks and other demand deposits	18,105	0	0	0					0 0	18,66	0 0		0		0			
Debt securities (including at amortised cost and fair value)	37,868	0	27	27	2	11	26		2 0	37,54	4 0	2	27		2 14	26	[2 0
Central banks	0	0	0	0					0 0		0 0		0		0		I	0 0
General governments	30,925	0	0	0	0		2		0	30,31	7 0		0		0 :	2 0	I	0 0
Credit Institutions	2,693	0	15	15	0		15		0	2,78	6 0	11	15		0 :	15	I	0 0
Other financial corporations	3,344	0	2	2	2		5 2		2 0	3,41	9 0		2 2		2	2	I	2 0
Non-financial corporations	906	0	9	9	0		2 8		0	1,02	2 0		9		0 :	. 8	[0 0
Loans and advances(including at amortised cost and fair value)	112,510	172	4,156	4,156	3,835	42:	1,957	1,90	8 1,798	110,34	0 178	4,04	4,047	3,71	6 42	1,934	1,89	90 1,679
Central banks	0	0	0	0	0				0		3 0		0		0	0	I	0 0
General governments	1,678	0	1	1	1		5 1	:	1 0	1,69	8 0				1 1	5 1	I	1 0
Credit Institutions	2,918	0	0	0	0				0	3,20	9 0		0		0 :		I	0 0
Other financial corporations	14,073	0	136	136	136	26	71	7	1 64	13,78	2 28	111	118	11	7 33	62	e	J1 55
Non-financial corporations	59,589	102	3,120	3,120	2,815	280	1,562	1,51	9 1,196	57,71	5 79	3,041	3,048	2,73	13 26	1,566	1,52	1,086
of which: small and medium-sized enterprises	34,966	74	2,725	2,725	2,422	201	1,363	1,32	0 1,044	33,95	6 71	2,59	2,591	2,30	7 20:	1,344	1,31	.2 918
of which: Loans collateralised by commercial immovable property	12,029	48	1,293	1,293	1,230	118	639	61	4 652	11,57	2 25	1,13	1,136	1,06	12	615	59	JS 514
Households	34,252	70	898	898	883	110	323	31	7 537	33,93	3 71	879	879	86	12	305	30	JO 537
of which: Loans collateralised by residential immovable property	27,891	50	571	571	560	69	137	13	4 434	27,76	6 46	579	575	56	14 81	135	12	12 440
of which: Credit for consumption	750	6	51	51	51		41	4	1 1	69	9 6	4	44	4	14	35	2	J5 1
DEBT INSTRUMENTS other than HFT	168,482	173	4,183	4,183	3,838	431	1,983	1,91	1 1,798	166,54	4 178	4,074	4,074	3,71	8 43	1,960	1,89	93 1,679
OFF-BALANCE SHEET EXPOSURES	61,648		659	659	309	41	96	1	8 18	62,36	6	70	700	34	19 31	99	- 1	18 18

⁽ii) For the definition of non-performing exposures please refer to Article 47a(3) of Resulation (EU) No 575/2013 (CRR)

institutions apporting that consistent the consistent are consistent to the consistent and the consistent are consistent to the consistent and the consistent are consistent to the consistent are consistent a

^{**}Port to a subject share frame, accommission of the subject of th

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



Performing and non-performing exposures

									BANCO BPM SO	CIETA' PER AZIONI												
					As of 31/03/2024					Au of 50/96/2024												
	Gross carrying amount? Nominal amount				Accumulated impair credit risk and provi	rment, accumulated negative chi sions ⁴	anges in fair value due to			Oros	ss carrying amount! Nominal as	nount		Accumulated impairms credit risk and provisio	ges in fair value due to							
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures	On non-perform	ning exposures ³	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing			On performing exposures ²	On non-performing exposures ³		Collaterals and financial guarantees received on non- performing exposures				
(min EUR)		and rootings and arootings		Of which: defaulted Of which Stage 3 ⁸				Of which Stage 3 ⁸					Of which: defaulted Of which Stage 3 ⁸			Of which Stage 3 ⁸						
Cash balances at central banks and other demand deposits	10,346	6 0	0	0			0 0		0	11,58	0	0	0		0	0		. 0				
Debt securities (including at amortised cost and fair value)	41,28	3 0	27	27	:	2 1	16 26		2 0	42,43		27	27		2 15	26	2	. 0				
Central banks		0	0	0			0 0		0		0	0	0		0	0	e	, 0				
General governments	32,630	0	0	0			2 0		0	33,52		0	0		0 2	0	0					
Credit institutions	3,639	0	15	15			4 15		0	3,71		15	15		0 3	15	e	, 0				
Other financial corporations	3,802	2 0	2	2		2	8 2		2 0	3,82		2	2		2 8	2	2	. 0				
Non-financial corporations	1,211	3 0	9	9			2 8		0	1,37	0	9	9		0 2	8	e	, 0				
Loans and advances (including at amortised cost and fair value)	109,053	3 183	3,967	3,967	3,53	7 42	1,885	1,80	1,650	106,51	179	3,753	3,753	3,39	5 442	1,813	1,747	1,493				
Central banks		0	0	0			0 0		0		0	0	0		0 0	0	ę	0				
General governments	1,525	5 2	1	1		1	4 1		1 0	1,49	. 1	2	2		2 4	1	7	. 0				
Credit institutions	2,29	4 0	0	0			2 0		0	2,57		0	0		0 2	0	ę	0				
Other financial corporations	13,64	1 0	116	116	11	5 2	23 58	5	57	12,02	31	117	117	11	7 36	72	72	: 44				
Non-financial corporations	58,030	115	2,981	2,981	2,50	26	1,491	1,41	1,095	57,40	73	2,905	2,905	2,55	8 293	1,471	1,410	1,023				
of which: small and medium-sized enterprises	33,504	4 74	2,501	2,501	2,23	3 20	1,280	1,24	924	33,17	67	2,424	2,424	2,19	2 223	1,265	1,234	858				
of which: Loans collateralised by commercial immovable property	11,626	5 42	1,030	1,030	86	11	17 524	471	496	11,33	30	884	884	78	5 164	475	435	402				
Households	33,560	3 66	868	868	85	13	96 336	33	497	33,02	74	730	730	71	9 106	269	264	426				
of which: Loans collateralised by residential immovable property	27,632	2 43	567	567	59	10	00 165	16	401	27,37	43	434	434	42	6 81	100	96	334				
of which: Credit for consumption	623	1 6	43	43	4	3	6 34	3	1	579	6	41	41	4	1 5	33	30	1				
DEBT INSTRUMENTS other than HFT	160,683	2 183	3,994	3,994	3,53	44	1,911	1,80	1,650	160,54	179	3,781	3,781	3,39	7 457	1,839	1,750	1,493				

(6) For the sub-bases clears Times, accommitated impairments and accommitated responses on changes in iter states do not reliable and not desirable with the supposed support and a supported and a supported and a support and a



Forborne exposures

			As of 30/	09/2023			As of 31/12/2023								
	Gross carryin exposures wi measures	g amount of th forbearance	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financi	al guarantees received rbearance measures	Gross carryin; exposures wit measures	g amount of th forbearance	Accumulated impairment, accumulate changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financia on exposures with fo	al guarantees received rbearance 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			
(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)	3,767	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 ²															
Loans and advances that have been forborne more than twice ³	0						0								
Non-performing forborne loans and advances that failed to meet the non-performing exit	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

^{OP}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) 2021/45-1. TS on Supervisory reporting, However, for the off-balance sheet instruments, sheet as a reasonable of the 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.

On 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 (excluding loans and advances (asclading loans and advances loads) and advances of the criteria sheet for significance and having a ratio of non-performing loans and advances (excluding loans and advances loads).



Forborne exposures

BANCO BPM SOCIETA' PER AZIONI

Of which non- Of which on non- and financial Of which non- Of which on non- and financial performing performing guarantees received performing performing guarantees received performing performing guarantees received performing exposures with exposures with on non-performing exposures with exposures with exposures with exposures with on non-performing exposures with expo	Ī			As of 31/0	03/2024			As of 30/06/2024									
Of which on noperforming exposures with forbearance measures (min EUR) Cash balances at central banks and other demand deposits Central banks Central banks Central spans Central sp		exposures wi		changes in fair valu and provisions for	ue due to credit risk exposures with	Collateral and financia		exposures wi		changes in fair val and provisions for	ue due to credit risk r exposures with						
Cash balances at central banks and other demand deposits 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			performing exposures with forbearance		performing exposures with forbearance		and financial guarantees received on non-performing exposures with forbearance		performing exposures with forbearance		performing exposures with forbearance						
Debt securities (including at amortised cost and fair value) 0					•												
Central banks 0 <		0	0	0	0	0	0	0	0	0	0	0	9				
General governments 0							U						o .				
Credit institutions 0 0 0 0 0 0 0 0 0		0	0	0	0	0		0	0	0	0	0					
	General governments	0	0	0	0	0		0	0	0	0	0					
Other financial corporations 0 0 0 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	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	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 <	Central banks	0	0	0	0	0	0	0	0	0	0	0	0				
General governments 1 0 0 0 0 1 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	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	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	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	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	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 3,067 1,451 622 546 1,833	DEBT INSTRUMENTS other than HFT		1,638	698		2,019		3,067	1,451	622	546	1,833					
Loan commitments given 127 64 2 2 8 5 76 31 2 1 9	Loan commitments given			2	2	8	5			2	1	9	8				
QUALITY OF FORBEARANCE ²																	
Loans and advances that have been forborne more than twice ³ 0		0						0									
On-performing forborne loans and advances that failed to meet the non-performing exit of the the non-pe	Non-performing forborne loans and advances that failed to meet the non-performing exit	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 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) 2021/461-115 on Supervisory reporting, However, for the off-balance sheet instruments, he same item ('Accumulated impairment, accumulated ranges in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because in the size is 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 (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or



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

			1(20.100.100.00					1(0	M / 4 0 / 0 0 0 0 0					4(0	4 (00 (0004					1(0)	2404004			
	As of 30/09/2023 Gross carrying amount				As of 31/12/2023 Gross carrying amount								As of 31/03/2024 Gross carrying amount						As of 30/06/2024 Gross carrying amount						
	Gross carry	ing amount				Accumulated		Gross carrying amount				Accumulated	Gross carry	ing amount				Accumulated	Gross carrying amount					Accumulated	
		Of which: non- performing	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing		Of which: non- performing	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing		Of which: non- performing	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing		Of which: non- performin	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing	
(min EUR)			defaulted			exposures*			defaulted			exposures ²			defaulted			exposures ¹			defaulted			exposures ¹	
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	690	690	21,622	402	1	20,580	815	815	20,550	450	6	20,743	807	807	20,695	435	6	20,273	750	750	20,253	408	1	
D Electricity, gas, steam and air conditioning supply	1,352	29	29	1,352	23	0	1,469	28	28	1,469	24	0	1,293	16	16	1,293	16	0	1,321	26	26	1,321	24	0	
E Water supply	782	14	14	782	10	0	770	12	12	769	10	0	870	15	15	869	10	0	868	12	12	868	9	0	
F Construction	5,486	464	464	5,480	330	0	5,269	404	404	5,262	299	0	5,276	416	416	5,274	315	0	5,149	395	395	5,146	322	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	256	8	8,621	507	507	8,602	284	8	
H Transport and storage	2,216	135	135	2,215	84	0	2,169	90	90	2,168	67	0	2,377	89	89	2,376	78	0	2,379	89	89	2,378	73	0	
I Accommodation and food service activities	2,333	229	229	2,325	120	1	2,301	221	221	2,293	126	1	2,336	201	201	2,328	113	1	2,228	150	150	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	9	0	409	8	8	386	8	0	
L Real estate activities	5,420	813	813	5,126	379	2	5,180	740	740	4,906	373	3	5,206	695	695	4,845	273	35	5,166	666	666	4,807	288	35	
M Professional, scientific and technical activities	3,140	61	61	3,140	51	0	3,390	72	72	3,390	53	0	3,909	72	72	3,906	52	1	4,023	70	70	4,020	59	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	999	23	23	981	16	0	222	10	10	222	7	0	215	11	11	215	7	0	
Loans and advances	59,589	3,120	3,120	59,228	1,837	5	57,715	3,048	3,048	57,377	1,823	10	58,030	2,981	2,981	57,588	1,701	51	57,406	2,905	2,905	56,975	1,719	45	

¹¹The items' accumulated impairment' and 'accumulated negative changes in fair value due to credit fisk on non-performing exposures' are disclosed with a posible 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 F06.01), which follows a sign convention based on a credit/debit convention, as explained in Anner V. Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting.