



2023 EU-wide Transparency Exercise

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

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

2023 EU-wide Transparency Exercise

Key Metrics

BPER Banca S.p.A.

(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	6,986	6,613	7,139	7,451	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	6,753	6,380	7,139	7,451	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	7,138	6,764	7,289	7,602	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	6,905	6,530	7,289	7,602	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	8,695	8,526	9,071	9,387	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	8,462	8,292	9,071	9,387	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	53,948	53,025	53,518	53,138	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	53,907	52,989	53,518	53,138	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	12.95%	12.47%	13.34%	14.02%	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	12.53%	12.04%	13.34%	14.02%	(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	13.23%	12.76%	13.62%	14.31%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.81%	12.32%	13.62%	14.31%	(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	16.12%	16.08%	16.95%	17.66%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.70%	15.65%	16.95%	17.66%	(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	166,196	152,813	153,055	145,115	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	4.29%	4.43%	4.76%	5.24%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



2023 EU-wide Transparency Exercise

Leverage ratio

BPER Banca S.p.A.

		(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	7,138	6,764	7,289	7,602	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	6,905	6,530	7,289	7,602	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	166,196	152,813	153,055	145,115	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	166,155	152,771	153,055	145,115	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.29%	4.43%	4.76%	5.24%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.16%	4.27%	4.76%	5.24%	[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	A	OWN FUNDS	8,695	8,526	9,071	9,387	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)	6,986	6,613	7,139	7,451	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)	3,310	3,328	3,328	3,331	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	3,742	3,627	3,838	4,110	C 01.00 (0000,0000)	Articles 36(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-227	-128	-103	-108	C 01.00 (0000,0000)	Articles 4(1)(b), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	758	775	787	778	C 01.00 (0000,0000)	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 (0000,0000)	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	13	3	3	3	C 01.00 (0000,0000)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-35	-24	-18	-11	C 01.00 (0000,0000)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-340	-410	-409	-390	C 01.00 (0000,0000) + C 01.00 (0000,0000)	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)	-461	-516	-187	-230	C 01.00 (0000,0000)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IFRS shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (0000,0000)	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 (0000,0000)	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 (0000,0000)	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 (0000,0000)	Article 36(1) point (f) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000)	Articles 4(1)(b), 36(1) point (a) (i) and 89 to 91 of CRR, Articles 36(1) point (a) (i), 24(1) point (b), 24(2) point (b) and 25 of CRR, Articles 36(1) point (a) (i) and 25 of CRR, Articles 36(1) point (a) (i) and 25 of CRR, Articles 36(1) point (a) (i) and 25 of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (0000,0000)	Articles 36(1) point (a) (i), 24(1) point (b), 24(2) point (b) 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 (0000,0000)	Articles 4(1)(b), 36(1) point (b), 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	-55	-134	-9	0	C 01.00 (0000,0000)	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	0	0	0	0	C 01.00 (0000,0000)	Articles 4(1)(b), 36(1) point (b), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	-54	-132	-79	-17	C 01.00 (0000,0000)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-7	-3	-3	-2	C 01.00 (0000,0000)	Articles 36(1) point (a) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0000,0000)	Articles 36(1) point (a) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0000,0000)	Articles 36(1) point (a) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (0000,0000)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	109	-6	-9	-12	C 01.00 (0000,0000)	-
A.1.21	Transitional adjustments	233	233	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 (0000,0000)	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 (0000,0000)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	233	233	0	0	C 01.00 (0000,0000)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	152	150	150	150	C 01.00 (0000,0000)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	152	150	150	150	C 01.00 (0000,0000) + C 01.00 (0000,0000)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0000,0000)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000)	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	7,138	6,764	7,289	7,602	C 01.00 (0000,0000)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,557	1,762	1,782	1,785	C 01.00 (0000,0000)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,495	1,650	1,642	1,640	C 01.00 (0000,0000) + C 01.00 (0000,0000)	-	
A.4.2	Other Tier 2 Capital components and deductions	112	112	139	145	C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	53,948	53,025	53,518	53,138	C 02.00 (0000,0000)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	41	36	0	0	C 01.00 (0000,0000)	-
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.95%	12.47%	13.34%	14.02%	GA3 (1)	-
C.2	TIER 1 CAPITAL RATIO (transitional period)	13.23%	12.76%	13.62%	14.31%	GA3 (2)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)	16.12%	16.00%	16.95%	17.66%	GA3 (3)	-	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	6,753	6,380	7,139	7,451	GA3 (4)	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.53%	12.04%	13.34%	14.02%	GA3 (5)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	233	233	0	0	C 01.00 (0000,0000)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0000,0000)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0000,0000)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	41	36	0	0	C 01.00 (0000,0000)	-

¹The fully loaded CET1 ratio is an estimate calculated based on bank's 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

BPER Banca S.p.A.

	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	46,191	45,158	46,059	45,775	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	27,502	26,436	22,830	21,534	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	16,639	16,267	20,670	21,395	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	274	256	278	386	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	106	73	69	58	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	153	156	157	227	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	907	798	956	697	C 02.00 (r0520, c0010)
Of which the standardised approach	907	798	956	697	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, 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	6,301	5,983	5,983	5,983	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	6,301	5,983	5,983	5,983	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	15	602	16	13	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	53,948	53,025	53,518	53,138	

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
BPER Banca S.p.A.

(mn EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	1,516	2,259	1,053	2,237
Of which debt securities income	152	213	88	184
Of which loans and advances income	1,270	1,994	857	1,817
Interest expenses	257	436	331	700
(Of which deposits expenses)	108	208	248	511
(Of which debt securities issued expenses)	92	149	51	116
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	19	22	2	25
Net Fee and commission income	1,403	1,922	497	983
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	64	80	27	47
Gains or (-) losses on financial assets and liabilities held for trading, net	-13	49	45	35
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	17	6	-10	-20
Gains or (-) losses from hedge accounting, net	2	-1	-3	-2
Exchange differences (gain or (-) loss), net	61	29	1	7
Net other operating income / (expenses)	182	549	101	168
TOTAL OPERATING INCOME, NET	2,995	4,480	1,382	2,780
(Administrative expenses)	1,942	2,920	684	1,376
(Cash contributions to resolution funds and deposit guarantee schemes)	169	172	70	49
(Depreciation)	153	215	56	113
Modification gains or (-) losses, net	-1	0	2	3
(Provisions or (-) reversal of provisions)	52	132	55	62
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	25	43	3	-11
(Other provisions)	27	89	53	73
Of which pending legal issues and tax litigation ¹⁾	0	91	0	0
Of which restructuring ²⁾	0	0	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)	335	607	142	269
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	335	606	142	269
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	2	14	1	9
(of which Goodwill)	0	0	0	7
Negative goodwill recognised in profit or loss	1,171	948	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	16	20	12	17
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,527	1,388	388	921
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,482	1,474	299	720
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,482	1,474	299	720
Of which attributable to owners of the parent	1,466	1,449	291	705

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

BPER Banca S.p.A.

(mli EUR)		As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	26,823				15,345				17,175				9,528				IAS 1.54 (i)	
Financial assets held for trading	645	116	520	8	707	106	594	8	716	110	599	7	723	104	615	4	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	878	292	44	542	875	296	47	532	913	289	68	556	859	288	65	506	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	2	0	2	0	2	0	2	0	2	0	2	0	2	0	2	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	8,279	7,409	376	494	7,963	6,892	530	541	7,646	6,636	470	540	7,264	6,241	481	542	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	113,902				113,964				112,296				111,580				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	1,767	0	1,767	0	1,809	0	1,809	0	1,688	0	1,688	0	1,651	0	1,651	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	0				0				0				1				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹⁾	10,892				11,638				10,702				11,482					
TOTAL ASSETS	163,189				152,303				151,139				143,092				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".

(mli EUR)		As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References
Breakdown of financial assets by instrument and by counterparty sector ¹⁾		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	7,725	60	0	-3	0	0	7,362	60	0	-3	0	0	7,036	69	0	-3	0	0	6,614	106	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	20,702	134	0	-8	-5	0	21,128	134	0	-8	-4	0	21,500	124	0	-8	-3	0	21,507	213	0	-7	-6	0	Annex V.Part 1.31, 44(b)
	Loans and advances	81,711	9,989	2,720	-176	-445	-1,736	81,262	10,535	1,950	-219	-482	-1,170	79,916	9,917	2,048	-209	-460	-1,238	79,222	9,929	1,824	-215	-502	-1,058	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

BPER Banca S.p.A.

(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	467	472	436	439	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	601	879	1,277	1,425	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	145,322	135,952	134,534	124,755	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	589	513	387	363	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-275	-281	-255	-251	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,216	1,467	1,435	1,379	IAS 37.10; IAS 1.54(l)
Tax liabilities	84	72	71	65	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	5,633	3,679	4,806	6,244	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	1,520	1,430	0	0	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	155,158	144,182	142,692	134,420	IAS 1.9(b);IG 6
TOTAL EQUITY	8,031	8,121	8,447	8,673	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	163,189	152,303	151,139	143,092	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

BPER Banca S.p.A.

(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		1,056	985	824	802	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	21,787	15,971	15,200	5,488	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	2,381	2,401	2,921	2,424	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,322	2,349	2,370	1,864	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	7,371	6,003	6,916	6,999	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	1,978	2,025	2,120	2,013	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	9,571	6,501	8,209	7,995	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	2,768	3,885	3,420	3,333	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	27,311	28,338	25,983	26,990	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	26,973	27,620	25,072	25,196	ECB/2013/33 Annex 2.Part 2.9.1
	Households	70,102	69,895	67,660	65,936	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	67,459	67,235	64,872	62,645	Annex V.Part 1.42(f), 44(c)
Debt securities issued		6,885	7,186	8,253	9,835	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,630	1,647	1,649	1,674	Annex V.Part 1.37
Other financial liabilities		515	537	670	513	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		146,979	137,816	136,635	126,983	

2023 EU-wide Transparency Exercise

Market Risk
BPER Banca S.p.A.

	5A		1M										1M										
	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	749	760	0	0	0	0						0	0	0	0							0	0
Of which: General risk	583	626	0	0	0	0						0	0	0	0							0	0
Of which: Specific risk	43	38	0	0	0	0						0	0	0	0							0	0
Equities	31	39	0	0	0	0						0	0	0	0							0	0
Of which: General risk	16	19	0	0	0	0						0	0	0	0							0	0
Of which: Specific risk	16	19	0	0	0	0						0	0	0	0							0	0
Foreign exchange risk	127	0	0	0	0	0						0	0	0	0							0	0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0
Total	907	798	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023										
Traded Debt Instruments	750	670	0	0	0	0						0	0	0	0							0	0
Of which: General risk	580	512	0	0	0	0						0	0	0	0							0	0
Of which: Specific risk	34	38	0	0	0	0						0	0	0	0							0	0
Equities	33	27	0	0	0	0						0	0	0	0							0	0
Of which: General risk	17	13	0	0	0	0						0	0	0	0							0	0
Of which: Specific risk	17	13	0	0	0	0						0	0	0	0							0	0
Foreign exchange risk	173	0	0	0	0	0						0	0	0	0							0	0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0
Total	956	697	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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⁾
NETHERLANDS	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	1,413	393	79	0	1,246	366	112	
	Corporates	520	120	120	0	127	126	464	
	of which: SME	55	54	54	0	98	98	70	
	Retail	2	1	1	0	2	2	1	
	of which: SME	1	1	1	0	2	2	1	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
Covered bonds	293	293	29	0	293	293	37		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective investments undertakings (CIU)	18	18	15	0	17	17	19		
Equity	2	2	2	0	2	2	2		
Other exposures	0	0	0	0	0	0	0		
Standardised Total ⁽⁴⁾									

(1) Original exposure, unless Provisions column 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 exclude those for securitisation exposures but include 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⁾
UNITED STATES	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	394	364	74	0	257	224	84	
	Corporates	431	431	431	0	420	429	321	
	of which: SME	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	1	1	0	0	1	1	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective investments undertakings (CIU)	31	31	41	0	31	31	50		
Equity	22	22	22	0	22	22	22		
Other exposures	0	0	0	0	0	0	0		
Standardised Total ⁽⁴⁾									

(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 exclude those for securitisation exposures but include general credit risk adjustments.

Table with columns: Standardised Approach, As of 31/03/2023, As of 30/06/2023. Rows include Central governments or central banks, Regional governments or local authorities, Public sector entities, Multilateral Development Banks, International Organisations, Institutions, Corporates, Retail, Secured by mortgages on immovable property, Secured by mortgages on immovable property of which SME, Exposures in default, Items associated with particularly high risk, Covered bonds, Claims on institutions and corporates with a ST credit assessment, Collective investments undertakings (CIU), Equity, Other exposures, Standardised Total.

(1) Original exposures, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects). (2) Standardised Total does not include the securitisation position unless in the results prior to the 2019 restructure. (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.

Table with columns: Standardised Approach, As of 31/03/2023, As of 30/06/2023. Rows include Central governments or central banks, Regional governments or local authorities, Public sector entities, Multilateral Development Banks, International Organisations, Institutions, Corporates, Retail, Secured by mortgages on immovable property, Secured by mortgages on immovable property of which SME, Exposures in default, Items associated with particularly high risk, Covered bonds, Claims on institutions and corporates with a ST credit assessment, Collective investments undertakings (CIU), Equity, Other exposures, Standardised Total.

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

Table with columns: Standardised Approach, As of 31/03/2023, As of 30/06/2023. Rows include Central governments or central banks, Regional governments or local authorities, Public sector entities, Multilateral Development Banks, International Organisations, Institutions, Corporates, Retail, Secured by mortgages on immovable property, Secured by mortgages on immovable property of which SME, Exposures in default, Items associated with particularly high risk, Covered bonds, Claims on institutions and corporates with a ST credit assessment, Collective investments undertakings (CIU), Equity, Other exposures, Standardised Total.

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

Table with columns: Standardised Approach, As of 31/03/2023, As of 30/06/2023. Rows include Central governments or central banks, Regional governments or local authorities, Public sector entities, Multilateral Development Banks, International Organisations, Institutions, Corporates, Retail, Secured by mortgages on immovable property, Secured by mortgages on immovable property of which SME, Exposures in default, Items associated with particularly high risk, Covered bonds, Claims on institutions and corporates with a ST credit assessment, Collective investments undertakings (CIU), Equity, Other exposures, Standardised Total.

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

Table with columns: Standardised Approach, As of 31/03/2023, As of 30/06/2023. Rows include Central governments or central banks, Regional governments or local authorities, Public sector entities, Multilateral Development Banks, International Organisations, Institutions, Corporates, Retail, Secured by mortgages on immovable property, Secured by mortgages on immovable property of which SME, Exposures in default, Items associated with particularly high risk, Covered bonds, Claims on institutions and corporates with a ST credit assessment, Collective investments undertakings (CIU), Equity, Other exposures, Standardised Total.

(1) Original exposures, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects). (2) 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)									
NETHERLANDS	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,789	660	322		2,034	451	227	
	Corporates	508	507	427		527	526	417	
	of which: SME	19	19	19		12	12	10	
	Retail	2	2	1		3	3	1	
	of which: SME	2	2	1		3	3	1	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	336	336	45		353	353	48		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	17	17	17		16	16	16		
Equity	3	3	3		3	3	3		
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 counterpart exclude those for securitisation exposures but include 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	854	854	0		826	826	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	246	213	75		227	195	69	
	Corporates	102	102	77		83	83	54	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	1	1	1	0
	Items associated 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)	33	33	40		32	32	44		
Equity	24	24	24		26	26	26		
Other exposures	1	1	0		1	1	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 exclude those for securitisation exposures but include general credit risk adjustments.

Table for Consolidated data showing IRB Approach metrics for As of 30/09/2022 and As of 31/12/2022. Includes categories like Central banks and central governments, Corporates, and Retail.

(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) 0\$ 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 after the following rule: Countries of countries covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

Table for ITALY showing IRB Approach metrics for As of 30/09/2022 and As of 31/12/2022. Includes categories like Central banks and central governments, Corporates, and Retail.

(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).

Table for FRANCE showing IRB Approach metrics for As of 30/09/2022 and As of 31/12/2022. Includes categories like Central banks and central governments, Corporates, and Retail.

(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).

Table for GERMANY showing IRB Approach metrics for As of 30/09/2022 and As of 31/12/2022. Includes categories like Central banks and central governments, Corporates, and Retail.

(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).

Table for SPAIN showing IRB Approach metrics for As of 30/09/2022 and As of 31/12/2022. Includes categories like Central banks and central governments, Corporates, and Retail.

(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 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: defined	Of which: defined	Of which: defined	Of which: defined	Of which: defined	Of which: defined	Of which: defined					
NETHERLANDS	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	0	2	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	1	0	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	0	1	0	0	1	0	1	0	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	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

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

		IRB Approach										
		As of 30/09/2022						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: defined	Of which: defined	Of which: defined	Of which: defined	Of which: defined	Of which: defined	Of which: defined					
UNITED STATES	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	4	0	4	2	0	3	3	3	1	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	30	0	24	10	0	2	30	0	23	8	1
	Retail - Secured on real estate property	5	0	5	1	0	0	5	0	5	1	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	5	0	5	1	0	0	5	0	5	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	25	0	18	9	0	1	25	0	17	7	0
	Retail - Other Retail - Of Which: SME	22	0	17	8	0	1	22	0	16	6	0
	Retail - Other Retail - Of Which: non-SME	2	0	1	0	0	0	2	0	1	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												

¹ Original exposures, unless otherwise stated, 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: defined		Of which: defined			Of which: defined		Of which: defined				
NETHERLANDS	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	
	Corporate	50	50	7	0	0	64	64	11	0	0	0	
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	1	1	1	0	0	1	1	1	0	0	0	
	Retail - Secured on real estate property	1	1	1	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	1	0	0	1	1	1	0	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	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

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

		IRB 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: defined		Of which: defined			Of which: defined		Of which: defined				
UNITED STATES	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	
	Corporate	340	333	82	0	0	365	357	77	0	0	0	
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	8	7	3	0	0	8	7	2	0	1	0	
	Retail - Secured on real estate property	6	6	3	0	0	7	6	2	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	1	0	0	0	1	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	6	6	2	0	0	6	6	2	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	2	1	0	0	0	1	1	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	1	1	0	0	0	1	1	0	0	0	0	
	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													

(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

BPER Banca S.p.A.

As of 31/12/2022

		Direct exposures														Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet						
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0		
	France	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Germany	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Italy	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Total	13,164	13,093	4	0	2,462	10,627	0	0	0	0	1,068	0	475		

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

BPER Banca S.p.A.

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	-4	1	0	0	0	0	1	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]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		4	1	0	0	0	0	1	0	0	0	0	0	0	0	0	2
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		18	18	2	0	9	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		20	20	0	0	0	0	20	0	0	0	0	0	0	0	0	
[2Y - 3Y]		19	19	0	0	0	0	19	0	0	0	0	0	0	0	0	
[3Y - 5Y]		97	97	0	0	22	0	75	0	0	0	0	0	0	0	0	
[5Y - 10Y]		66	66	1	0	0	0	64	0	0	0	0	0	0	0	0	
[10Y - more]	234	234	0	0	59	0	175	0	0	0	0	0	0	0	0		
Total		454	453	3	0	89	361	0	0	0	0	0	0	0	0	23	

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

BPER Banca S.p.A.

As of 30/06/2023

Residual Maturity		Country / Region		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						
[0 - 3M]		-4	1	0	0	0	0	1	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]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		-4	1	0	0	0	0	1	0	0	0	0	0	0	0	0	1
[0 - 3M]		9	9	0	0	0	0	9	0	0	0	0	0	0	0	0	
[3M - 1Y]		20	20	0	0	0	0	20	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]		31	31	0	0	0	0	31	0	0	0	0	0	0	0	0	
[3Y - 5Y]		84	84	0	0	0	0	84	0	0	0	0	0	0	0	0	
[5Y - 10Y]		112	112	0	0	0	0	112	0	0	0	0	0	0	0	0	
[10Y - more]		192	192	0	0	0	0	179	0	0	0	0	0	0	0	0	
Total		448	448	0	0	0	0	358	0	0	0	0	0	0	0	0	0

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other 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 nGAAP

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
BPER Banca S.p.A.

	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 ²⁾			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	25,921	0	0	0	0	7	0	0	0	14,526	0	0	0	0	5	0	0	0	0	
Debt securities (including at amortised cost and fair value)	28,738	0	65	65	0	15	41	0	0	28,760	0	0	0	0	16	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	
General governments	15,140	0	0	0	0	4	0	0	0	15,053	0	0	0	0	5	0	0	0	0	
Credit institutions	9,224	0	0	0	0	3	0	0	0	9,079	0	0	0	0	3	0	0	0	0	
Other financial corporations	3,010	0	65	65	0	8	41	0	0	2,865	0	0	0	0	7	0	0	0	0	
Non-financial corporations	1,354	0	0	0	0	1	0	0	0	1,342	0	0	0	0	1	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	96,668	278	4,475	4,475	2,720	638	2,807	1,736	1,433	95,274	291	2,992	2,992	1,950	721	1,707	1,170	1,075	1,075	
Central banks	24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	2,640	5	14	14	13	11	9	8	3	2,678	0	9	9	9	5	4	4	4	3	
Credit institutions	2,067	0	13	13	0	22	12	0	1	1,560	35	0	0	0	22	0	0	0	0	
Other financial corporations	4,198	4	126	126	41	19	83	28	41	5,348	4	59	59	27	33	19	16	16	38	
Non-financial corporations	45,260	140	3,220	3,220	1,977	427	2,146	1,349	923	43,756	121	2,160	2,160	1,411	470	1,316	902	708	708	
of which: small and medium-sized enterprises	26,764	104	2,715	2,715	1,773	313	1,851	1,254	778	25,280	79	1,893	1,893	1,237	333	1,180	820	638	638	
of which: Loans collateralised by commercial immovable property	8,821	52	1,312	1,312	669	205	796	432	483	7,835	21	818	818	434	189	455	272	240	340	
Households	42,330	127	1,093	1,093	689	158	557	352	464	41,933	129	754	754	503	182	367	249	249	325	
of which: Loans collateralised by residential immovable property	30,662	80	568	568	352	79	246	153	313	30,255	79	405	405	258	93	188	123	123	212	
of which: Credit for consumption	4,553	14	69	69	60	24	31	27	13	4,652	13	69	69	61	27	30	27	27	13	
BEST INSTRUMENTS other than HFT	151,326	278	4,540	4,540	2,720	660	2,848	1,736	1,433	138,559	291	2,992	2,992	1,950	742	1,707	1,170	1,075	1,075	
OFF-BALANCE SHEET EXPOSURES	39,265		389	389	258	69	68	43	67	38,991		375	375	279	88	67	45	66	66	

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

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 treatment, 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 reversions 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 PFRB 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 PFRB 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
BPER Banca S.p.A.

	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*				
	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	16,467	0	0	0	0	5	0	0	0	0	8,798	0	0	0	0	1	0	0	0		
Debt securities (including at amortised cost and fair value)	28,807	0	0	0	0	14	0	0	0	0	28,807	0	0	0	0	16	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	15,362	0	0	0	0	4	0	0	0	0	15,362	0	0	0	0	4	0	0	0		
Credit institutions	9,479	0	0	0	0	3	0	0	0	0	9,236	0	0	0	0	3	0	0	0		
Other financial corporations	2,799	0	0	0	0	4	0	0	0	0	2,798	0	0	0	0	4	0	0	0		
Non-financial corporations	1,388	0	0	0	0	1	0	0	0	0	1,234	0	0	0	0	1	0	0	0		
Loans and advances (including at amortised cost and fair value)	93,366	322	3,022	3,022	2,048	688	1,841	1,238	1,033	92,201	262	2,504	2,504	1,824	742	1,491	1,058	900			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	2,777	0	9	9	9	3	4	4	3	2,811	5	9	9	9	11	4	4	3			
Credit institutions	1,306	20	0	0	0	24	0	0	0	80	0	0	0	0	23	0	0	0			
Other financial corporations	5,048	1	61	61	55	27	23	19	37	4,985	1	47	47	16	33	19	10	28			
Non-financial corporations	42,719	163	2,141	2,141	1,428	436	1,414	922	641	42,045	103	1,700	1,700	1,283	385	1,175	836	536			
of which: small and medium-sized enterprises	24,439	126	1,811	1,811	1,284	301	1,262	809	591	23,387	80	1,556	1,556	1,140	269	1,039	740	484			
of which: Loans collateralised by commercial immovable property	7,506	47	669	669	337	175	380	196	267	7,097	36	518	518	307	152	281	204	222			
Households	41,516	138	811	811	556	197	401	263	352	41,538	152	679	679	515	290	293	207	334			
of which: Loans collateralised by residential immovable property	30,162	88	440	440	292	108	200	127	236	30,273	90	319	319	245	189	95	71	218			
of which: Credit for consumption	4,649	13	70	70	63	26	32	28	13	4,735	17	68	68	64	24	20	27	12			
DEBT INSTRUMENTS other than HFT	138,441	322	3,022	3,022	2,048	708	1,841	1,238	1,033	129,585	262	2,504	2,504	1,824	759	1,491	1,058	900			
OFF-BALANCE SHEET EXPOSURES	39,616		374	374	283	90	66	45	70	39,110		363	363	297	83	60	44	66			

(1) For the definition of non-performing exposures please refer to Article 4(1)(2) of Regulation (EU) No 575/2013 (CRD IV).
(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 the sign convention, information is disclosed with the opposite sign of what is reported according to the FROBEP Framework (template 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) 2021/451 - 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

BPER Banca S.p.A.

	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
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	4,094	1,549	1,028	859	2,828	631	3,451	1,092	704	558	2,540	487
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	6	0	1	0	0	0	6	0	0	0	0	0
Credit institutions	13	13	12	12	1	1	0	0	0	0	0	0
Other financial corporations	116	89	54	53	60	36	70	46	12	11	56	34
Non-financial corporations	2,959	1,101	791	644	1,980	408	2,495	795	549	423	1,782	331
of which: small and medium-sized enterprises	2,300	846	615	495	1,607		1,954	650	456	357	1,446	
Households	1,000	346	171	151	786	187	880	251	142	123	701	122
DEBT INSTRUMENTS other than HFT	4,094	1,549	1,028	859	2,828		3,451	1,092	704	558	2,540	
Loan commitments given	51	21	0	0	4	1	49	22	0	0	4	1
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

Forborne exposures

BPER Banca S.p.A.

	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
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	2,750	1,092	726	622	1,879	455	2,065	705	456	345	1,491	348
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	5	0	0	0	0	0	5	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	69	48	16	15	52	32	41	33	11	10	30	23
Non-financial corporations	1,893	771	556	469	1,224	292	1,464	511	358	281	1,016	221
of which: small and medium-sized enterprises	1,484	658	459	393	990		1,105	413	278	221	796	
Households	783	273	154	138	602	131	554	161	87	54	444	104
DEBT INSTRUMENTS other than HFT	2,750	1,092	726	622	1,879		2,065	705	456	345	1,491	
Loan commitments given	46	16	0	0	3	1	44	14	0	0	3	1
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
 BPER Banca S.p.A.

(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	1,103	57	57	1,103	42	0	1,081	45	45	1,081	34	0	1,068	45	45	1,056	36	0	1,056	42	42	1,056	38	0
B Mining and quarrying	157	6	6	157	4	0	131	3	3	131	3	0	78	3	3	78	3	0	74	1	1	74	1	0
C Manufacturing	14,262	603	603	14,222	468	0	13,922	377	377	13,878	325	0	13,796	367	367	13,731	333	0	13,805	349	349	13,743	343	0
D Electricity, gas, steam and air conditioning supply	985	100	100	985	64	0	955	61	61	955	40	0	845	51	51	845	37	0	819	51	51	819	39	0
E Water supply	781	19	19	780	17	0	838	12	12	835	12	0	850	12	12	849	13	0	759	12	12	758	14	0
F Construction	4,154	790	790	4,154	600	0	3,824	492	492	3,824	424	0	3,725	476	476	3,725	418	0	3,392	294	294	3,429	268	0
G Wholesale and retail trade	8,138	402	402	8,138	323	0	7,860	237	237	7,860	190	0	7,599	254	254	7,599	192	0	7,599	245	245	7,599	191	0
H Transport and storage	1,252	124	124	1,798	194	0	1,696	86	86	1,692	96	0	1,513	80	84	1,510	111	0	1,363	57	57	1,359	67	0
I Accommodation and food service activities	2,231	256	256	2,231	186	0	2,134	217	217	2,134	148	0	2,093	211	211	2,093	139	0	2,011	175	175	2,011	118	0
J Information and communication	1,089	36	36	1,089	29	0	1,021	25	25	1,021	23	0	1,001	22	22	1,001	19	0	1,032	25	25	1,032	23	0
K Financial and insurance activities	222	1	1	222	1	0	221	0	0	221	0	0	219	0	0	219	0	0	234	0	0	234	0	0
L Real estate activities	5,064	582	582	5,064	514	0	4,739	437	437	4,739	337	0	4,582	445	445	4,582	397	0	4,380	351	351	4,380	304	0
M Professional, scientific and technical activities	2,300	100	100	2,300	88	0	1,856	67	67	1,856	61	0	1,893	59	59	1,893	55	0	1,980	56	56	1,980	56	0
N Administrative and support service activities	1,665	37	37	1,665	36	0	1,946	32	32	1,946	29	0	1,838	32	32	1,838	30	0	1,977	31	31	1,977	30	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	30	0	0	30	3	0	33	1	1	33	4	0	31	2	2	31	6	0
P Education	60	2	2	60	2	0	53	2	2	53	2	0	53	2	2	53	2	0	51	2	2	51	2	0
Q Human health services and social work activities	682	48	48	682	46	0	677	39	39	677	39	0	685	31	31	685	29	0	654	29	29	654	28	0
R Arts, entertainment and recreation	269	31	31	269	23	0	248	16	16	248	14	0	238	21	21	238	15	0	227	20	20	227	15	0
S Other services	475	34	34	475	25	0	618	19	19	618	15	0	610	27	27	610	17	0	574	25	25	574	17	0
Loans and advances	95,200	1,220	1,220	95,344	7,273	0	93,756	7,169	7,169	93,797	7,296	0	92,719	7,141	7,141	92,620	1,850	0	92,045	1,769	1,769	91,928	1,560	0

⁽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.