



## 2024 EU-wide Transparency Exercise

<b>Bank Name</b>	BPER Banca S.p.A.
<b>LEI Code</b>	N747OI7JINV7RUUH6190
<b>Country Code</b>	IT

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above, therefore this bank is not required to report it to the EBA.

## 2024 EU-wide Transparency Exercise

### Key Metrics

BPER Banca S.p.A.

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	7,756	7,736	7,968	8,153	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	7,756	7,736	7,968	8,153	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	7,906	7,887	8,614	8,799	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	7,906	7,887	8,614	8,799	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	9,688	9,664	10,388	10,579	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	9,688	9,664	10,388	10,579	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
<b>Risk exposure amounts</b>						
Total risk exposure amount	51,984	53,502	53,395	53,417	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	51,984	53,502	53,395	53,417	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.92%	14.46%	14.92%	15.26%	CA3 (1)	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.92%	14.46%	14.92%	15.26%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.21%	14.74%	16.13%	16.47%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.21%	14.74%	16.13%	16.47%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	18.64%	18.06%	19.46%	19.81%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.64%	18.06%	19.46%	19.81%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	145,235	144,279	142,420	144,449	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.44%	5.47%	6.05%	6.09%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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### Leverage ratio

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		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	7,906	7,887	8,614	8,799	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	7,906	7,887	8,614	8,799	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	145,235	144,279	142,420	144,449	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	145,235	144,279	142,420	144,449	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.44%	5.47%	6.05%	6.09%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.44%	5.47%	6.05%	6.09%	[A.2]/[B.2]	

		(in EUR, %)						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	<b>OWN FUNDS</b>	<b>9,888</b>	<b>9,664</b>	<b>10,388</b>	<b>10,579</b>	C 01.00 (0101),(0103)	Articles 41 (1) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	7,796	7,796	7,968	8,153	C 01.00 (0102),(0103)	Article 52 of CRR
	A.1.1	Capital Instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3,332	3,332	3,322	3,327	C 01.00 (0105),(0103)	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	4,336	4,631	4,862	4,932	C 01.00 (0103),(0103)	Articles 36(1) point (c), 36(2) and 36(1) point (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-100	-35	-32	-16	C 01.00 (0108),(0103)	Articles 41(10), 26(1) point (a) and 38(1) point (j) of CRR
	A.1.4	Other Reserves	776	849	849	849	C 01.00 (0103),(0103)	Articles 41(17) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0103),(0103)	Articles 41(1), 26(1) point (f) and 36(1) point (j) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	2	2	3	2	C 01.00 (0103),(0103)	Article 64 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-9	-5	-1	1	C 01.00 (0103),(0103)	Article 32 to 35 and 38(1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-487	-522	-541	-512	C 01.00 (0103),(0103) + C 01.00 (0104),(0103)	Articles 41(1), 36(1) point (b) and 37 of CRR; Article 41(1), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	-139	-182	-147	-267	C 01.00 (0107),(0103)	Articles 36(1) point (c) and 39 of CRR
	A.1.10	(-) RIB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (0106),(0103)	Articles 36(1) point (d), 40 and 130 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (0106),(0103)	Articles 41(10), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0103),(0103)	Articles 41(2), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (0104),(0103)	Articles 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (0105),(0103) + C 01.00 (0105),(0103) + C 01.00 (0107),(0103) + C 01.00 (0107),(0103) + C 01.00 (0107),(0103)	Articles 42(6), 36(1) point (h) (i) and (ii) of CRR; Article 36(1) point (h) (i), 34(2) point (b), 244(1) point (b) and 250 of CRR; Article 36(1) point (h) (ii) and 270(2) of CRR; Article 36(1) point (h) (i) and 131(6) of CRR and Article 36(1) point (i) (i) and 122(6) of CRR
	A.1.14.1	Offsetting from securitisation positions (-)	0	0	0	0	C 01.00 (0105),(0103)	Articles 36(1) point (h) (i), 242(1) point (b), 244(1) point (b) and 250 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (0106),(0103)	Articles 42(7), 36(1) point (h) (i), 43 to 46, 49(2) and (3), and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (0106),(0103)	Articles 36(1) point (c) and 39 of CRR; Article 40(1) point (a) and 40(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (0106),(0103)	Articles 42(7), 36(1) point (h) (i), 45, 46, 47, 49(1) point (b), 49(2) (i) and (ii), and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0101),(0103)	Articles 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-3	-8	-9	-10	C 01.00 (0101),(0103)	Articles 36(1) point (e) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0101),(0103)	Articles 36(1) point (e) and Article 232(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0101),(0103)	Articles 36(1) point (e) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	0	-120	-120	-120	C 01.00 (0104),(0103)	Article 3 of CRR
	A.1.20	CET1 Capital elements or deductions - other	-2	-6	-18	-31	C 01.00 (0103),(0103)	-
	A.1.21	Transitional adjustments	0	0	0	0	NAI (S.1.1.6 + L.1.1.8 + L.1.1.9)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C 01.00 (0103),(0103)	Articles 48(2) to (5), and 68 to 69 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0103),(0103)	Articles 479 and 480 of CRR
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (0103),(0103)	Articles 480 to 472, 478 and 481 of CRR	
A.2	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>150</b>	<b>150</b>	<b>646</b>	<b>646</b>	C 01.00 (0102),(0103)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	150	150	646	646	C 01.00 (0104),(0103) + C 01.00 (0107),(0103)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0104),(0103)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0104),(0103) + C 01.00 (0107),(0103) + C 01.00 (0107),(0103) + C 01.00 (0107),(0103) + C 01.00 (0107),(0103) + C 01.00 (0107),(0103)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0104),(0103) + C 01.00 (0107),(0103) + C 01.00 (0107),(0103) + C 01.00 (0107),(0103) + C 01.00 (0107),(0103)	-	
A.3	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>7,906</b>	<b>7,887</b>	<b>8,814</b>	<b>8,799</b>	C 01.00 (0101),(0103)	Article 51 of CRR	
A.4	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>1,781</b>	<b>1,777</b>	<b>1,775</b>	<b>1,780</b>	C 01.00 (0104),(0103)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,637	1,634	1,632	1,629	C 01.00 (0104),(0103) + C 01.00 (0108),(0103)	-	
A.4.2	Other Tier 2 Capital components and deductions	144	143	143	151	C 01.00 (0104),(0103) + C 01.00 (0108),(0103) + C 01.00 (0108),(0103) + C 01.00 (0108),(0103) + C 01.00 (0108),(0103) + C 01.00 (0108),(0103)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0104),(0103) + C 01.00 (0108),(0103) + C 01.00 (0108),(0103)	-	
B	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>51,984</b>	<b>53,002</b>	<b>53,395</b>	<b>53,417</b>	C 01.00 (0101),(0103)	Articles 92(3), 95, 96 and 98 of CRR	
B.1	Offsetting: Transitional adjustments included	0	0	0	0	C 01.01 (0101),(0103)	-	
CAPITAL RATIOS (%) Transitional period	C.1	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>14.92%</b>	<b>14.46%</b>	<b>14.92%</b>	<b>15.26%</b>	RA1(1)	-
	C.2	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>16.21%</b>	<b>14.74%</b>	<b>16.13%</b>	<b>16.47%</b>	RA1(2)	-
	C.3	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>18.64%</b>	<b>18.06%</b>	<b>19.66%</b>	<b>19.81%</b>	RA1(3)	-
CET1 Capital Fully loaded	D	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>7,796</b>	<b>7,736</b>	<b>7,968</b>	<b>8,153</b>	RA 1 A.1.23 A.1.23+PNUA 2+ A.1.23 A.2.2- A.2.4+PNUA A.1.23 A.2.3+PNUA	-
	E	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>14.92%</b>	<b>14.46%</b>	<b>14.92%</b>	<b>15.26%</b>	RA 1(1) (A.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.01 (0101),(0103)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.01 (0101),(0103)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.01 (0101),(0103)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 01.01 (0101),(0103)	-

(1) The fully loaded CET1 ratio is an internal calculation based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulator point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosures

2024 EU-wide Transparency Exercise

Overview of Risk exposure amounts

BPER Banca S.p.A.

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	44,419	44,921	43,484	44,713	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	20,388	21,136	19,699	19,479	C 02.00 (r0060, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - (C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002))
Of which the advanced IRB (AIRB) approach	21,458	20,998	21,028	22,358	C 02.00 (r0310, c0010) - (C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001))
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	433	514	491	462	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	108	70	88	61	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	225	188	156	144	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	804	818	982	885	C 02.00 (r0520, c0010)
Of which the standardised approach	804	818	982	885	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0010)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	5,983	6,981	6,981	6,981	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	5,983	6,981	6,981	6,981	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	13	11	1,212	171	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	51,984	53,502	53,395	53,417	

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

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

2024 EU-wide Transparency Exercise

P&L

BPER Banca S.p.A.

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	3,466	4,763	1,289	2,558
Of which debt securities income	285	398	97	200
Of which loans and advances income	2,781	3,802	1,043	2,074
Interest expenses	1,096	1,526	449	882
(Of which deposits expenses)	785	1,062	293	582
(Of which debt securities issued expenses)	198	305	109	207
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	30	31	5	37
Net Fee and commission income	1,461	1,986	505	1,004
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	55	96	15	24
Gains or (-) losses on financial assets and liabilities held for trading, net	31	116	10	-25
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-10	-122	-14	-7
Gains or (-) losses from hedge accounting, net	27	22	1	2
Exchange differences [gain or (-) loss], net	15	36	7	27
Net other operating income /(expenses)	242	330	62	158
<b>TOTAL OPERATING INCOME, NET</b>	<b>4,219</b>	<b>5,732</b>	<b>1,430</b>	<b>2,896</b>
(Administrative expenses)	2,019	3,082	711	1,593
(Cash contributions to resolution funds and deposit guarantee schemes)	175	161	112	110
(Depreciation)	172	249	63	131
Modification gains or (-) losses, net	3	3	0	-1
(Provisions or (-) reversal of provisions)	65	57	-14	-8
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-12	-31	-19	-16
(Other provisions)	77	87	5	7
Of which pending legal issues and tax litigation <sup>1</sup>	0	-10	0	0
Of which restructuring <sup>1</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	365	436	93	174
(Financial assets at fair value through other comprehensive income)	0	0	1	0
(Financial assets at amortised cost)	365	436	92	174
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	9	50	0	1
(of which Goodwill)	7	34	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	41	24	146	149
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>1,457</b>	<b>1,725</b>	<b>611</b>	<b>1,044</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>1,110</b>	<b>1,552</b>	<b>466</b>	<b>741</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>1,110</b>	<b>1,552</b>	<b>466</b>	<b>741</b>
Of which attributable to owners of the parent	1,087	1,519	457	724

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

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

2024 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

BPER Banca S.p.A.

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	12,627				11,122				11,927				9,548				IAS 1.54 (i)	
Financial assets held for trading	731	97	632	2	673	64	603	6	767	153	609	5	734	136	594	4	IFRS 7.8(a)(ii); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	862	287	76	499	870	269	79	522	892	271	111	509	909	255	108	546	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	2	0	2	0	2	0	2	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(ii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	7,153	6,120	490	542	6,859	5,844	481	535	5,606	4,711	357	538	5,121	4,247	329	546	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	108,774				109,153				107,689				109,454				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	1,690	0	1,690	0	1,123	0	1,123	0	922	0	922	0	953	0	953	0	IFRS 9.6.2.1; Annex V Part 1.22; Annex V Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-22				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets <sup>1)</sup>	11,639				12,327				12,268				12,678					
<b>TOTAL ASSETS</b>	<b>143,457</b>				<b>142,128</b>				<b>140,069</b>				<b>139,397</b>				IAS 1.8(a), 10.6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References
Breakdown of financial assets by instrument and by counterparty sector <sup>1)</sup>		Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	6,469	149	1	-3	0	-1	6,202	109	2	-3	0	-1	4,897	159	2	-2	-2	-1	4,372	191	2	-2	-1	-1	Annex V Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.32, 44(b)
Financial assets at amortised cost	Debt securities	20,712	684	0	-6	-20	0	19,634	696	0	-6	-20	0	18,643	714	0	-6	-17	0	19,175	756	0	-5	-14	0	Annex V Part 1.31, 44(b)
	Loans and advances	78,909	9,745	1,866	-205	-529	-1,017	79,239	8,833	1,730	-187	-465	-845	78,684	8,865	1,884	-171	-468	-900	80,645	8,031	2,064	-191	-455	-1,037	Annex V Part 1.32, 44(b)

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

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

## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

BPER Banca S.p.A.

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	425	301	297	286	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	1,767	2,010	2,227	2,411	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	127,401	124,511	121,511	120,489	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	312	267	256	237	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-230	-155	-154	-144	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,341	1,569	1,503	1,601	IAS 37.10; IAS 1.54(l)
Tax liabilities	73	67	95	103	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	3,314	3,993	3,813	4,046	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V.Part 1.29
<b>TOTAL LIABILITIES</b>	<b>134,403</b>	<b>132,563</b>	<b>129,547</b>	<b>129,029</b>	IAS 1.9(b); IG 6
<b>TOTAL EQUITY</b>	<b>9,054</b>	<b>9,565</b>	<b>10,522</b>	<b>10,368</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>143,457</b>	<b>142,128</b>	<b>140,069</b>	<b>139,397</b>	IAS 1.IG6

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



## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

BPER Banca S.p.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		737	568	552	524	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	1,723	1,733	0	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	2,307	2,227	2,298	1,989	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,250	2,156	2,069	1,814	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	7,297	6,004	5,628	5,225	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	2,135	1,569	1,422	1,377	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	10,084	8,408	9,009	7,751	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	3,487	3,741	4,470	3,570	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	29,260	28,602	28,288	30,426	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	26,803	25,634	24,762	26,566	ECB/2013/33 Annex 2.Part 2.9.1
	Households	66,121	65,880	64,529	64,837	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	62,531	61,897	59,962	59,943	Annex V.Part 1.42(f), 44(c)
Debt securities issued		11,922	13,173	13,303	11,883	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,664	1,681	1,652	1,668	Annex V.Part 1.37
Other financial liabilities		454	495	683	788	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>129,905</b>	<b>127,089</b>	<b>124,291</b>	<b>123,423</b>	

2024 EU-wide Transparency Exercise  
Market Risk  
BPER Banca S.p.A.

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)																							
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023										
Traded Debt Instruments	776	790	0	0	0	0						0	0	0	0								
Of which: General risk	662	686	0	0	0	0						0	0	0	0								
Of which: Specific risk	19	4	0	0	0	0						0	0	0	0								
Equities	26	28	0	0	0	0						0	0	0	0								
Of which: General risk	13	14	0	0	0	0						0	0	0	0								
Of which: Specific risk	13	14	0	0	0	0						0	0	0	0								
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
<b>Total</b>	<b>804</b>	<b>818</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024										
Traded Debt Instruments	828	768	0	0	0	0						0	0	0	0								
Of which: General risk	745	691	0	0	0	0						0	0	0	0								
Of which: Specific risk	13	12	0	0	0	0						0	0	0	0								
Equities	154	117	0	0	0	0						0	0	0	0								
Of which: General risk	77	58	0	0	0	0						0	0	0	0								
Of which: Specific risk	77	58	0	0	0	0						0	0	0	0								
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
<b>Total</b>	<b>982</b>	<b>885</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350 (3) (c) and 364 (2) a) CRD), which instead are included in the RWA OI1 template.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
Central governments or central banks	20,327	41,871	2,663		20,900	27,817	2,362	
Regional governments or local authorities	1,474	1,394	121		1,760	1,381	100	
Public sector entities	1,242	897	296		1,096	685	249	
Multilateral Development Banks	1,123	1,200	0		1,062	1,226	0	
International Organisations	422	422	0		455	455	0	
Institutions	21,238	4,898	2,287		22,224	7,024	2,744	
Corporates	17,774	8,632	7,489		19,074	9,580	8,224	
of which: SME	4,049	1,331	1,050		4,051	1,498	1,302	
Retail	8,002	2,051	1,298		8,006	2,151	1,342	
Secured by mortgages on immovable property	6,197	1,390	737		5,912	1,351	776	
of which: SME	3,184	3,090	2,256		4,823	4,782	3,386	
of which: SME	1,241	1,221	489		1,134	1,115	444	
Reserves in default	1,120	756	773	561	995	729	749	453
Items associated with particular high risk	136	113	170		129	106	159	
Covered bonds	4,181	4,181	386		4,224	4,223	601	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CUI)	87	87	0		88	88	0	
Equity	693	694	1,231		953	952	1,137	
Other exposures	1,301	1,301	1,371		1,370	1,370	1,301	
Standardised Total <sup>4</sup>	79,226	79,226	29,252	601	84,697	72,944	24,600	761

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

<sup>2</sup> Adjusted Total does not include the securitisation portfolio under the scope prior to the 2012 exercise.

<sup>3</sup> Only the most relevant categories are disclosed. These have been subject to the following risk: Credit risk (covering up to 95% of total original exposure) or Top 10 countries ranked by original exposure, calculated as of last quarter.

<sup>4</sup> Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of country.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
Central governments or central banks	25,522	37,522	2,617		22,853	33,201	2,531	
Regional governments or local authorities	2,021	391	281		1,914	359	319	
Public sector entities	914	371	286		724	343	246	
Multilateral Development Banks	26	202	0		31	191	0	
International Organisations	27	27	0		27	27	0	
Institutions	7,520	3,395	1,389		8,426	3,861	1,580	
Corporates	10,989	6,712	6,034		11,646	7,446	6,702	
of which: SME	3,773	1,109	874		3,729	1,204	951	
Retail	8,034	2,826	2,256		7,916	2,986	2,386	
Secured by mortgages on immovable property	6,031	1,175	674		5,780	1,239	701	
of which: SME	5,226	5,061	3,023		4,894	4,794	3,688	
Reserves in default	1,245	1,245	481	561	1,121	1,121	484	443
Items associated with particular high risk	1,146	349	367		972	317	232	
Covered bonds	136	111	188		129	106	159	
Claims on institutions and corporates with a ST credit assessment	681	681	114		709	709	119	
Collective investments undertakings (CUI)	0	0	0		0	0	0	
Equity	528	528	834		552	552	966	
Other exposures	269	269	2,126		312	312	2,189	
Standardised Total <sup>4</sup>	1,123	1,123	1,123	601	1,118	1,118	1,118	766

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

<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
Central governments or central banks	99	679	0		54	612	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	330	330	0		339	339	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	2,009	868	237		2,098	884	247	
Corporates	318	251	44		348	276	96	
of which: SME	196	43	33		119	49	37	
Retail	0	0	0		0	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Reserves in default	0	0	0	1	0	0	0	0
Items associated with particular high risk	0	0	0		0	0	0	
Covered bonds	1,428	1,428	143		1,498	1,498	149	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CUI)	33	33	33		33	33	33	
Equity	269	269	72		312	312	239	
Other exposures	0	0	0		0	0	0	
Standardised Total <sup>4</sup>				1				1

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

<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
Central governments or central banks	654	1,140	0		655	1,117	0	
Regional governments or local authorities	288	288	0		307	307	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	2,828	741	203		2,125	706	197	
Corporates	76	61	57		97	86	72	
of which: SME	108	28	24		94	58	50	
Retail	13	13	8		27	27	15	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Reserves in default	0	0	0	1	0	0	0	0
Items associated with particular high risk	0	0	0		0	0	0	
Covered bonds	458	458	76		458	458	74	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CUI)	14	14	14		14	14	14	
Equity	14	14	14		14	14	14	
Other exposures	0	0	0		0	0	0	
Standardised Total <sup>4</sup>				1				1

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

<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
Central governments or central banks	1,431	1,440	0		1,513	1,529	0	
Regional governments or local authorities	146	146	0		150	150	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	1,567	391	142		1,601	395	150	
Corporates	188	64	64		19	61	57	
of which: SME	39	39	26		36	36	14	
Retail	0	0	0		0	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Reserves in default	0	0	0	0	0	0	0	0
Items associated with particular high risk	0	0	0		0	0	0	
Covered bonds	233	233	41		229	229	39	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CUI)	10	10	10		10	10	10	
Equity	10	10	10		10	10	10	
Other exposures	0	0	0		0	0	0	
Standardised Total <sup>4</sup>				0				0

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

<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Netherlands									
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	2,065	427	120		1,734	382	113	
	Corporates	1,223	1,223	421		1,244	1,223	243	
	of which: SME	11	11	9		12	12	14	
	Retail	1	1	0		1	1	0	
	of which: SME	1	1	0		1	1	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Risks associated with particular high risk	0	0	0	0	0	0	0	0
	Covered bonds	346	346	47		350	350	52	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	16	16	17		17	17	16	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	<b>Standardised total<sup>4</sup></b>								

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

<sup>2</sup> Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Other Countries									
	Central governments or central banks	10	10	10		10	10	10	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	1,082	1,082	0		1,044	1,044	0	
	International Organisations	146	146	0		153	153	0	
	Institutions	0	0	0		0	0	0	
	Corporates	91	47	17		91	47	15	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Risks associated with particular high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	21	21	21		21	21	21	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	<b>Standardised total<sup>4</sup></b>								

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

<sup>2</sup> Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach								
As of 31/03/2024				As of 30/06/2024				
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<b>Consolidated data</b>	26,943	37,387	2,447		25,289	35,705	2,436	
Central governments or central banks	1,899	1,206	111		1,894	1,172	101	
Regional governments or local authorities	905	800	328		907	821	312	
Public sector entities	1,872	1,206	0		1,864	1,213	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	413	413	0		759	759	0	
Institutions	14,775	4,863	2,417		13,468	4,818	2,293	
Corporates	17,828	8,867	7,502		17,710	8,829	7,595	
of which: SME	5,754	1,386	1,001		5,332	1,204	996	
Retail	7,711	1,885	1,007		7,658	1,810	1,157	
of which: SME	5,471	1,258	899		5,071	1,264	891	
Secured by mortgages on immovable property	4,776	4,711	1,864		4,651	4,594	1,807	
of which: SME	1,137	1,133	400		1,303	1,292	464	
Exposures in default	1,643	751	247	474	1,625	754	254	474
Items associated with particular high risk	120	96	146		107	84	126	
Covered bonds	4,134	4,133	377		4,123	4,112	368	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	863	863	1,152		822	821	1,143	
Equity	0	0	0		0	0	0	
Other exposures	3,311	3,311	3,175		3,356	3,356	3,209	
<b>Standardised Total<sup>4</sup></b>	<b>28,826</b>	<b>76,965</b>	<b>23,269</b>	<b>772</b>	<b>26,922</b>	<b>67,292</b>	<b>23,625</b>	<b>793</b>

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Exposure Value does not include the securitisation portfolio unless the results refer to the 2024 exercise.  
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

Standardised Approach								
As of 31/03/2024				As of 30/06/2024				
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<b>ITALY</b>	21,183	34,051	2,338		22,321	31,252	2,338	
Central governments or central banks	1,899	1,206	109		1,894	1,198	98	
Regional governments or local authorities	612	346	225		617	301	209	
Public sector entities	19	182	0		19	176	0	
Multilateral Development Banks	27	27	0		27	27	0	
International Organisations	0	0	0		0	0	0	
Institutions	15,821	3,383	1,562		15,296	3,347	1,479	
Corporates	12,861	1,682	1,313		12,378	1,647	1,306	
of which: SME	3,513	1,128	898		3,290	1,093	799	
Retail	2,994	1,719	1,448		2,298	1,493	1,493	
of which: SME	5,298	1,325	626		4,868	962	564	
Secured by mortgages on immovable property	4,762	4,684	1,832		4,621	4,566	1,795	
of which: SME	1,132	1,132	402		1,302	1,292	464	
Exposures in default	1,892	217	229	471	1,893	219	232	469
Items associated with particular high risk	324	96	144		306	84	128	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	865	865	939		822	821	938	
Collective investments undertakings (CIU)	767	767	1,048		749	748	1,037	
Equity	0	0	0		0	0	0	
Other exposures	1,103	1,103	1,170		1,363	1,363	1,100	
<b>Standardised Total<sup>4</sup></b>	<b>23,076</b>	<b>76,965</b>	<b>23,269</b>	<b>724</b>	<b>24,633</b>	<b>67,292</b>	<b>23,625</b>	<b>767</b>

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

Standardised Approach								
As of 31/03/2024				As of 30/06/2024				
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<b>FRANCE</b>	4	376	0		54	399	0	
Central governments or central banks	0	0	0		0	0	0	
Regional governments or local authorities	341	341	0		316	316	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	294	233	101		288	221	89	
Corporates	115	54	55		77	18	18	
of which: SME	11	11	6		19	19	11	
Retail	11	11	6		19	19	11	
of which: SME	0	0	0		1	1	1	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particular high risk	1,454	1,453	1,445		1,454	1,442	1,442	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	17	17	13		16	16	13	
Covered bonds	19	19	19		19	19	19	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
<b>Standardised Total<sup>4</sup></b>	<b>4</b>	<b>376</b>	<b>0</b>	<b>1</b>	<b>54</b>	<b>399</b>	<b>0</b>	<b>4</b>

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

Standardised Approach								
As of 31/03/2024				As of 30/06/2024				
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<b>GERMANY</b>	535	1,967	0		495	999	0	
Central governments or central banks	307	307	0		302	302	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	2,007	664	101		1,967	608	105	
Corporates	75	69	39		65	69	48	
of which: SME	46	42	41		27	27	27	
Retail	29	29	11		29	29	11	
of which: SME	1	1	0		1	1	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particular high risk	469	469	72		469	469	65	
Covered bonds	11	11	10		11	11	10	
Claims on institutions and corporates with a ST credit assessment	4	4	4		4	4	4	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	11	11	10		11	11	10	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
<b>Standardised Total<sup>4</sup></b>	<b>535</b>	<b>1,967</b>	<b>0</b>	<b>1</b>	<b>495</b>	<b>999</b>	<b>0</b>	<b>1</b>

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

Standardised Approach								
As of 31/03/2024				As of 30/06/2024				
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<b>SPAIN</b>	826	829	0		820	861	0	
Central governments or central banks	303	303	0		303	303	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	1,312	263	118		1,385	269	98	
Corporates	90	42	40		61	41	39	
of which: SME	10	10	8		20	20	14	
Retail	8	4	4		4	4	1	
of which: SME	7	7	4		9	9	5	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particular high risk	0	0	0	0	0	0	0	0
Covered bonds	313	313	38		310	310	39	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	10	10	9		12	12	9	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
<b>Standardised Total<sup>4</sup></b>	<b>826</b>	<b>829</b>	<b>0</b>	<b>0</b>	<b>820</b>	<b>861</b>	<b>0</b>	<b>0</b>

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, M)									
NETHERLANDS	Capital instruments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,533	308	92		1,569	297	88	
	Corporates	263	262	215		266	266	205	
	of which SME	7	7	6		5	5	4	
	Retail	3	3	2		4	4	2	
	of which SME	1	1	1		4	4	2	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	351	351	50		347	347	50		
Collocated on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	18	18	17		18	18	17		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>(2)</sup></b>				<b>2</b>				<b>6</b>	

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, M)									
Other Countries	Capital instruments or central banks	18	18	18		18	18	18	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	1,564	1,564	0		1,563	1,563	0	
	International Organisations	364	364	0		468	467	0	
	Institutions	2	0	0		2	0	0	
	Corporates	89	45	15		97	50	17	
	of which SME	0	0	0		7	7	5	
	Retail	0	0	0		4	4	2	
	Secured by mortgages on immovable property	0	0	0		4	4	2	
	of which SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Collocated on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	2	2	2		2	2	2		
Equity	1	1	1		1	1	1		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>(2)</sup></b>				<b>4</b>				<b>6</b>	

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

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

		IRB Approach															
		As of 30/09/2023						As of 31/12/2023									
		Original Exposures <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposures <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated				Of which: subordinated				Of which: subordinated				Of which: subordinated			
Consolidated data	Central banks and central governments	0	0	0	0	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	0	0	0	0
	Corporates	46,409	891	24,161	14,469	273	751	46,759	690	24,898	14,187	201	555				
	Corporates - Of which: Specialised Lending	222	0	153	556	0	8	280	0	287	240	0	13				
	Corporates - Of which: SME	14,971	728	8,580	4,850	232	587	14,858	537	8,577	4,827	158	397				
	Retail	44,248	920	40,824	6,990	229	765	44,841	876	41,419	6,839	208	897				
	Retail - Secured on real estate property	28,103	481	28,071	4,928	87	376	28,094	464	28,424	4,768	85	383				
	Retail - Secured on real estate property - Of which: SME	5,473	239	4,992	1,248	47	165	5,438	218	4,974	1,228	43	165				
	Retail - Secured on real estate property - Of which: non-SME	23,053	222	23,053	3,683	39	211	23,596	238	24,443	1,523	42	218				
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail	15,770	480	11,899	2,062	142	389	15,848	426	12,802	2,882	122	314				
	Retail - Other Retail - Of which: SME	9,427	342	4,947	1,109	116	293	9,595	339	5,021	1,096	97	267				
Retail - Other Retail - Of which: non-SME	6,293	137	6,952	952	26	129	6,263	115	6,969	952	25	118					
Equity	0	0	0	0	0	0	0	0	0	0	0	0					
Other non-credit-obligation assets	0	0	0	2,172	0	0	0	0	0	0	2,197	0					
IRB Total <sup>3</sup>				24,831						23,785							

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

(2) IRB Total disclosed includes the Securification position unless in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpartry covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach															
		As of 30/09/2023						As of 31/12/2023									
		Original Exposures <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposures <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated				Of which: subordinated				Of which: subordinated				Of which: subordinated			
ITALY	Central banks and central governments	0	0	0	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	0	0	0	
	Corporates	45,194	891	23,063	14,113	273	750	45,520	690	23,565	13,870	201	534				
	Corporates - Of which: Specialised Lending	202	0	153	546	0	8	329	0	276	230	0	13				
	Corporates - Of which: SME	14,933	728	8,546	4,833	232	587	14,822	537	8,551	4,804	158	397				
	Retail	44,138	927	40,733	6,940	228	762	44,729	876	41,322	6,772	207	695				
	Retail - Secured on real estate property	28,107	489	28,048	4,892	88	374	28,094	452	28,398	4,728	88	381				
	Retail - Secured on real estate property - Of which: SME	5,470	238	4,990	1,245	47	165	5,434	218	4,971	1,228	43	164				
	Retail - Secured on real estate property - Of which: non-SME	22,987	220	23,854	3,648	39	209	23,470	234	24,363	3,498	42	217				
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail	15,099	488	11,887	2,057	142	388	15,825	424	11,987	2,847	122	314				
	Retail - Other Retail - Of which: SME	9,418	342	4,940	1,109	116	293	9,576	339	5,028	1,096	97	267				
Retail - Other Retail - Of which: non-SME	6,281	136	6,947	949	26	129	6,250	114	6,958	949	25	107					
Equity	0	0	0	0	0	0	0	0	0	0	0	0					
Other non-credit-obligation assets	0	0	0	2,172	0	0	0	0	0	0	2,197	0					
IRB Total <sup>3</sup>				24,831						23,785							

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

		IRB Approach															
		As of 30/09/2023						As of 31/12/2023									
		Original Exposures <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposures <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated				Of which: subordinated				Of which: subordinated				Of which: subordinated			
FRANCE	Central banks and central governments	0	0	0	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	0	0	0	
	Corporates	0	0	221	103	0	0	228	0	218	0	60	0				
	Corporates - Of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0				
	Corporates - Of which: SME	4	0	4	2	0	0	4	0	4	1	0	0				
	Retail	4	0	3	1	0	0	4	0	3	1	0	0				
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Secured on real estate property - Of which: SME	4	0	3	1	0	0	4	0	3	1	0	0				
	Retail - Secured on real estate property - Of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail	1	0	0	0	0	0	1	0	0	0	0	0				
	Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
Retail - Other Retail - Of which: non-SME	1	0	0	0	0	0	1	0	0	0	0	0					
Equity	0	0	0	0	0	0	0	0	0	0	0	0					
Other non-credit-obligation assets	0	0	0	2,172	0	0	0	0	0	0	2,197	0					
IRB Total <sup>3</sup>				24,831						23,785							

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

		IRB Approach															
		As of 30/09/2023						As of 31/12/2023									
		Original Exposures <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposures <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated				Of which: subordinated				Of which: subordinated				Of which: subordinated			
GERMANY	Central banks and central governments	0	0	0	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	0	0	0	
	Corporates	142	0	141	39	0	0	145	0	145	35	0	0				
	Corporates - Of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0				
	Corporates - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail	0	0	5	2	0	0	7	0	6	3	0	0				
	Retail - Secured on real estate property	5	0	5	2	0	0	6	0	6	3	0	0				
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Secured on real estate property - Of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail	0	0	1	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	1	0	1	0	0	0	0	0	0	0	0	0					
Equity	0	0	0	0	0	0	0	0	0	0	0	0					
Other non-credit-obligation assets	0	0	0	2,172	0	0	0	0	0	0	2,197	0					
IRB Total <sup>3</sup>				24,831						23,785							

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

		IRB Approach															
		As of 30/09/2023						As of 31/12/2023									
		Original Exposures <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposures <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated				Of which: subordinated				Of which: subordinated				Of which: subordinated			
SPAIN	Central banks and central governments	0	0	0	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	0	0	0	
	Corporates	12	0	11	30	0	0	12	0	11	30	0	0				
	Corporates - Of which: Specialised Lending	4	0	4	4	0	0	4	0	4	4	0	0				
	Corporates - Of which: SME	3	0	3	1	0	0	3	0	3	1	0	0				
	Retail	3	0	3	1	0	0	3	0	3	1	0	0				
	Retail - Secured on real estate property	0	0	0	0	0	0	1	0	1	0	0	0				
	Retail - Secured on real estate property - Of which: SME	3	0	3	1	0	0	3	0	3	1	0	0				
	Retail - Secured on real estate property - Of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
Retail - Other Retail - Of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0					
Equity	0	0	0	0	0	0	0	0	0	0	0	0					
Other non-credit-obligation assets	0	0	0	2,172	0	0	0	0	0	0	2,197	0					
IRB Total <sup>3</sup>				24,831						23,785							

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

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

BPER Banca S.p.A.

		IRB Approach										
		As of 30/09/2023					As of 31/12/2023					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: collateral		Of which: collateral		Of which: collateral		Of which: collateral				
NETHERLANDS	Central banks and central governments	0	0	0	0	0	0	0	0			
	Institutions	0	0	0	0	0	0	0	0			
	Corporates	64	64	11	0	70	70	11	0			
	Corporate - Of which: Specialised Lending	0	0	0	0	0	0	0	0			
	Corporate - Of which: SME	1	1	0	0	1	1	0	0			
	Retail	1	1	0	0	1	1	0	0			
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0			
	Retail - Secured on real estate property - Of which: SME	1	1	0	0	1	1	0	0			
	Retail - Secured on real estate property - Of which: non-SME	0	0	0	0	0	0	0	0			
	Retail - Qualifying Revolving	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			
	Retail - Other Retail - Of which: non-SME	0	0	0	0	0	0	0	0			
	Equity	0	0	0	0	0	0	0	0			
Other non-credit-obligation assets	0	0	0	0	0	0	0	0				
IRB Total												

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

		IRB Approach										
		As of 30/09/2023					As of 31/12/2023					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: collateral		Of which: collateral		Of which: collateral		Of which: collateral				
Other Countries	Central banks and central governments	0	0	0	0	0	0	0	0			
	Institutions	0	0	0	0	0	0	0	0			
	Corporates	0	2	1	0	0	1	0	0			
	Corporate - Of which: Specialised Lending	0	0	0	0	0	0	0	0			
	Corporate - Of which: SME	0	2	1	0	0	1	0	0			
	Retail	3	3	1	0	4	3	2	0			
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0			
	Retail - Secured on real estate property - Of which: SME	3	3	1	0	3	2	1	0			
	Retail - Secured on real estate property - Of which: non-SME	0	0	0	0	0	0	0	0			
	Retail - Qualifying Revolving	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			
	Retail - Other Retail - Of which: non-SME	0	0	0	0	0	0	0	0			
	Equity	0	0	0	0	0	0	0	0			
Other non-credit-obligation assets	0	0	0	0	0	0	0	0				
IRB Total												

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



		IRB Approach															
		As of 31/03/2024						As of 30/06/2024									
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
Consolidated data	Central banks and central governments	0	0	0	0	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	0	0	0	0
	Corporates	48,029	720	25,072	14,429	208	555	68,142	880	25,942	15,448	359	604				
	Corporates - Of Which: Specialised Lending	364	0	308	258	0	20	370	0	338	233	0	13				
	Corporates - Of Which: SME	14,808	565	8,555	4,684	164	409	15,311	670	8,800	5,368	282	455				
	Retail	49,756	842	45,437	6,599	223	766	45,645	1,015	42,330	6,930	337	792				
	Retail - Secured on real estate property	20,145	487	29,632	4,611	94	458	29,895	522	26,434	4,729	132	482				
	Retail - Secured on real estate property - Of Which: SME	5,376	231	4,932	1,395	47	177	5,383	248	4,944	1,140	70	183				
	Retail - Secured on real estate property - Of Which: non-SME	12,939	256	24,700	3,217	47	281	24,437	273	25,490	5,580	63	289				
	Retail - Qualifying Resolving	0	0	0	0	0	0	1,231	26	1,188	122	12	29				
Retail - Other Retail	15,573	455	11,615	1,988	127	358	14,602	488	16,076	2,059	192	359					
Retail - Other Retail - Of Which: SME	9,369	329	4,886	1,061	59	218	9,421	353	4,935	1,226	100	228					
Retail - Other Retail - Of Which: non-SME	6,184	125	6,719	927	28	122	5,191	114	5,591	833	32	111					
Equity	0	0	0	0	0	0	0	0	0	0	0	0					
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0					
IRB Total <sup>3</sup>																	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) IRB Total does not include the Securitisation portion unlike in the results prior to the 2013 exercise.  
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of country risk covering up to 2% of total original exposure in Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach															
		As of 31/03/2024						As of 30/06/2024									
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
ITALY	Central banks and central governments	0	0	0	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	0	0	0	
	Corporates	46,880	720	23,595	14,140	208	554	46,549	880	24,536	15,139	359	604				
	Corporates - Of Which: Specialised Lending	395	0	297	250	0	14	370	0	339	233	0	13				
	Corporates - Of Which: SME	14,878	565	8,553	4,648	164	408	15,277	670	8,773	5,251	282	450				
	Retail	44,644	939	41,340	6,542	223	743	44,441	1,012	42,389	6,823	336	779				
	Retail - Secured on real estate property	20,084	488	29,338	4,578	94	458	29,765	520	26,360	4,686	132	480				
	Retail - Secured on real estate property - Of Which: SME	5,373	231	4,909	1,394	47	177	5,365	248	4,942	1,179	70	182				
	Retail - Secured on real estate property - Of Which: non-SME	23,722	254	24,429	3,184	46	279	24,379	271	25,418	3,518	63	288				
	Retail - Qualifying Resolving	0	0	0	0	0	0	1,208	26	1,188	122	12	29				
Retail - Other Retail	15,500	454	11,802	1,984	127	337	14,538	487	16,070	2,003	191	338					
Retail - Other Retail - Of Which: SME	9,369	329	4,894	1,061	59	216	9,393	353	4,935	1,154	100	228					
Retail - Other Retail - Of Which: non-SME	6,170	125	6,908	924	28	122	5,176	114	5,879	829	32	110					
Equity	0	0	0	0	0	0	0	0	0	0	0	0					
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0					
IRB Total																	

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

		IRB Approach															
		As of 31/03/2024						As of 30/06/2024									
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
FRANCE	Central banks and central governments	0	0	0	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	0	0	0	
	Corporates	183	0	193	34	0	0	186	0	195	59	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	2	1	0	0	0	0	5	3	0	0				
	Retail	5	0	4	1	0	0	19	0	18	18	0	0				
	Retail - Secured on real estate property	4	0	4	1	0	0	4	0	4	1	0	0				
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	1	0	0	4	0	4	1	0	0				
	Retail - Qualifying Resolving	0	0	0	0	0	0	15	0	14	17	0	0				
Retail - Other Retail	1	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	1	0	0	0	0	0	0	0	0	0	0	0					
Equity	0	0	0	0	0	0	0	0	0	0	0	0					
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0					
IRB Total																	

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

		IRB Approach															
		As of 31/03/2024						As of 30/06/2024									
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
GERMANY	Central banks and central governments	0	0	0	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	0	0	0	
	Corporates	145	0	145	34	0	0	146	0	145	44	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	3	1	0	0	0	0	3	1	0	0				
	Retail	7	0	7	2	0	0	26	0	25	25	0	0				
	Retail - Secured on real estate property	7	0	6	2	0	0	7	0	6	2	0	0				
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Qualifying Resolving	0	0	0	0	0	0	19	0	19	23	0	0				
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0					
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0					
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0					
Equity	0	0	0	0	0	0	0	0	0	0	0	0					
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0					
IRB Total																	

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

		IRB Approach															
		As of 31/03/2024						As of 30/06/2024									
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
SPAIN	Central banks and central governments	0	0	0	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	0	0	0	
	Corporates	34	0	34	41	0	1	26	0	26	32	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	3	1	0	0	0	0	3	1	0	0				
	Retail	3	0	2	1	0	0	3	0	2	1	0	0				
	Retail - Secured on real estate property	3	0	2	1	0	0	3	0	2	1	0	0				
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Secured on real estate property - Of Which: non-SME	0	0	2	1	0	0	0	0	2	1	0	0				
	Retail - Qualifying Resolving	0	0	0	0	0	0	0	0	0	0	0	0				
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0					
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0					
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0					
Equity	0	0	0	0	0	0	0	0	0	0	0	0					
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0					
IRB Total																	

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

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

BPER Banca S.p.A.

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: off-balance		Of which: off-balance		Of which: off-balance		Of which: off-balance			
NETHERLANDS	Central banks and central governments	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0		
	Corporates	43	0	43	13	0	0	42	13		
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0		
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail	1	0	1	0	0	0	2	1		
	Retail - Secured on real estate property	1	0	1	0	0	0	2	1		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	2	1		
	Retail - Qualifying Reserving	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		
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0		
	Equity	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0			
IRB Total											

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: off-balance		Of which: off-balance		Of which: off-balance		Of which: off-balance			
Other Countries	Central banks and central governments	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0		
	Corporates	3	0	3	0	0	0	3	0		
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0		
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail	3	0	3	1	0	0	3	1		
	Retail - Secured on real estate property	3	0	3	1	0	0	3	1		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	1	0	0	3	1		
	Retail - Qualifying Reserving	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		
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0		
	Equity	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0			
IRB Total											

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



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

BPER Banca S.p.A.

As of 31/12/2023

(min EUR)		Direct exposures													Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures								
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Carrying amount	Notional amount	Carrying amount		Notional amount	Nominal	Provisions
[ 0 - 3M]	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y1 - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y1 - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y1 - more	65	65	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	65	65	0	0	0	0	0	0	0	65	0	0	0	0	0	0	0	0
[ 0 - 3M]	France	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		22	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		40	40	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		36	36	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y1 - 5Y]		26	26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y1 - 10Y]		213	213	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y1 - more	36	36	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	372	372	0	0	0	0	0	0	0	362	0	0	0	0	0	0	0	0
[ 0 - 3M]	Germany	70	70	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		159	159	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		33	33	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y1 - 5Y]		23	23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y1 - 10Y]		494	494	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y1 - more	134	134	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	913	913	0	0	0	0	0	0	0	896	0	0	0	0	0	0	0	0
[ 0 - 3M]	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y1 - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y1 - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y1 - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M]	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y1 - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y1 - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y1 - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M]	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y1 - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y1 - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y1 - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M]	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y1 - 5Y]		12	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y1 - 10Y]		118	118	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y1 - more	32	32	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	162	162	0	0	0	0	0	0	0	162	0	0	0	0	0	0	0	0
[ 0 - 3M]	Italy	357	357	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		646	646	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		1,404	1,404	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		1,291	1,291	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y1 - 5Y]		2,842	2,842	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y1 - 10Y]		4,189	4,189	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y1 - more	1,924	1,924	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	11,720	11,720	0	0	0	0	0	0	0	11,804	0	0	0	0	1,241	0	0	443







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

BPER Banca S.p.A.

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Carrying amount	Notional amount		Carrying amount	Notional amount	Nominal
[ 0 - 3M ]	Other Central and eastern Europe countries non EEA																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more ]																	
Total																	
[ 0 - 3M ]	Middle East																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more ]																	
Total																	
[ 0 - 3M ]	Latin America and the Caribbean																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more ]																	
Total																	
[ 0 - 3M ]	Africa																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more ]																	
Total																	
[ 0 - 3M ]	Others																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more ]																	
Total																	

**Notes and definitions**

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

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

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

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

**Regions**

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

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

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

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

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

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

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

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





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

BPER Banca S.p.A.

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet					
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[ 0 - 3M]	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more]	64	64	0	0	0	64	0	0	0	0	0	0	0	0	
Total	64	64	0	0	0	64	0	0	0	0	0	0	0	0	
[ 0 - 3M]	France	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y]		4	4	0	0	0	4	0	0	0	0	0	0	0	
[ 1Y - 2Y]		56	56	0	0	0	56	0	0	0	0	0	0	0	
[ 2Y - 3Y]		68	68	0	0	0	50	0	0	0	0	0	0	0	
[ 3Y - 5Y]		26	26	0	0	0	23	0	0	0	0	0	0	0	
[ 5Y - 10Y]		183	183	0	0	0	156	0	0	0	0	0	0	0	
[ 10Y - more]	13	13	0	0	0	13	0	0	0	0	0	0	0		
Total	345	345	0	0	0	302	0	0	0	0	0	0	0	0	
[ 0 - 3M]	Germany	110	110	0	0	110	0	0	0	0	0	0	0	0	
[ 3M - 1Y]		43	43	0	0	0	43	0	0	0	0	0	0	0	
[ 1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y]		23	23	0	0	0	23	0	0	0	0	0	0	0	
[ 3Y - 5Y]		30	30	0	0	0	30	0	0	0	0	0	0	0	
[ 5Y - 10Y]		461	461	0	0	17	444	0	0	0	0	0	0	0	
[ 10Y - more]	131	131	0	0	0	131	0	0	0	0	0	0	0		
Total	797	797	0	0	17	781	0	0	0	0	0	0	0	0	
[ 0 - 3M]	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M]	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	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	
[ 3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M]	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y]		12	12	0	0	0	12	0	0	0	0	0	0	0	
[ 3Y - 5Y]		10	10	0	0	0	10	0	0	0	0	0	0	0	
[ 5Y - 10Y]		108	108	0	0	0	108	0	0	0	0	0	0	0	
[ 10Y - more]	31	31	0	0	0	31	0	0	0	0	0	0	0		
Total	159	159	0	0	0	159	0	0	0	0	0	0	0	0	
[ 0 - 3M]	Italy	341	340	0	0	0	340	0	0	0	0	0	0	0	
[ 3M - 1Y]		1,818	1,822	0	0	46	1,827	0	0	0	0	1,811	0	0	
[ 1Y - 2Y]		900	987	0	0	433	554	0	0	0	0	2	0	0	
[ 2Y - 3Y]		821	821	1	0	28	794	0	0	0	0	0	0	0	
[ 3Y - 5Y]		2,402	2,402	5	0	458	1,938	0	0	0	0	0	0	0	
[ 5Y - 10Y]		4,064	4,062	6	0	163	3,893	0	0	0	0	2	0	0	
[ 10Y - more]	2,002	2,002	5	0	8	1,991	0	0	0	0	0	0	0		
Total	11,705	11,697	29	0	1,131	10,547	0	0	0	0	1,137	0	0	374	







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

BPER Banca S.p.A.

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Carrying amount	Notional amount		Carrying amount	Notional amount	Nominal
[ 0 - 3M ]	Other Central and eastern Europe countries non EEA																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more ]																	
Total																	
[ 0 - 3M ]	Middle East																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]		14	14														
[ 10Y - more ]																	
Total		14	14														14
[ 0 - 3M ]	Latin America and the Caribbean																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more ]																	
Total		0	0														0
[ 0 - 3M ]	Africa																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more ]																	
Total		4	11														1
[ 0 - 3M ]	Others																
[ 3M - 1Y ]		39	19					19	0								
[ 1Y - 2Y ]		240	240					197	44								
[ 2Y - 3Y ]		37	37					14	23								
[ 3Y - 5Y ]		116	116					8	108								
[ 5Y - 10Y ]	116	116					48	69									
[ 10Y - more ]	230	230					12	217									
Total		759	759				288	460									0

Notes and definitions

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

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

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

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "or 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

2024 EU-wide Transparency Exercise  
Performing and non-performing exposures  
BPER Banca S.p.A.

	As of 30/09/2023										As of 31/12/2023																										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>					Collaterals and financial guarantees received on non-performing exposures															
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>2)</sup>				On performing exposures <sup>3)</sup>	On non-performing exposures <sup>3)</sup>					Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>2)</sup>				On performing exposures <sup>3)</sup>	On non-performing exposures <sup>3)</sup>																			
		Of which: defaulted	Of which Stage 3 <sup>4)</sup>				Of which: defaulted	Of which Stage 3 <sup>4)</sup>					Of which: defaulted	Of which Stage 3 <sup>4)</sup>				Of which: defaulted	Of which Stage 3 <sup>4)</sup>																		
mil. EUR																																					
Cash balances at central banks and other demand deposits	11,882	0	0	0	0	2	0	0	0	0	10,316	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Debt securities (including at amortised cost and fair value)	28,069	0	1	1	1	29	1	1	0	28,688	0	2	2	2	29	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	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	14,922	0	0	0	0	4	0	0	0	13,534	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
Credit institutions	9,139	0	0	0	0	3	0	0	0	9,209	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	2,716	0	0	0	0	21	0	0	0	2,666	0	0	0	0	21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	1,293	0	1	1	1	1	1	1	0	1,313	0	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
Loans and advances (including at amortised cost and fair value)	89,714	362	2,530	2,530	1,866	797	1,449	1,017	953	90,788	269	2,197	2,197	1,730	676	1,154	846	879	879	879	879	879	879	879	879	879	879	879	879	879	879	879	879	879	879	879	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	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	2,879	0	14	14	14	3	3	3	4	2,723	1	9	9	9	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	
Credit institutions	795	3	0	0	0	23	0	0	0	647	22	0	0	0	23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	4,200	2	49	49	19	34	13	24	4,188	8	23	25	24	28	15	14	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	
Non-financial corporations	40,224	159	1,729	1,729	1,254	413	1,111	776	551	41,211	94	1,445	1,445	1,103	381	838	597	518	518	518	518	518	518	518	518	518	518	518	518	518	518	518	518	518	518	518	
of which: small and medium-sized enterprises	21,689	131	1,507	1,507	1,111	259	970	688	497	21,721	72	1,268	1,268	978	242	740	537	471	471	471	471	471	471	471	471	471	471	471	471	471	471	471	471	471	471	471	
of which: Loans collateralized by commercial immovable property	6,968	49	504	504	338	164	263	172	230	6,671	18	441	441	318	144	244	169	169	169	169	169	169	169	169	169	169	169	169	169	169	169	169	169	169	169	169	
Households	41,641	188	737	737	586	286	310	222	372	42,018	143	718	718	565	264	299	231	231	231	231	231	231	231	231	231	231	231	231	231	231	231	231	231	231	231	231	
of which: Loans collateralized by residential immovable property	30,722	109	360	360	295	189	108	82	249	31,314	90	378	378	319	179	141	109	109	109	109	109	109	109	109	109	109	109	109	109	109	109	109	109	109	109	109	
of which: Credit for consumption	4,708	17	76	76	72	23	33	31	13	4,831	18	77	77	73	23	34	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	
DEBT INSTRUMENTS other than MPT	129,667	362	2,531	2,531	1,866	798	1,450	1,018	953	127,797	269	2,199	2,199	1,732	706	1,155	846	879	879	879	879	879	879	879	879	879	879	879	879	879	879	879	879	879	879	879	
OFF-BALANCE SHEET EXPOSURES	49,824	363	263	263	298	83	89	42	67	41,141	323	323	323	264	67	67	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42		

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

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

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

<sup>4)</sup> For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporarily F 18.00 / F 18.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>5)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2024 EU-wide Transparency Exercise  
Performing and non-performing exposures  
BPER Banca S.p.A.

	As of 31/03/2024											As of 30/06/2024										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(2)</sup>					Collateral and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(2)</sup>					Collateral and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <90 days	Of which non-performing <sup>(1)</sup>				On performing exposures <sup>(5)</sup>	On non-performing exposures <sup>(5)</sup>					Of which performing but past due >30 days and <90 days	Of which non-performing <sup>(1)</sup>				On performing exposures <sup>(5)</sup>	On non-performing exposures <sup>(5)</sup>				
		Of which: defaulted	Of which Stage <sup>3)</sup>				Of which Stage <sup>3)</sup>	Of which Stage <sup>3)</sup>	Of which: defaulted	Of which Stage <sup>3)</sup>			Of which Stage <sup>3)</sup>									
(in € M)																						
Cash balances at central banks and other demand deposits	11,224	0	0	0	0	2	0	0	0	0	8,883	0	0	0	0	1	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	24,456	0	2	2	2	27	1	1	0	0	24,526	0	2	2	2	23	1	1	1	1	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	12,919	0	0	0	0	4	0	0	0	0	13,396	0	4	4	4	0	0	0	0	0	0	
Credit institutions	7,915	0	0	0	0	1	0	0	0	0	7,675	0	0	0	0	1	0	0	0	0	0	
Other financial corporations	2,363	0	0	0	0	19	0	0	0	0	2,234	0	0	0	0	15	0	0	0	0	0	
Non-financial corporations	1,252	0	2	2	2	2	1	2	0	0	1,224	0	2	2	2	1	1	1	1	1	0	
Loans and advances (including at amortised cost and fair value)	94,418	322	2,337	2,337	1,884	667	1,266	960	906	91,480	303	2,514	2,514	2,064	661	1,339	1,037	987	987	987		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	2,977	1	7	7	7	1	4	4	0	2,805	0	11	11	11	1	1	1	1	1	1		
Credit institutions	699	22	0	0	0	23	0	0	0	603	3	0	0	0	23	0	0	0	0	0		
Other financial corporations	4,410	1	26	26	20	37	10	14	10	4,899	1	28	28	26	56	18	15	9	9	9		
Non-financial corporations	40,244	140	1,520	1,520	1,188	343	891	658	537	40,704	153	1,610	1,610	1,281	335	931	702	571	571	571		
of which: small and medium-sized enterprises	21,051	98	1,315	1,315	1,042	229	779	583	481	20,692	56	1,403	1,403	1,129	219	807	613	518	518	518		
of which: Loans collateralised by commercial immovable property	6,519	43	448	448	322	138	254	174	188	6,361	23	481	481	358	126	279	198	198	198	198		
Households	42,117	158	785	785	665	253	308	284	359	42,689	148	865	865	748	247	387	315	463	463	463		
of which: Loans collateralised by residential immovable property	31,820	97	409	409	348	165	170	134	235	32,383	90	440	440	379	162	184	148	251	251	251		
of which: Credit for consumption	4,824	20	84	84	83	24	42	43	12	4,941	18	88	88	88	25	48	44	13	13	13		
DEBT INSTRUMENTS other than HFT	126,892	322	2,339	2,339	1,884	665	1,267	961	906	125,671	303	2,516	2,516	2,064	664	1,340	1,038	987	987	987		
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>42,486</b>		<b>338</b>	<b>338</b>	<b>274</b>	<b>90</b>	<b>161</b>	<b>26</b>	<b>64</b>	<b>42,198</b>		<b>375</b>	<b>375</b>	<b>297</b>	<b>48</b>	<b>59</b>	<b>28</b>		<b>27</b>	<b>27</b>		

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

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

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

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework template F 18.00 / F 19.00, which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2012/1451 - (ES) on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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



2024 EU-wide Transparency Exercise

Forborne exposures

BPER Banca S.p.A.

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>1</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0		
General governments	0	0	0	0	0		0	0	0	0		
Credit institutions	0	0	0	0	0		0	0	0	0		
Other financial corporations	0	0	0	0	0		0	0	0	0		
Non-financial corporations	0	0	0	0	0		0	0	0	0		
Loans and advances (including at amortised cost and fair value)	1,813	738	467	362	1,219	362	1,617	614	398	310	1,090	285
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	5	0	0	0	0	0	5	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	42	34	13	12	29	22	7	5	4	4	3	2
Non-financial corporations	1,287	533	367	293	818	230	1,141	437	291	236	748	187
of which: small and medium-sized enterprises	927	438	282	236	615		826	346	223	184	568	
Households	479	170	87	56	372	110	464	172	103	71	339	97
DEBT INSTRUMENTS other than HFT	1,813	738	467	362	1,219		1,617	614	398	310	1,090	
Loan commitments given	45	14	0	0	4	1	42	14	0	0	4	2
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

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

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

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

2024 EU-wide Transparency Exercise

Forborne exposures

BPER Banca S.p.A.

	As of 31/03/2024						As of 30/06/2024						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	1,566	650	431	351	999	278	1,526	685	446	369	954	294	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	14	0	0	0	8	0	14	0	0	0	8	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	7	5	4	3	3	2	14	13	7	7	6	6	
Non-financial corporations	1,087	457	311	262	667	180	1,045	476	320	272	624	189	
of which: small and medium-sized enterprises	777	361	236	205	510		744	376	237	208	480		
Households	458	188	116	86	321	96	454	196	118	89	315	100	
DEBT INSTRUMENTS other than HFT	1,566	650	431	351	999		1,526	685	446	369	954		
Loan commitments given	37	15	0	0	4	2	42	13	0	0	5	2	
QUALITY OF FORBEARANCE <sup>2</sup>													
Loans and advances that have been forborne more than twice <sup>2</sup>	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0						

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

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

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

**2024 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 BPER Banca S.p.A.

(min EUR)	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	1,039	41	41	1,039	33	0	1,033	31	31	1,033	25	0	1,029	32	32	1,029	27	0	1,037	37	37	1,037	29	0
B Mining and quarrying	70	2	2	70	2	0	72	2	2	72	1	0	84	2	2	84	2	0	77	2	2	77	1	0
C Manufacturing	13,206	204	204	13,226	301	0	13,207	288	288	13,211	246	0	13,216	310	310	13,216	297	0	13,426	341	341	13,241	259	0
D Electricity, gas, steam and air conditioning supply	798	59	59	798	44	0	1,057	38	38	1,057	36	0	1,102	35	35	1,102	37	0	1,058	36	36	1,058	37	0
E Water supply	746	9	9	744	17	0	759	7	7	759	9	0	784	8	8	784	8	0	789	8	8	789	8	0
F Construction	3,233	301	301	3,233	255	0	3,187	239	239	3,187	206	0	3,075	245	245	3,075	207	0	2,976	255	255	2,976	211	0
G Wholesale and retail trade	7,117	256	256	7,117	195	0	7,293	217	217	7,292	148	0	7,153	234	234	7,152	161	0	7,117	250	250	7,116	168	0
H Transport and storage	1,419	59	59	1,412	68	0	1,513	51	51	1,510	64	0	1,488	54	54	1,485	54	0	1,531	49	49	1,526	50	0
I Accommodation and food service activities	1,975	142	142	1,976	89	0	1,783	112	112	1,783	73	0	1,744	119	119	1,744	75	0	1,674	127	127	1,674	80	0
J Information and communication	1,148	26	26	1,148	28	0	1,129	22	22	1,129	21	0	1,145	25	25	1,145	24	0	1,194	27	27	1,194	26	0
K Financial and insurance activities	232	0	0	232	0	0	224	1	1	224	1	0	80	1	1	80	1	0	81	1	1	81	1	0
L Real estate activities	4,207	377	377	4,207	311	0	4,131	304	304	4,131	259	0	4,017	310	310	4,017	268	0	3,964	316	316	3,964	273	0
M Professional, scientific and technical activities	2,248	35	35	2,248	53	0	2,463	51	51	2,463	64	0	2,433	51	51	2,433	56	0	2,961	56	56	2,961	64	0
N Administrative and support service activities	1,372	30	30	1,372	26	0	1,275	14	14	1,275	13	0	1,330	16	16	1,330	14	0	1,330	20	20	1,330	16	0
O Public administration and defence, compulsory social security	30	1	1	30	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	51	2	2	51	1	0	53	2	2	53	1	0	51	2	2	51	1	0	50	2	2	50	1	0
Q Human health services and social work activities	618	30	30	618	29	0	601	23	23	601	17	0	590	23	23	590	19	0	571	24	24	571	18	0
R Arts, entertainment and recreation	212	16	16	212	10	0	208	24	24	208	14	0	233	26	26	233	16	0	221	27	27	221	17	0
S Other services	456	24	24	456	15	0	414	19	19	414	9	0	387	23	23	387	19	0	448	25	25	448	9	0
Loans and advances	40,224	1,729	1,729	40,147	1,523	0	41,311	1,445	1,445	41,331	1,187	0	40,344	1,520	1,520	40,132	1,234	0	40,704	1,610	1,610	40,594	1,268	0

<sup>1</sup> The items "accumulated impairment" and "accumulated negative changes in fair value due to credit risk on non-performing exposures" are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FRRREP framework (template F.08.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.