



2023 EU-wide Transparency Exercise

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

2023 EU-wide Transparency Exercise

Key Metrics

BANCO BPM SOCIETA' PER AZIONI

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	8,316	8,604	8,076	8,386	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	7,761	8,061	8,076	8,386	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	9,705	9,994	9,466	9,776	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	9,151	9,450	9,466	9,776	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	11,495	11,719	11,192	11,484	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	10,941	11,175	11,192	11,484	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	61,606	60,063	59,514	58,859	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	61,450	59,911	59,514	58,859	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.50%	14.33%	13.57%	14.25%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.63%	13.45%	13.57%	14.25%	(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	15.75%	16.64%	15.91%	16.61%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.89%	15.77%	15.91%	16.61%	(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	18.66%	19.51%	18.81%	19.51%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.80%	18.65%	18.81%	19.51%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	200,479	191,941	200,940	201,645	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.84%	5.21%	4.71%	4.85%	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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(mln EUR, %)		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	9,705	9,994	9,466	9,776	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	8,786	9,075	9,466	9,776	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	200,479	191,941	200,940	201,645	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	199,560	191,022	200,940	201,645	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.84%	5.21%	4.71%	4.85%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.40%	4.75%	4.71%	4.85%	[A.2]/[B.2]	

		(mln EUR, %)						
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	11,495	11,719	11,192	11,484	C 01.00 (0000,0000)	Articles 4(1)(b) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	8,316	8,604	8,076	8,386	C 01.00 (0000,0000)	Article 59 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	7,082	7,082	7,072	7,077	C 01.00 (0000,0000)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	234	337	138	319	C 01.00 (0130,0000)	Articles 36(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-636	-624	-271	-261	C 01.00 (0100,0000)	Articles 4(1)(b), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	4,223	4,210	4,527	4,535	C 01.00 (0200,0000)	Articles 4(1)(b) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0210,0000)	Articles 4(1)(b), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (0220,0000)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-50	6	-1	28	C 01.00 (0250,0000)	Articles 32 to 35 and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,027	-980	-970	-975	C 01.00 (0300,0000) + C 01.00 (0340,0000)	Articles 4(1)(b), 36(1) point (b) and 37 of CRR, Articles 4(1)(b), 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 DTAs)	-835	-821	-821	-821	C 01.00 (0370,0000)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBS shortfall of credit risk adjustments to expected losses	0	-12	-6	0	C 01.00 (0380,0000)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (0390,0000)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0400,0000)	Articles 4(1)(b), 36(1) point (a) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (0440,0000)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-31	-42	-42	-22	C 01.00 (0460,0000) + C 01.00 (0460,0000) + C 01.00 (0470,0000) + C 01.00 (0470,0000) + C 01.00 (0470,0000)	Articles 4(36), 36(1) point (i) and 89 to 91 of CRR, Articles 36(1) point (i), 24(1) point (b), 24(1) point (c) and 25 of CRR, Articles 36(1) point (i), 43 to 46, 49 (2) and (3) and 79 of CRR, Articles 36(1) point (i) and 135(b) of CRR and Article 36(1) point (i) and 135(c) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-31	-42	-42	-22	C 01.00 (0460,0000)	Articles 36(1) point (i) (ii), 24(1) point (b), 24(1) point (c) and 25 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 (0480,0000)	Articles 4(27), 36(1) point (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	-172	-146	-37	0	C 01.00 (0490,0000)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-537	-446	-400	-402	C 01.00 (0500,0000)	Articles 4(27), 36(1) point (i), 43, 45, 47, 48(1) point (b), 49(1) (2) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	-652	-478	-714	-691	C 01.00 (0510,0000)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (0520,0000)	Articles 36(1) point (ii) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0514,0000)	Article 36(1) point (ii) and Article 133(c) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0515,0000)	Article 36(1) point (ii) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-202	0	0	0	C 01.00 (0524,0000)	Article 3 of CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (0529,0000)	-
A.1.21	Transitional adjustments	919	919	0	0	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-	
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0520,0000)	Articles 48(1) to (3), and 48 to 48(7) of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0526,0000)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	919	919	0	0	C 01.00 (0526,0000)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,390	1,390	1,390	1,390	C 01.00 (0530,0000)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	1,390	1,390	1,390	1,390	C 01.00 (0540,0000) + C 01.00 (0670,0000)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0570,0000)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0580,0000) + C 01.00 (0580,0000) + C 01.00 (0580,0000) + C 01.00 (0580,0000) + C 01.00 (0580,0000) + C 01.00 (0580,0000)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0580,0000) + C 01.00 (0580,0000) + C 01.00 (0580,0000)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	9,705	9,994	9,466	9,776	C 01.00 (0000,0000)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,790	1,724	1,726	1,708	C 01.00 (0700,0000)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,895	1,895	1,895	1,895	C 01.00 (0700,0000) + C 01.00 (0980,0000)	-	
A.4.2	Other Tier 2 Capital components and deductions	-104	-170	-168	-187	C 01.00 (0960,0000) + C 01.00 (0960,0000) + C 01.00 (0960,0000) + C 01.00 (0960,0000) + C 01.00 (0960,0000) + C 01.00 (0960,0000)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0980,0000) + C 01.00 (0980,0000) + C 01.00 (0980,0000)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	61,606	60,063	59,514	58,859	C 02.00 (0000,0000)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	207	204	0	0	C 01.00 (0000,0000)	-
	C	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.50%	14.33%	13.57%	14.25%	GA3 (1)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.50%	14.33%	13.57%	14.25%	GA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.75%	16.64%	15.91%	16.61%	GA3 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.66%	19.51%	18.81%	19.51%	GA3 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	7,396	7,686	8,076	8,386	A.1.5 + A.1.7 + A.1.8 + A.1.9 + A.1.10 + A.1.11 + A.1.12 + A.1.13 + A.1.14 + A.1.14.1 + A.1.15 + A.1.16 + A.1.17 + A.1.18 + A.1.18A + A.1.18B + A.1.18C + A.1.19 + A.1.20 + A.1.21 + A.1.21.1 + A.1.21.2 + A.1.21.3	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.05%	12.84%	13.57%	14.25%	(D.A1)/(B-B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	555	544	0	0	C 01.00 (0440,0000)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0000)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0000)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	157	153	0	0	C 01.00 (0440,0000)	-

(1) The fully loaded CET1 ratio is an estimate calculated based on banks' supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - 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 disclosure

2023 EU-wide Transparency Exercise

Overview of Risk exposure amounts

BANCO BPM SOCIETA' PER AZIONI

	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	50,423	48,482	48,171	47,208	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 (r0460, c0010)]
Of which the standardised approach	26,067	24,780	25,087	25,161	C 02.00 (r0050, 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	24,356	23,702	23,084	22,047	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) ²	1,342	1,018	1,029	783	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)
Credit valuation adjustment - CVA	246	256	239	237	C 02.00 (r0640, c0010)
Settlement risk	4	2	1	1	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	767	988	915	1,107	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	1,376	1,414	1,305	1,450	C 02.00 (r0520, c0010)
Of which the standardised approach	2	6	1	5	C 02.00 (r0530, c0010)
Of which IMA	1,374	1,408	1,304	1,445	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	6,899	7,353	7,353	7,353	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	6,899	7,353	7,353	7,353	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	550	550	500	720	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	61,606	60,063	59,514	58,859	

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

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

2023 EU-wide Transparency Exercise
P&L
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(mn EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	1,946	2,897	1,298	2,908
Of which debt securities income	287	413	163	356
Of which loans and advances income	1,412	2,219	1,041	2,323
Interest expenses	367	596	557	1,359
(Of which deposits expenses)	107	234	350	834
(Of which debt securities issued expenses)	189	253	79	173
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	49	60	20	42
Net Fee and commission income	1,438	1,882	470	930
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	-148	-174	11	5
Gains or (-) losses on financial assets and liabilities held for trading, net	17	157	28	29
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	8	-13	-27	-23
Gains or (-) losses from hedge accounting, net	-1	1	2	-5
Exchange differences (gain or (-) loss), net	167	6	-38	-57
Net other operating income / (expenses)	169	185	70	118
TOTAL OPERATING INCOME, NET	3,277	4,405	1,276	2,587
(Administrative expenses)	1,878	2,499	633	1,261
(Cash contributions to resolution funds and deposit guarantee schemes)	225	225	85	85
(Depreciation)	212	300	71	144
Modification gains or (-) losses, net	0	2	-1	-6
(Provisions or (-) reversal of provisions)	29	57	-2	-3
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	2	14	-8	-15
(Other provisions)	27	43	5	12
Of which pending legal issues and tax litigation ¹	0	-15	0	0
Of which restructuring ²	0	7	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	330	485	139	249
(Financial assets at fair value through other comprehensive income)	3	2	0	0
(Financial assets at amortised cost)	327	483	138	249
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	12	15	0	0
(of which Goodwill)	8	8	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	132	172	40	67
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	723	996	390	913
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	490	689	271	633
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	490	689	271	633
Of which attributable to owners of the parent	490	689	271	633

¹ Information available only as of end of the year

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

2023 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution

BANCO BPM SOCIETA' PER AZIONI

ASSETS:	As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				References
	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	25,955				14,266				23,533				22,766				IAS 1.54 (i)
Financial assets held for trading	6,226	1,753	4,472	1	4,475	1,721	2,752	1	4,619	2,080	2,538	1	4,685	2,429	2,256	1	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	1,674	732	37	905	1,981	720	37	1,224	2,001	725	30	1,245	2,073	722	29	1,322	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	10,012	9,681	164	167	9,381	9,041	176	163	10,048	9,715	167	166	10,135	9,787	168	180	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	132,614				138,006				136,926				137,015				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,576	0	1,576	0	1,717	0	1,717	0	1,202	0	1,202	0	1,303	0	1,303	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	-417				-488				-420				-430				IAS 39.89A(e); IFRS 9.6.5.8
Other assets ¹⁾	14,450				14,415				14,815				15,008				
TOTAL ASSETS	192,090				183,751				192,724				192,554				IAS 1.9(e); ICG 6

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

Breakdown of financial assets by instrument and by counterparty sector ¹⁾	As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References		
	Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾					
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets			
Financial assets at fair value through other comprehensive income	Debt securities	9,590	97	0	-4	-2	0	0	9,052	47	0	-4	-1	0	9,700	65	0	-4	-1	0	9,805	36	0	-3	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	22,873	116	0	-8	-2	0	0	27,344	106	0	-10	-1	0	27,633	106	0	-9	-1	0	27,409	97	2	-8	-1	-2	Annex V.Part 1.31, 44(b)
	Loans and advances	94,338	12,901	4,967	-108	-321	-2,426	97,706	10,778	4,580	-150	-258	-2,318	96,171	11,024	4,516	-143	-264	-2,332	96,107	11,597	4,155	-156	-251	-2,119	Annex V.Part 1.32, 44(a)	

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

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

2023 EU-wide Transparency Exercise

Breakdown of liabilities

BANCO BPM SOCIETA' PER AZIONI

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	6,405	10,182	17,933	22,589	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	2,064	2,497	2,942	3,292	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	164,378	153,930	151,888	144,542	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	893	948	901	934	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-1,123	-1,173	-1,080	-1,125	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,003	991	966	869	IAS 37.10; IAS 1.54(l)
Tax liabilities	276	248	254	262	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	5,647	3,382	5,579	7,615	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	206	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	179,542	171,004	179,383	179,182	IAS 1.9(b);IG 6
TOTAL EQUITY	12,548	12,746	13,340	13,373	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	192,090	183,751	192,724	192,554	IAS 1.1G6

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

2023 EU-wide Transparency Exercise

Breakdown of liabilities

BANCO BPM SOCIETA' PER AZIONI

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		5,466	3,723	3,578	3,387	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	67	60	81	40	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	23	16	39	18	Annex V.Part 1.31
Deposits	Central banks	38,536	26,332	26,548	17,819	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	5,358	5,786	6,829	7,361	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	5,208	5,740	6,802	7,339	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	5,593	10,752	11,070	14,287	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	1,419	1,265	889	981	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	6,057	7,633	13,316	15,230	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	4,810	4,503	4,118	4,033	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	27,776	27,949	26,658	28,204	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	27,761	27,933	26,558	27,857	ECB/2013/33 Annex 2.Part 2.9.1
	Households	67,492	67,400	65,330	63,151	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	64,937	64,957	63,050	62,690	Annex V.Part 1.42(f), 44(c)
Debt securities issued		16,641	17,141	19,609	21,257	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,864	1,864	1,863	1,871	Annex V.Part 1.37
Other financial liabilities		732	763	608	603	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		173,739	167,556	173,664	171,356	

2023 EU-wide Transparency Exercise

Market Risk

BANCO BPM SOCIETA' PER AZIONI

	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			
(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022											
Traded Debt Instruments	0	0	13	3	34	9							15	3	32	8								
Of which: General risk	0	0	9	2	9	2							13	2	7	2								
Of which: Specific risk	0	0	4	1	25	7							2	1	25	6								
Equities	0	0	15	4	20	5							15	4	29	6								
Of which: General risk	0	0	15	4	20	5							15	4	29	6								
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								
Foreign exchange risk	0	0	3	1	3	1							2	1	4	1								
Commodities risk	2	6	0	0	0	0							0	0	0	0								
Total	2	6	22	5	38	10	50	44	0	0	0	1,374	21	4	41	7	51	44	0	0	0	0	1,408	
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023											
Traded Debt Instruments	0	0	15	4	34	8							20	7	46	14								
Of which: General risk	0	0	11	4	9	1							16	5	23	7								
Of which: Specific risk	0	0	4	0	25	7							4	2	23	7								
Equities	0	0	15	4	23	8							17	4	29	7								
Of which: General risk	0	0	15	4	23	8							17	4	29	7								
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								
Foreign exchange risk	0	0	3	1	3	1							9	1	14	2								
Commodities risk	1	5	0	0	0	0							0	0	0	0								
Total	1	5	20	6	32	8	48	53	0	0	0	1,304	24	7	44	12	47	45	0	0	0	0	1,445	

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Consolidated data	Central governments or central banks	58,211	76,394	2,752		58,421	68,227	2,693	
	Regional governments or local authorities	537	283	56		563	300	60	
	Public sector entities	1,485	652	388		1,580	666	446	
	Multilateral Development Banks	0	139	0		7	128	0	
	International Organisations	228	17	0		228	18	0	
	Institutions	17,226	10,671	4,414		17,284	10,261	4,127	
	Corporates	13,092	7,464	6,854		11,337	6,532	5,879	
	of which: SME	5,659	3,480	3,128		4,326	3,004	2,667	
	Retail	3,959	1,185	856		3,886	1,045	756	
	of which: SME	1,184	389	289		1,165	358	261	
	Secured by mortgages on immovable property	581	553	238		640	610	259	
	of which: SME	395	377	162		416	396	165	
	Exposures in default	1,279	630	524	703	950	395	411	493
	Items associated with particular high risk	882	673	1,009		936	694	1,040	
	Covered bonds	311	311	35		377	377	38	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1,741	2,884	2,810		3,628	2,817	2,798	
Equity	1,541	1,541	2,542		1,396	1,396	2,417		
Other exposures	4,422	4,422	3,639		4,222	4,222	3,158		
Standardised Total⁴	107,705	188,659	27,307	819	112,758	88,630	25,700	611	

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

² Standardised Total does not include the securitisation position unless in the results area for the 2023 exercise.

³ Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterpart coverage on to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

⁴ 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 counterpart.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
ITALY	Central governments or central banks	41,323	35,329	1,698		31,507	40,415	3,962	
	Regional governments or local authorities	52	279	51		58	255	59	
	Public sector entities	1,370	644	376		1,469	899	439	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,388	4,053	3,122		28,061	6,884	3,117	
	Corporates	8,036	5,369	5,099		6,307	4,250	4,618	
	of which: SME	4,273	2,762	2,544		2,925	2,184	2,003	
	Retail	3,869	1,145	836		3,354	1,010	730	
	of which: SME	1,194	352	250		1,053	324	216	
	Secured by mortgages on immovable property	580	552	238		628	608	258	
	of which: SME	394	377	162		424	395	164	
	Exposures in default	1,213	609	651	673	856	391	461	461
	Items associated with particular high risk	882	673	1,009		936	694	1,040	
	Covered bonds	157	157	18		184	184	19	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	3,844	2,488	2,377		3,463	2,253	2,209	
Equity	1,487	1,486	2,468		1,343	1,343	2,364		
Other exposures	4,420	4,420	3,633		4,222	4,222	3,515		
Standardised Total⁴	64,000	100,000	15,000	771	64,000	100,000	15,000	574	

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

² Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
FRANCE	Central governments or central banks	5,007	5,007	0		6,309	6,309	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	3,670	1,456	421		13,957	1,318	343	
	Corporates	197	183	143		286	282	191	
	of which: SME	14	14	8		53	53	40	
	Retail	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	5	1	1	0	5	1	1	0
	Items associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	26	26	3		38	38	4	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	94	94	34		96	96	36	
Equity	54	54	54		59	59	59		
Other exposures	0	0	0		0	0	0		
Standardised Total⁴	9,684	9,684	476	0	18,364	18,364	476	0	

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

² Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
GERMANY	Central governments or central banks	3,009	3,009	0		3,167	3,167	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	1,772	662	120		6,462	1,154	128	
	Corporates	147	115	96		165	123	101	
	of which: SME	39	35	28		36	28	26	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	5	1	1	4	5	1	1	1
	Items associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	28	28	3		33	33	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	24	24	16		88	88	17	
Equity	0	0	0		0	0	0		
Other exposures	13	13	13		13	13	13		
Standardised Total⁴	5,801	5,801	120	4	10,159	10,159	128	1	

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

² Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SPAIN	Central governments or central banks	3,766	3,766	0		4,682	4,681	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	1,615	303	129		1,732	323	139	
	Corporates	86	62	62		107	65	65	
	of which: SME	25	24	24		23	23	23	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	28	28	3		62	62	6	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	71	71	6		71	71	6	
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total⁴	5,381	5,381	129	0	6,415	6,415	141	6	

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

² Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR '000)									
UNITED STATES	Central governments or central banks	4,121	4,121	0		3,764	3,764	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	379	1,214	336		462	376	176	
	Corporates	621	450	234		594	462	234	
	of which: SME	277	209	149		287	218	158	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with carticularly 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)	7	7	6		10	10	9	
Equity	5	5	5		5	5	5		
Other exposures	0	0	0		0	0	0		
Standardised Total⁽²⁾									

(1) Potential exposures include Provisions related to reclassified bad debt which have not occurred any effect due to credit impairment factors or credit risk mitigation techniques for its substitution offsets.

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Consolidated data	Central governments or central banks	65,654	73,523	3,996		65,171	73,243	3,878	
	Regional governments or local authorities	481	295	59		510	285	58	
	Public sector entities	1,793	1,009	451		1,536	726	388	
	Multilateral Development Banks	0	109	0		0	76	0	
	International Organisations	334	123	0		228	18	0	
	Institutions	59,002	13,277	6,262		69,551	11,678	4,354	
	Corporates	11,598	6,916	6,274		12,093	6,969	6,411	
	of which: SME	4,922	3,124	2,771		4,795	3,205	2,940	
	Retail	3,743	900	651		3,643	833	603	
	of which: SME	1,074	303	203		1,043	268	188	
	Secured by mortgages on immovable property	583	572	245		553	541	234	
	of which: SME	337	335	143		367	364	157	
	Exposures in default	889	353	274	506	774	295	303	464
	Items associated with particularly high risk	958	722	1,083		1,074	791	1,186	
	Covered bonds	436	432	46		412	414	41	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	2,896	2,770	2,711		2,743	2,637	2,500		
Equity	1,398	1,307	2,212		1,311	1,311	2,267		
Other exposures	4,273	4,273	3,643		4,276	4,276	3,614		
Standardised Total ²	148,868	110,651	26,006	624	158,744	110,147	25,836	665	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Standardised Total does not include the securitisation 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 counterpart 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 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
ITALY	Central governments or central banks	41,475	62,217	2,050		41,041	60,218	2,831	
	Regional governments or local authorities	473	267	460		502	277	351	
	Public sector entities	1,610	995	460		1,402	716	374	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	31,767	7,095	3,201		34,577	3,283	3,241	
	Corporates	6,235	4,331	4,112		6,669	4,325	4,272	
	of which: SME	2,042	2,208	2,156		2,341	2,291	2,171	
	Retail	3,718	897	649		3,617	830	601	
	of which: SME	1,069	300	201		1,039	277	187	
	Secured by mortgages on immovable property	581	570	244	551	551	539	233	
	of which: SME	332	334	142	473	364	362	156	441
	Exposures in default	826	362	742		742	286	703	
	Items associated with particularly high risk	958	722	1,083		1,074	791	1,186	
	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)	2,422	2,216	2,469		2,408	2,408	2,423		
Equity	1,258	1,257	2,163		1,292	1,292	2,149		
Other exposures	4,263	4,263	3,627		4,218	4,218	3,600		
Standardised Total ²				586				577	

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
FRANCE	Central governments or central banks	6,406	6,403	0		6,477	6,477	0	
	Regional governments or local authorities	8	8	2		8	8	2	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	15,007	1,333	331		15,761	1,355	354	
	Corporates	713	245	196		748	248	174	
	of which: SME	40	40	38		58	58	40	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	5	1	1	4	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	43	43	4		44	44	4	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	102	102	34		99	99	32		
Equity	36	36	36		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				5				1	

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
GERMANY	Central governments or central banks	2,08	2,08	0		2,07	2,07	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	2,274	1,208	132		11,605	1,208	140	
	Corporates	154	115	102		184	131	121	
	of which: SME	304	337	377		36	36	36	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	5	0	0	0	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	33	33	3		33	33	3	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				5				1	

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SPAIN	Central governments or central banks	4,837	4,837	0		4,824	4,824	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	1,121	304	146		1,756	368	161	
	Corporates	108	63	64		100	62	76	
	of which: SME	25	23	23		25	30	26	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	90	89	9		87	86	9	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	67	67	8		77	77	9		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR '000)									
UNITED STATES	Central governments or central banks	3,720	3,720	0		3,690	3,690	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	394	388	372		375	364	364	
	Corporates	645	521	415		601	487	376	
	of which: SME	302	240	175		317	252	182	
	Retail	0	0	0		2	1	1	
	of which: SME	0	0	0		2	1	1	
	Secured by real-estate or 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
	Home societies with particularly 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)	10	10	9		10	10	9		
Equity	5	5	5		5	5	5		
Other exposures	0	0	0		0	0	0		
Standardised Total⁽²⁾				1				1	

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

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

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
	Of which: defaulted			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
Consolidated data	(in EUR, %)											
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	77,999	2,997	47,435	36,814	648	1,492	77,639	2,812	45,601	36,130	577
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	31,443	1,980	20,306	6,815	394	1,306	30,738	1,865	19,560	6,641	392
	Retail	57,700	1,877	45,450	27,839	222	807	53,623	1,896	45,520	7,664	215
	Retail - Secured on real estate property	30,326	882	30,520	4,352	47	257	30,380	865	30,532	4,392	44
	Retail - Secured on real estate property - Of Which: SME	3,905	337	3,998	979	29	131	3,972	325	3,963	979	27
	Retail - Secured on real estate property - Of Which: non-SME	26,420	545	26,604	3,382	18	127	26,508	539	26,689	3,413	17
	Retail - Qualifying Revolving	843	4	1,107	187	1	4	833	4	1,089	185	1
	Retail - Other Retail	26,533	985	13,843	3,100	175	596	26,409	1,017	13,856	3,087	170
	Retail - Other Retail - Of Which: SME	24,628	896	11,916	2,625	165	475	24,550	929	11,977	2,615	160
	Retail - Other Retail - Of Which: non-SME	1,905	89	1,926	475	10	71	1,859	88	1,879	470	10
	Equity	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	
IRB Total				24,453						23,794		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).
 (2) BB Total does not include the Securitisation position unlike 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 country covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
	Of which: defaulted			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
ITALY	(in EUR, %)											
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	77,999	2,997	47,435	36,814	648	1,492	77,639	2,812	45,601	36,130	577
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	31,443	1,980	20,306	6,815	394	1,306	30,738	1,865	19,560	6,641	392
	Retail	57,612	1,869	45,363	27,839	222	807	53,523	1,884	45,418	7,664	215
	Retail - Secured on real estate property	30,240	880	30,424	4,338	47	256	30,300	863	30,474	4,377	44
	Retail - Secured on real estate property - Of Which: SME	3,905	337	3,997	979	29	131	3,972	325	3,962	979	27
	Retail - Secured on real estate property - Of Which: non-SME	26,335	543	26,526	3,368	18	126	26,428	538	26,611	3,399	17
	Retail - Qualifying Revolving	843	4	1,107	186	1	4	833	4	1,088	185	1
	Retail - Other Retail	26,524	985	13,833	3,098	176	595	26,400	1,017	13,856	3,086	170
	Retail - Other Retail - Of Which: SME	24,628	896	11,916	2,625	165	475	24,550	929	11,977	2,615	160
	Retail - Other Retail - Of Which: non-SME	1,896	89	1,916	473	10	71	1,850	88	1,879	470	10
	Equity	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	
IRB Total				24,453						23,794		

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

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
	Of which: defaulted			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
FRANCE	(in EUR, %)											
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	4	3	0	0	0	4	4	4	1	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	3	0	0	0	4	4	4	1	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
	Equity	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	
IRB Total				0						0		

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

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
	Of which: defaulted			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
GERMANY	(in EUR, %)											
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	4	4	1	0	0	4	4	4	1	0	0
	Retail - Secured on real estate property	4	4	1	0	0	4	4	4	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	4	4	1	0	0	4	4	4	1	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
	Equity	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	
IRB Total				0						0		

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

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
	Of which: defaulted			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
SPAIN	(in EUR, %)											
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	1	0	0	0	1	1	1	0	0	0
	Retail - Secured on real estate property	1	1	0	0	0	1	1	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	1	0	0	0	1	1	1	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
	Equity	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	
IRB Total				0						0		

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

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

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		IRB Approach											
		As of 30/09/2022						As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)	Of which: adjusted		Of which: adjusted	Of which: adjusted		Of which: adjusted		Of which: adjusted					
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Securities	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	7	0	7	1	0	0	8	0	8	1	0	0
	Retail - Secured on real estate property	6	0	6	1	0	0	7	0	7	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	6	0	6	1	0	0	7	0	7	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
	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	1	0	1	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 exposures, unless Enebank 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 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	77,851	2,723	46,345	15,826	525	1,287	77,563	2,408	42,822	14,877
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	30,218	1,990	19,095	6,387	381	1,006	29,019	1,794	18,511	6,269
	Retail	57,203	3,889	44,599	7,353	208	859	56,325	3,193	43,884	7,261
	Retail - Secured on real estate property	38,384	843	29,409	4,133	43	295	38,380	833	29,344	4,133
	Retail - Secured on real estate property - Of Which: SME	3,813	321	3,787	354	26	136	3,763	308	3,730	353
	Retail - Secured on real estate property - Of Which: non-SME	26,571	522	25,623	3,779	17	159	26,608	525	25,614	3,210
	Retail - Qualifying Revolving	814	4	1,070	170	1	6	802	4	949	140
	Retail - Other Retail	26,096	1,043	13,720	3,051	164	551	25,873	1,095	13,600	2,958
	Retail - Other Retail - Of Which: SME	24,347	970	11,953	2,610	155	491	24,383	1,027	11,893	2,602
Retail - Other Retail - Of Which: non-SME	1,749	73	1,767	440	9	60	1,688	69	1,707	355	
Equity	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	
IRB Total ³				23,180					22,138		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Securitisation position 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 counterpart covering up to 95% of total original exposure or Top 10 countries called by original exposure, calculated as of last quarter

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
ITALY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	77,851	2,723	46,345	15,826	525	1,286	77,562	2,408	42,822	14,877
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	30,218	1,990	19,095	6,387	381	1,005	29,019	1,794	18,511	6,269
	Retail	57,207	1,887	44,116	7,338	208	849	56,825	1,930	43,797	7,246
	Retail - Secured on real estate property	38,394	841	29,347	4,119	43	294	38,276	831	29,296	4,130
	Retail - Secured on real estate property - Of Which: SME	3,813	321	3,786	354	26	136	3,751	300	3,729	353
	Retail - Secured on real estate property - Of Which: non-SME	26,491	520	25,566	3,765	17	159	26,524	511	25,533	3,187
	Retail - Qualifying Revolving	814	4	1,069	170	1	6	801	4	948	140
	Retail - Other Retail	26,089	1,042	13,714	3,050	164	551	25,867	1,095	13,595	2,957
	Retail - Other Retail - Of Which: SME	24,347	970	11,953	2,610	155	491	24,383	1,027	11,893	2,602
Retail - Other Retail - Of Which: non-SME	1,742	72	1,764	439	9	60	1,683	68	1,701	355	
Equity	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	
IRB Total				23,180					22,138		

(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 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	4	4	1	0	0	5	4	1	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
Equity	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	
IRB Total				0				0			

(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 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	4	4	1	0	0	4	4	1	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
Equity	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	
IRB Total				0				0			

(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 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	1	1	0	0	0	1	1	0	0	0
	Retail - Secured on real estate property	1	1	0	0	0	1	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	1	0	0	0	1	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
Equity	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	
IRB Total				0				0			

(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).

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

BANCO BPM SOCIETA' PER AZIONI

		IRB Approach											
		As of 31/03/2023					As of 30/06/2023						
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated					
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	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	8	0	8	1	0	0	8	0	8	1	0	0
	Retail - Secured on real estate property	7	0	7	1	0	0	7	0	7	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	7	0	7	1	0	0	7	0	7	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	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, 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).

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

BANCO BPM SOCIETA' PER AZIONI

As of 31/12/2022

		Direct exposures														Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet						
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	89	89	0	0	0	0	89	0	0	0	0	0	0	0	0	
Total		89	89	0	0	0	89	0	0	0	0	0	0	0	0	1
[0 - 3M]	Others	2	2	0	0	0	1	0	0	0	0	0	210	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		6	6	6	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		7	7	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	9	9	0	0	0	0	9	0	0	0	0	0	1	0		
Total		23	23	6	0	7	10	0	0	0	0	0	211	0	0	

Notes and definitions

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

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

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

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

BANCO BPM SOCIETA' PER AZIONI

As of 30/06/2023

(min EUR)		Direct exposures														Risk weighted exposure amount
		On balance sheet							Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss			of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
Residual Maturity	Country / Region															
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		84	84	0	0	0	0	84	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		84	84	0	0	0	84	0	0	0	0	0	0	40	0	4
[0 - 3M]	Others	2	2	0	0	0	2	0	0	0	0	0	0	210	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		7	7	0	0	0	7	0	0	0	0	0	0	0	0	
[10Y - more]	9	9	0	0	0	9	0	0	0	0	0	0	1	0		
Total		18	18	0	0	0	11	0	0	0	0	0	211	0	0	

Notes and definitions

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees
- (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments
- (5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

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

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

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

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

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

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
BANCO BPM SOCIETA' PER AZIONI

	As of 30/09/2022										As of 31/12/2022									
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾				
	Of which performing best past due >30 days and <90 days		Of which non-performing ²⁾			On performing exposures ³⁾		On non-performing exposures ³⁾			Of which performing best past due >30 days and <90 days		Of which non-performing ³⁾			On performing exposures ³⁾		On non-performing exposures ³⁾		
			Of which: defaulted	Of which Stage 3 ⁴⁾				Of which Stage 3 ⁴⁾					Of which Stage 3 ⁴⁾				Of which Stage 3 ⁴⁾			
Cash balances at central banks and other demand deposits	25,245	0	0	0	0	0	0	0	0	13,589	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	32,778	0	21	21	0	16	21	0	0	36,654	0	25	25	0	16	24	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	26,292	0	0	0	0	4	0	0	0	28,852	0	0	0	0	0	0	0	0	0	
Credit institutions	2,237	0	15	15	0	4	15	0	0	2,437	0	15	15	0	3	15	0	0	0	
Other financial corporations	3,665	0	0	0	0	6	0	0	0	3,577	0	0	0	0	5	0	0	0	0	
Non-financial corporations	581	0	5	5	0	2	5	0	0	687	0	9	9	0	1	8	0	0	0	
Loans and advances (including at amortised cost and fair value)	113,045	110	5,426	5,426	4,967	436	2,694	2,426	2,412	113,990	232	5,122	5,122	4,580	418	2,493	2,318	2,132	2,132	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	1,698	0	2	2	2	4	1	1	0	1,882	0	1	1	1	4	1	1	0	0	
Credit institutions	2,124	0	0	0	0	1	0	0	0	2,881	0	0	0	0	1	0	0	0	0	
Other financial corporations	8,950	0	50	50	49	24	26	26	23	10,790	12	137	137	136	17	57	56	80	80	
Non-financial corporations	64,738	56	4,207	4,207	3,874	302	2,202	2,034	1,743	62,961	67	3,914	3,914	3,400	290	2,022	1,860	1,441	1,441	
of which: small and medium-sized enterprises	39,535	44	3,543	3,543	3,294	229	1,941	1,778	1,451	38,771	60	3,252	3,252	2,916	217	1,712	1,648	1,201	1,201	
of which: Loans collateralised by commercial immovable property	13,489	17	1,978	1,978	1,690	123	842	695	1,099	12,633	28	1,503	1,503	1,291	124	636	546	840	840	
Households	35,534	54	1,077	1,077	1,040	105	385	363	646	35,473	153	1,070	1,070	1,036	106	413	393	611	611	
of which: Loans collateralised by residential immovable property	28,124	31	664	664	647	58	120	113	544	28,134	119	654	654	637	63	144	139	510	510	
of which: Credit for consumption	1,091	7	74	74	74	8	59	59	1	1,025	7	70	70	70	8	55	55	1	1	
NET INSTRUMENTS other than NPT	171,067	110	5,446	5,446	4,967	462	2,714	2,426	2,412	164,232	232	5,147	5,147	4,580	434	2,517	2,318	2,132	2,132	
OFF-BALANCE SHEET EXPOSURES	56,912		722	722	381	40	93	22	20	57,195		665	665	335	48	96	22	20	20	

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

²⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to assessment and provisions for off-balance sheet exposures.

³⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to assessment 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 assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP 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) 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 the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁵⁾ From June 2022, 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.

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
BANCO BPM SOCIETA' PER AZIONI

	As of 31/03/2023										As of 30/06/2023														
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*					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*					Collaterals and financial guarantees received on non-performing exposures			
	Of which performing but past due >90 days and <=90 days		Of which non-performing ⁽¹⁾			On performing exposures ⁽²⁾	On non-performing exposures ⁽²⁾			Of which performing but past due >90 days and <=90 days		Of which non-performing ⁽¹⁾			On performing exposures ⁽²⁾	On non-performing exposures ⁽²⁾									
			Of which: defaulted	Of which Stage 3 ⁽³⁾			Of which Stage 3 ⁽³⁾				Of which: defaulted	Of which Stage 3 ⁽³⁾		Of which Stage 3 ⁽³⁾											
Cash balances at central banks and other demand deposits	22,978	0	0	0	0	0	0	0	0	0	22,432	0	0	0	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	37,606	0	25	25	0	14	24	0	0	0	37,445	0	27	27	2	11	26	2	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	30,850	0	0	0	0	2	0	0	0	0	30,880	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	2,250	0	15	15	0	4	15	0	0	0	2,250	0	15	15	0	3	15	0	0	0	0	0	0	0	0
Other financial corporations	3,453	0	0	0	0	7	0	0	0	0	3,315	0	0	0	2	5	2	0	0	0	0	0	0	0	0
Non-financial corporations	793	0	0	0	0	2	8	0	0	0	779	0	0	0	1	8	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	112,600	278	5,027	5,027	4,516	417	2,486	2,332	2,080	112,605	118	4,490	4,490	4,155	412	2,176	2,119	1,909	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1,843	0	1	1	1	4	1	1	0	1,567	0	2	2	2	5	1	1	0	0	0	0	0	0	0	0
Credit institutions	3,032	0	0	0	0	1	0	0	0	2,793	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0
Other financial corporations	9,531	4	149	149	149	12	65	65	83	11,760	0	146	146	145	23	74	74	70	0	0	0	0	0	0	0
Non-financial corporations	62,916	90	3,842	3,842	3,354	299	2,011	1,866	1,415	61,682	54	3,310	3,310	3,004	273	1,484	1,438	1,272	0	0	0	0	0	0	0
of which: small and medium-sized enterprises	38,530	75	3,275	3,275	2,941	221	1,748	1,685	1,192	37,003	52	2,934	2,934	2,621	209	1,505	1,456	1,310	0	0	0	0	0	0	0
of which: Loans collateralised by commercial immovable property	12,858	24	1,784	1,784	1,576	127	849	752	913	12,306	15	1,408	1,408	1,319	120	662	637	743	0	0	0	0	0	0	0
Households	35,277	184	1,034	1,034	1,012	101	410	401	562	34,780	64	1,024	1,024	1,005	111	414	407	507	0	0	0	0	0	0	0
of which: Loans collateralised by residential immovable property	28,188	114	830	830	814	60	351	346	479	28,110	47	822	822	808	64	359	355	463	0	0	0	0	0	0	0
of which: Credit for consumption	914	6	68	68	68	7	55	55	1	854	6	67	67	67	6	55	55	1	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	173,184	278	5,051	5,051	4,516	421	2,510	2,332	2,080	172,482	118	4,517	4,517	4,155	424	2,202	2,122	1,909	0	0	0	0	0	0	0
OFF-BALANCE SHEET EXPOSURES	57,713		650	650	332	41	95	21	20	60,786		642	642	320	38	91	19	25							

(1) For the definition of non-performing exposures please refer to Article 4(1)(2) 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 impairment 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 FROBEP Framework (Annexes F 18.00 / F 18.05), 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) 2021/051 - ITS on Supervisory reporting. However, for the off-balance sheet exposures, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FROBEP sign convention. This is because, based on the 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.

2023 EU-wide Transparency Exercise

Forborne exposures

BANCO BPM SOCIETA' PER AZIONI

	As of 30/09/2022						As of 31/12/2022						
	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 ²		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 ²		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	
(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		
General governments	0	0	0	0	0		0	0	0	0	0		
Credit institutions	0	0	0	0	0		0	0	0	0	0		
Other financial corporations	0	0	0	0	0		0	0	0	0	0		
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	5,557	2,536	1,223	1,113	3,708	1,257	5,045	2,206	1,050	955	3,427	1,119	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2	0	0	0	2	0	2	0	0	0	2	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	39	16	9	8	18	8	39	16	9	8	18	8	
Non-financial corporations	4,344	2,107	1,089	1,010	2,682	938	3,886	1,788	906	840	2,461	823	
of which: small and medium-sized enterprises	3,380	1,667	862	791	2,290		2,868	1,289	661	602	1,997		
Households	1,172	413	126	96	1,006	311	1,118	402	135	107	947	289	
DEBT INSTRUMENTS other than HFT	5,557	2,536	1,223	1,113	3,708		5,045	2,206	1,050	955	3,427		
Loan commitments given	189	100	6	6	23	4	183	76	5	4	17	2	
QUALITY OF FORBEARANCE²													
Loans and advances that have been forborne more than twice ³	942						849						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	1,555						1,154						

⁽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.

2023 EU-wide Transparency Exercise

Forborne exposures

BANCO BPM SOCIETA' PER AZIONI

	As of 31/03/2023						As of 30/06/2023						
	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 ²		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 ²		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)	4,993	2,314	1,028	937	3,238	1,050	4,481	1,919	831	751	2,967	885	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2	0	0	0	2	0	2	0	0	0	2	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	47	29	17	16	30	12	46	29	17	16	29	12	
Non-financial corporations	3,921	1,904	876	811	2,347	773	3,504	1,518	675	619	2,172	623	
of which: small and medium-sized enterprises	2,989	1,487	676	620	1,894		2,697	1,291	559	512	1,731		
Households	1,023	380	135	110	859	265	929	371	138	116	764	250	
DEBT INSTRUMENTS other than HFT	4,993	2,314	1,028	937	3,238		4,481	1,919	831	751	2,967		
Loan commitments given	174	76	4	4	13	2	162	67	4	4	23	10	
QUALITY OF FORBEARANCE²													
Loans and advances that have been forborne more than twice ³	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	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.

2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 BANCO BPM SOCIETA' PER AZIONI

(min EUR)	AS OF 30/09/2022						AS OF 31/12/2022						AS OF 31/03/2023						AS OF 30/06/2023					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	1,692	62	62	1,691	41	1	1,716	65	65	1,715	37	1	1,762	62	62	1,762	40	0	1,736	68	68	1,736	47	0
B Mining and quarrying	137	6	6	137	4	0	174	6	6	174	5	0	136	6	6	136	5	0	169	5	5	169	5	0
C Manufacturing	23,086	749	749	23,047	452	15	22,576	759	759	22,536	459	16	23,015	754	754	22,982	450	19	22,663	707	707	22,632	424	1
D Electricity, gas, steam and air conditioning supply	2,022	35	35	2,022	31	0	1,670	25	25	1,670	24	0	1,542	25	25	1,542	25	0	1,384	21	21	1,384	18	0
E Water supply	756	19	19	756	17	0	741	20	20	741	16	0	789	19	19	788	14	0	805	15	15	805	10	0
F Construction	6,394	860	860	6,394	553	0	6,110	765	765	6,103	497	0	6,060	743	743	6,051	494	0	5,937	517	517	5,820	355	0
G Wholesale and retail trade	10,376	437	437	10,376	302	0	10,007	424	424	10,007	293	0	9,941	441	441	9,941	307	0	10,030	442	442	10,030	283	0
H Transport and storage	2,348	140	140	2,348	95	0	2,350	158	158	2,350	101	0	2,331	160	160	2,330	104	0	2,307	160	160	2,306	103	0
I Accommodation and food service activities	2,464	253	253	2,455	120	1	2,462	250	250	2,474	129	1	2,478	255	255	2,469	136	1	2,362	242	242	2,354	128	1
J Information and communication	1,309	65	65	1,308	35	0	1,242	65	65	1,241	35	0	1,209	56	56	1,209	35	0	1,179	59	59	1,138	35	0
K Financial and insurance activities	476	5	5	476	7	0	514	5	5	514	9	0	497	8	8	497	9	0	466	4	4	466	7	0
L Real estate activities	6,417	1,406	1,406	6,286	699	28	6,015	1,114	1,114	5,676	478	27	5,987	1,087	1,087	5,649	482	28	5,763	865	865	5,472	392	1
M Professional, scientific and technical activities	3,258	109	109	3,258	80	0	3,371	109	109	3,371	88	0	3,111	71	71	3,111	63	0	3,040	66	66	3,040	53	0
N Administrative and support service activities	1,380	79	79	1,380	52	0	1,394	77	77	1,394	51	0	1,386	76	76	1,386	50	0	1,316	75	75	1,316	48	0
O Public administration and defence, compulsory social security	158	0	0	158	0	0	158	0	0	158	0	0	158	0	0	158	0	0	158	0	0	158	0	0
P Education	86	4	4	86	4	0	88	5	5	88	4	0	90	4	4	90	4	0	119	3	3	119	2	0
Q Human health services and social work activities	908	23	23	908	14	0	901	23	23	901	13	0	913	26	26	913	14	0	920	26	26	920	15	0
R Arts, entertainment and recreation	354	21	21	354	15	0	345	20	20	345	12	0	340	20	20	340	11	0	329	20	20	329	13	0
S Other services	1,207	26	26	1,207	17	0	1,106	26	26	1,086	18	0	1,170	25	25	1,150	19	0	1,109	24	24	1,089	17	0
Loans and advances	64,728	4,227	4,227	64,556	2,539	-95	62,861	3,914	3,914	62,542	2,287	-45	62,916	3,892	3,892	62,506	2,263	-97	61,682	3,219	3,219	61,324	1,956	-4

¹ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), 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.

2023 EU-wide Transparency Exercise
Collateral valuation - loans and advances
 BANCO BPM SOCIETA' PER AZIONI

(mth EUR)	As of 30/09/2022					As of 31/12/2022					As of 31/03/2023					As of 30/06/2023				
	Loans and advances		Non-performing			Loans and advances		Non-performing			Loans and advances		Non-performing			Loans and advances		Non-performing		
	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days		
Gross carrying amount	113,045	107,619	110	5,426	1,637	113,990	108,867	232	5,122	2,014										
Of which secured	81,113	76,620	79	4,493	1,326	81,967	77,942	206	4,025	1,498										
Of which secured with immovable property	46,379	42,569	53	2,811	1,012	44,440	42,028	171	2,411	1,178										
Of which instruments with LTV higher than 80% and lower or equal to 80%	17,392	16,846		545	257	16,661	16,192		469	274										
Of which instruments with LTV higher than 80% and lower or equal to 100%	3,784	3,534		250	106	3,827	3,513		314	140										
Of which instruments with LTV higher than 100%	2,957	1,815		1,142	256	2,428	1,584		845	392										
Accumulated impairment for secured assets	2,344	343	4	2,000	406	2,143	321	8	1,822	476										
Collateral																				
Of which value capped at the value of exposure	47,684	45,736	51	1,947	713	46,306	46,645	163	1,661	815										
Of which immovable property	43,306	41,563	49	1,743	705	42,680	41,178	160	1,503	807										
Of which value above the cap	54,169	51,305	53	2,864	1,261	53,792	51,109	170	2,683	1,219										
Of which immovable property	49,802	46,859	52	2,743	1,174	49,629	47,018	167	2,611	1,180										
Financial guarantees received	24,262	23,797	22	465	159	24,005	23,534	32	471	167										
Accumulated partial write-off	-421	0	0	-421	-23	-380	0	0	-380	-2										

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.

Please note that, starting from 31 March 2023, Banco BPM is no longer required to report the information included in this template ("Collateral valuation - loans and advances"), as the bank reached a ratio of non-performing loans and advances below the aforementioned threshold of 5% for the third consecutive quarter. For this reason, only data for the reporting periods of 2022 are displayed here.