



2023 EU-wide Stress Test

Bank Name	BPER Banca S.p.A.
LEI Code	N7470I7JINV7RUUH6190
Country Code	IT

2023 EU-wide Stress Test: Summary

BPER Banca S.p.A.

	Actual	Baseline Scenario			Adverse Scenario			
		31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR, %)								
Net interest income	1,823	2,325	2,643	2,775	1,684	1,908	1,899	
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	49	13	13	13	-123	10	10	
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-607	-332	-239	-277	-948	-789	-673	
Profit or (-) loss for the year	1,474	629	960	1,024	-729	-130	-4	
Coverage ratio: non-performing exposure (%)	60.55%	53.08%	48.28%	45.42%	52.06%	43.67%	39.13%	
Common Equity Tier 1 capital	6,613	7,218	7,954	8,612	4,682	4,456	4,383	
Total Risk exposure amount (all transitional adjustments included)	53,025	53,413	53,759	53,827	54,472	55,078	55,561	
Common Equity Tier 1 ratio, %	12.47%	13.51%	14.80%	16.00%	8.60%	8.09%	7.89%	
Fully loaded Common Equity Tier 1 ratio, %	12.04%	13.51%	14.80%	16.00%	8.60%	8.09%	7.89%	
Tier 1 capital	6,763	7,368	8,105	8,763	4,832	4,606	4,533	
Total leverage ratio exposures	152,813	152,813	152,813	152,813	152,813	152,813	152,813	
Leverage ratio, %	4.43%	4.82%	5.30%	5.73%	3.16%	3.01%	2.97%	
Fully loaded leverage ratio, %	4.27%	4.82%	5.31%	5.74%	3.16%	3.01%	2.97%	
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	12.04%							

IFRS 9 transitional arrangements?	Yes (static only)
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2023 EU-wide Stress Test: Credit risk IRB

BPER Banca S.p.A.

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
SPAIN	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	13	0	0	0	13	0	0	0	13	0	0	1	0	0	0
	Corporates - Of Which: Specialised Lending	12	0	0	0	11	0	0	0	12	0	0	1	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	2	0	0	0	2	0	0	0	2	0	0	0	0	0	39.16%
	Retail - Secured on real estate property	2	0	0	0	2	0	0	0	1	0	0	0	0	0	38.70%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	2	0	0	0	1	0	0	0	0	0	38.70%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	52.08%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	52.08%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	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	0	0	0	
IRB TOTAL	17	0	0	0	14	0	0	0	16	0	0	1	0	0	39.16%	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
UNITED STATES	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	3	0	0	0	3	0	0	0	3	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	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	0	0	0
	Retail	20	0	0	0	20	0	0	0	20	0	0	0	0	0	59.04%
	Retail - Secured on real estate property	8	0	0	0	8	1	0	0	5	0	0	0	0	0	59.63%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	8	0	0	0	8	1	0	0	5	0	0	0	0	0	59.63%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	12	0	0	0	12	0	0	0	15	0	0	0	0	0	48.22%
	Retail - Other Retail - Of Which: SME	16	0	0	0	0	0	0	0	16	0	0	0	0	0	48.22%
	Retail - Other Retail - Of Which: non-SME	0	0	0	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	0	0	0
	Securitisation	0	0	0	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	0	0	0	
IRB TOTAL	26	0	0	0	8	0	0	0	25	1	0	0	0	0	59.04%	

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk IRB

BPER Banca S.p.A.

	Baseline Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
Institutions	19,741	2,279	1,620	48	93	972	59.97%	19,956	2,288	1,888	203	107	1,051	55.73%	19,844	2,165	2,123	48	67	1,124	52.74%
Corporates - Of Which: Specialised Lending	94	17	28	1	1	1	11.12%	89	17	33	1	1	1	14.87%	85	17	37	1	1	17	17.55%
Corporates - Of Which: SME	7,740	3,400	2,247	23	35	793	63.53%	7,688	3,255	3,895	21	48	894	59.23%	7,613	3,246	3,530	21	46	873	56.97%
Retail	29,378	2,138	1,575	165	165	798	59.70%	29,931	6,861	2,033	77	107	399	49.50%	29,453	6,077	2,383	78	89	1,031	49.28%
Retail - Secured on real estate property	28,334	5,413	877	19	112	382	43.60%	28,254	5,247	1,123	13	69	417	37.16%	28,557	4,740	1,328	14	58	446	33.95%
Retail - Secured on real estate property - Of Which: SME	1,514	558	332	6	6	18	54.66%	1,488	521	468	6	16	193	48.33%	1,464	489	489	6	16	201	41.98%
Retail - Secured on real estate property - Of Which: non-SME	16,815	4,856	544	9	93	200	36.85%	16,766	4,726	722	6	53	224	31.00%	17,092	4,251	871	6	44	243	27.94%
Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	-	
Retail - Other Retail	8,844	1,725	698	73	63	415	59.64%	8,751	1,620	890	64	38	507	56.91%	8,876	1,337	1,054	69	31	584	55.48%
Retail - Other Retail - Of Which: SME	2,972	472	386	35	16	273	70.91%	2,933	442	459	31	14	316	68.79%	2,959	413	521	30	12	357	67.50%
Retail - Other Retail - Of Which: non-SME	5,872	1,253	312	37	47	142	49.70%	5,818	1,178	412	23	24	191	44.33%	5,917	924	533	28	19	230	41.73%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	-	
Securitisation	4,680	0	0	0	0	0	-	4,680	0	0	0	0	-	4,680	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	-	
IRB TOTAL	53,600	9,917	3,195	136	258	1,770	55.40%	53,657	9,155	3,899	124	182	1,975	50.65%	53,956	8,243	4,512	124	156	2,155	47.75%

	Baseline Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
Institutions	19,889	2,267	1,611	47	93	916	60.00%	19,898	2,277	1,881	48	71	1,044	55.30%	19,724	2,151	2,121	48	61	1,121	52.27%
Corporates - Of Which: Specialised Lending	84	16	28	1	1	1	19.36%	79	17	33	1	1	1	13.83%	75	17	37	1	1	17	16.36%
Corporates - Of Which: SME	29,221	3,397	1,246	23	35	792	63.56%	27,649	1,321	1,794	21	48	831	59.77%	27,994	1,242	1,527	21	42	870	56.98%
Retail	23,892	1,718	1,569	68	165	796	62.74%	23,928	4,946	2,053	77	106	392	43.94%	23,729	4,062	2,372	78	89	1,028	43.12%
Retail - Secured on real estate property	22,273	5,396	874	15	112	381	43.61%	22,144	5,231	1,119	13	69	416	37.17%	22,494	4,727	1,323	14	58	444	33.60%
Retail - Secured on real estate property - Of Which: SME	1,516	557	331	6	6	18	54.66%	1,498	521	468	6	16	193	48.30%	1,467	489	489	6	16	201	41.99%
Retail - Secured on real estate property - Of Which: non-SME	16,927	4,839	543	9	93	199	36.84%	16,706	4,718	718	5	52	224	30.88%	17,027	4,238	866	6	44	240	27.92%
Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	-	
Retail - Other Retail	8,619	1,222	699	72	63	415	59.21%	8,732	1,612	892	64	38	507	57.00%	8,853	1,338	1,049	69	31	583	55.58%
Retail - Other Retail - Of Which: SME	2,956	474	385	35	16	273	71.02%	2,917	441	457	31	14	315	68.95%	2,894	413	513	30	12	351	67.69%
Retail - Other Retail - Of Which: non-SME	5,663	1,248	314	37	47	142	49.72%	5,816	1,176	430	24	24	191	44.30%	5,960	923	533	28	19	232	41.75%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	-	
Securitisation	4,020	0	0	0	0	0	-	4,020	0	0	0	0	-	4,020	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	-	
IRB TOTAL	52,781	9,886	3,186	135	257	1,766	55.44%	52,841	9,125	3,887	123	182	1,971	50.70%	53,129	8,217	4,497	123	155	2,149	47.79%

	Baseline Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
Institutions	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
Corporates	0	0	0	0	0	0	31.65%	0	0	0	0	0	0	31.37%	0	0	0	0	0	0	31.40%
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
Corporates - Of Which: SME	0	0	0	0	0	0	19.36%	0	0	0	0	0	0	19.49%	0	0	0	0	0	0	19.53%
Retail	3	1	1	0	0	0	58.46%	3	1	1	0	0	0	53.06%	4	1	1	0	0	0	49.57%
Retail - Secured on real estate property	3	1	1	0	0	0	58.68%	3	1	1	0	0	0	53.13%	4	1	1	0	0	0	49.53%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	-	
Retail - Secured on real estate property - Of Which: non-SME	3	1	1	0	0	0	58.68%	3	1	1	0	0	0	53.13%	4	1	1	0	0	0	49.53%
Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	-	
Retail - Other Retail	0	0	0	0	0	0	54.50%	0	0	0	0	0	0	51.97%	0	0	0	0	0	0	50.20%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	54.49%	0	0	0	0	0	0	51.96%	0	0	0	0	0	0	50.19%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	-	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	0	0	0	0	0	0	-
IRB TOTAL	4	1	1	0	0	0	58.39%	4	1	1	0	0	0	52.98%	4	1	1	0	0	0	49.48%

	Baseline Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
Institutions	1	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
Corporates	1	0	0	0	0	0	33.58%	0	0	0	0	0	0	39.04%	0	0	0	0	0	0	37.86%
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	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	0	0	0	0	0	0	-
Retail	4	1	0	0	0	0	41.85%	4	1	0	0	0	0	38.24%	4	1	0	0	0	0	35.88%
Retail - Secured on real estate property	4	1	0	0	0	0	38.92%	4	1	0	0	0	0	34.88%	4	1	0	0	0	0	32.33%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	-	
Retail - Secured on real estate property - Of Which: non-SME	4	1	0	0	0	0	38.92%	4	1	0	0	0	0	34.88%	4	1	0	0	0	0	32.33%
Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0												

2023 EU-wide Stress Test: Credit risk IRB

BPER Banca S.p.A.

	Adverse Scenario																					
	31/12/2023								31/12/2025													
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	
(min EUR, %)																						
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
Corporates	12	1	1	0	0	0	40.21%	12	1	1	0	0	0	40.31%	11	1	1	0	0	0	40.39%	
Corporates - Of Which: Specialised Lending	10	1	1	0	0	0	40.83%	9	1	1	0	0	0	40.48%	8	1	1	0	0	0	40.56%	
Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-	
Retail	2	0	0	0	0	0	34.24%	1	1	1	0	0	0	28.88%	0	0	0	0	0	0	25.18%	
Retail - Secured on real estate property	1	0	0	0	0	0	34.68%	1	1	1	0	0	0	29.52%	0	1	0	0	0	0	25.96%	
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	11.70%	0	0	0	0	0	0	12.32%	0	0	0	0	0	0	12.40%	
Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	34.99%	1	1	1	0	0	0	25.66%	0	1	0	0	0	0	26.10%	
Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-	
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	28.73%	0	0	0	0	0	0	22.77%	0	0	0	0	0	0	19.13%	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	11.29%	0	0	0	0	0	0	10.87%	0	0	0	0	0	0	10.74%	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	29.65%	0	0	0	0	0	0	23.65%	0	0	0	0	0	0	19.32%	
Equity	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-	
Securitisation	0	0	0	0	0	0	-	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	0	0	0	0	0	0	-	
IRB TOTAL	14	1	1	0	0	1	39.34%	12	2	2	0	0	1	39.13%	11	2	4	0	0	1	39.00%	

	Adverse Scenario																					
	31/12/2023								31/12/2025													
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	
(min EUR, %)																						
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-	
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-	
Institutions	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-	
Corporates	3	0	0	0	0	0	45.78%	3	0	0	0	0	0	45.78%	3	0	0	0	0	0	45.78%	
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	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	0	0	0	0	0	0	-	
Retail	18	3	2	0	0	1	35.64%	15	3	2	0	0	0	31.91%	14	3	2	0	0	0	30.56%	
Retail - Secured on real estate property	3	2	0	0	0	0	50.33%	1	4	1	0	0	0	41.28%	1	4	1	0	0	0	36.29%	
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	16.79%	0	0	0	0	0	0	16.79%	0	0	0	0	0	0	16.66%	
Retail - Secured on real estate property - Of Which: non-SME	3	2	0	0	0	0	50.73%	1	4	1	0	0	0	41.74%	1	3	1	0	0	0	36.74%	
Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-	
Retail - Other Retail	15	1	1	0	0	0	29.57%	14	1	2	0	0	1	29.34%	13	1	2	0	0	1	29.25%	
Retail - Other Retail - Of Which: SME	1	1	1	0	0	0	29.41%	1	1	2	0	0	1	29.43%	1	1	2	0	0	1	29.44%	
Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	31.57%	1	0	0	0	0	0	28.02%	0	0	0	0	0	0	28.44%	
Equity	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-	
Securitisation	0	0	0	0	0	0	-	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	0	0	0	0	0	0	-	
IRB TOTAL	21	3	2	0	0	1	35.74%	18	5	3	0	0	1	32.03%	17	5	5	0	0	1	30.69%	

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

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		Actual												
		31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted									
SPAIN	(inb EUR, %)													
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	1,418	0	0	0	1,418	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	139	0	0	0	139	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	180	0	81	0	43	0	0	0	0	0	0	0	0.00%
	Corporates	26	0	84	0	20	0	0	0	0	0	0	0	0.00%
	of which: SME	13	0	13	0	0	0	0	0	0	0	0	0	0.00%
	Retail	14	0	7	0	14	0	0	0	0	0	0	0	0.00%
	of which: SME	14	0	4	0	14	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	1	0	0	0	1	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with participative high risk	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	205	0	0	0	160	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective Investments undertakings (CIU)	10	0	11	0	0	0	0	0	0	0	0	0	0.00%
Equity	5	0	0	0	0	0	0	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	2,071	0	219	0	1,797	1	0	0	0	0	0	0	0.00%	

		Actual												
		31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted									
UNITED STATES	(inb EUR, %)													
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	820	0	0	0	820	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	274	0	84	0	74	0	0	0	0	0	0	0	0.00%
	Corporates	420	0	321	0	152	0	0	0	0	0	0	0	0.00%
	of which: SME	36	0	263	0	30	0	0	0	0	0	0	0	0.00%
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	1	0	0	0	1	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with participative high risk	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective Investments undertakings (CIU)	31	0	10	0	0	0	0	0	0	0	0	0	0.00%
Equity	22	0	22	0	0	0	0	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	1,520	0	429	0	991	0	0	0	0	0	0	0	0.00%	

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

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	Baseline Scenario																				
	31/12/2023						31/12/2024						31/12/2025								
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	
(mli EUR, %)																					
Central banks	14,004	0	0	0	0	0.00%	14,004	0	0	0	0	0	0.00%	14,004	0	0	0	0	0	0.00%	
Central governments	20,572	2,795	311	39	13	40.00%	20,572	2,627	423	39	0	0	40.00%	20,572	2,585	510	39	0	0	40.00%	
Regional governments or local authorities	1,009	0	0	0	0	0.00%	1,009	0	0	0	0	0	0.00%	1,009	0	0	0	0	0	0.00%	
Public sector entities	565	58	16	1	0	0.00%	556	53	24	1	0	0	0.00%	556	56	32	1	0	0	0.00%	
Multilateral Development Banks	1,163	0	0	0	0	0.00%	1,160	0	0	0	0	0	0.00%	1,160	0	0	0	0	0	0.00%	
International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Institutions	5,724	31	29	7	1	41.31%	5,352	11	32	4	1	0	38.27%	5,321	12	4	4	1	0	37.76%	
Corporates	9,296	959	565	43	36	32%	9,688	872	293	38	36	38	38%	9,549	824	381	37	28	34%		
of which: SME	6,881	593	275	19	13	11%	7,167	588	305	16	15	16	16%	7,023	497	309	16	12	16%		
Retail	2,414	335	248	19	22	54.74%	2,491	283	200	22	19	18	47.57%	2,526	327	172	19	17	48%		
of which: SME	1,684	169	105	8	13	37.05%	1,623	155	209	10	10	10	38.0%	1,655	153	129	10	11	37%		
Secured by mortgages on immovable security	2,058	1,671	661	119	189	40.99%	2,058	1,671	661	119	189	189	40.99%	2,058	1,671	661	119	189	40.99%		
of which: SME	1,364	300	169	14	14	40.27%	1,342	283	188	5	13	70	37.22%	1,324	266	224	5	11	35.02%		
Items associated with particularly high risk	130	31	26	2	12	45.38%	128	25	36	2	2	15	42.57%	121	23	44	2	2	38		
Covered bonds	2,061	84	5	1	1	11.20%	2,001	88	12	1	2	2	13.27%	2,005	107	18	1	2	3		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Collective Investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Securitisation	75	0	0	0	0	0.00%	75	0	0	0	0	0	0.00%	75	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Standardised Total	68,421	6,505	1,694	117	113	82%	68,399	6,048	2,212	109	92	92%	68,395	5,635	2,680	108	80	5,112			

	Baseline Scenario																				
	31/12/2023						31/12/2024						31/12/2025								
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	
(mli EUR, %)																					
Central banks	14,004	0	0	0	0	0.00%	14,004	0	0	0	0	0	0.00%	14,004	0	0	0	0	0	0.00%	
Central governments	20,572	2,795	298	39	13	40.00%	20,572	2,626	395	34	0	0	40.00%	20,572	2,595	493	34	0	0	40.00%	
Regional governments or local authorities	535	17	17	0	0	0.00%	535	15	11	0	0	0	0.00%	535	11	21	0	0	0	0.00%	
Public sector entities	322	44	13	1	0	0.00%	319	42	20	1	0	0	0.00%	316	40	24	1	0	0	0.00%	
Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Institutions	3,317	48	27	7	1	42.01%	3,318	46	47	4	1	0	39.27%	3,304	42	4	4	1	0	38.2%	
Corporates	8,122	930	549	46	35	32%	8,588	854	290	34	30	30	32%	8,428	792	388	34	25	30.2%		
of which: SME	3,939	544	224	18	13	11%	3,798	512	305	16	15	15	12%	3,724	495	309	15	12	16%		
Retail	2,178	437	241	12	12	54.85%	2,135	405	312	9	10	10	49.5%	2,133	345	372	9	10	16%		
of which: SME	1,381	411	189	8	16	10%	1,270	393	241	11	12	12	30.3%	1,243	373	249	11	13	13%		
Secured by mortgages on immovable security	5,987	1,671	661	119	189	40.99%	5,546	1,595	520	29	26	26	36.19%	5,677	1,399	664	19	21	29		
of which: SME	1,363	300	169	14	14	40.27%	1,343	283	188	5	13	70	37.22%	1,320	266	224	5	11	35.02%		
Items associated with particularly high risk	130	31	26	2	12	45.38%	127	25	36	2	2	15	42.6%	121	23	44	2	2	38		
Covered bonds	323	14	2	1	1	11.04%	320	14	4	1	1	1	11.88%	307	14	6	1	1	12.16%		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Collective Investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Equity	75	0	0	0	0	0.00%	75	0	0	0	0	0	0.00%	75	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Standardised Total	55,724	6,195	1,639	105	110	80%	55,741	5,715	2,116	99	89	94%	55,720	5,271	2,546	97	77	1,065			

	Baseline Scenario																				
	31/12/2023						31/12/2024						31/12/2025								
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	
(mli EUR, %)																					
Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Central governments	899	20	0	0	0	40.00%	897	22	1	0	0	0	40.00%	894	25	1	0	0	0	40.00%	
Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Public sector entities	223	11	0	1	0	45.01%	217	14	2	0	0	1	40.93%	217	15	2	0	0	1	37.51%	
Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Institutions	520	0	0	0	0	40.23%	520	4	1	0	0	0	40.23%	520	4	1	0	0	0	40.23%	
Corporates	273	2	0	0	0	37.69%	273	2	0	0	0	0	37.29%	270	4	2	0	0	0	31.52%	
of which: SME	14	2	0	0	0	45.01%	17	2	0	0	0	0	39.64%	17	3	0	0	0	0	39.2%	
Retail	19	0	0	0	0	85.00%	19	0	0	0	0	0	80.79%	19	0	0	0	0	0	79.7%	
of which: SME	9	0	0	0	0	92.00%	9	0	0	0	0	0	86.03%	9	0	0	0	0	0	81.30%	
Secured by mortgages on immovable security	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Items associated with particularly high risk	1	0	0	0	0	22.00%	1	0	0	0	0	0	22.50%	1	0	0	0	0	0	22.66%	
Covered bonds	1,001	32	1	1	1	11.30%	1,000	33	0	0	0	0	11.31%	1,001	40	1	1	1	11.45%		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Collective Investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Equity	11	0	0	0	0	75.01%	11	0	0	0	0	0	74.64%	11	0	0	0	0	0	74.58%	
Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Standardised Total	2,722	71	5	1	1	3	2,705	82	10	1	1	4	44.82%	2,695	89	13	1	1	5		

	Baseline Scenario																				
	31/12/2023						31/12/2024						31/12/2025								
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	
(mli EUR, %)																					
Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Central governments	202	0	0	0	0	40.00%	202	0	0</												

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	Baseline Scenario																						
	31/12/2023				31/12/2024				31/12/2025														
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
(mln EUR, %)																							
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Central governments	1,366	40	0	0	0	0	40.00%	1,366	53	0	0	0	0	40.00%	1,348	60	10	0	0	0	0	40.00%	
Regional governments or local authorities	127	1	0	0	0	0	40.00%	127	1	1	0	0	0	40.00%	127	1	1	0	0	0	0	40.00%	
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Institutions	43	0	0	0	0	0	25.33%	43	0	0	0	0	0	25.33%	42	0	0	0	0	0	0	25.33%	
Corporates	20	0	0	0	0	0	20.00%	20	0	0	0	0	0	20.00%	19	0	0	0	0	0	0	20.00%	
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Retail	14	0	0	0	0	0	27.69%	14	0	0	0	0	0	26.63%	14	0	1	0	0	0	0	26.16%	
of which: SME	14	0	0	0	0	0	27.69%	14	0	0	0	0	0	26.63%	14	0	1	0	0	0	0	26.16%	
Secured by mortgages on immovable security	4	0	0	0	0	0	18.66%	4	0	0	0	0	0	18.66%	4	0	0	0	0	0	0	18.67%	
of which: SME	4	0	0	0	0	0	17.56%	4	0	0	0	0	0	16.63%	4	0	0	0	0	0	0	16.67%	
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Covered bonds	162	0	0	0	0	0	14.46%	162	0	0	0	0	0	13.20%	160	0	1	0	0	0	0	13.45%	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Standardised Total	1,738	55	5	2	0	2	35.97%	1,728	65	9	2	0	3	36.01%	1,716	68	14	2	0	0	5	36.88%	

	Baseline Scenario																						
	31/12/2023				31/12/2024				31/12/2025														
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
(mln EUR, %)																							
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
Central governments	785	30	3	1	0	1	40.00%	779	35	2	1	0	3	40.00%	771	39	10	1	0	4	40.00%		
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Institutions	70	0	0	0	0	0	17.66%	70	0	1	0	0	0	17.24%	70	0	1	0	0	0	17.66%		
Corporates	100	1	1	0	0	0	26.14%	100	1	1	0	0	0	26.14%	99	1	2	0	0	0	0	26.14%	
of which: SME	70	0	0	0	0	0	40.81%	69	0	0	0	0	0	40.81%	69	0	0	0	0	0	0	40.81%	
Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Secured by mortgages on immovable security	1	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	0	100.00%	
of which: SME	1	0	0	0	0	0	13.33%	1	0	0	0	0	0	13.33%	1	0	0	0	0	0	0	13.33%	
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Standardised Total	952	31	4	1	0	2	36.49%	950	36	5	1	0	3	36.56%	941	40	13	1	0	5	36.71%		

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodology

2023 EU-wide Stress Test: Credit risk STA
BPER Banca S.p.A.

(mli EUR, %)	Adverse Scenario																				
	31/12/2023				31/12/2024				31/12/2025												
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure		
Central banks	14,004	0	0	0	0	0.00%	14,004	0	0	0	0.00%	14,004	0	0	0	0	0	0	0.00%		
Central governments	20,310	2,523	366	42	61	40.20%	9,262	1,921	403	25	0	106	40,000	15,643	6,065	63	22	46	253	40.00%	
Regional governments or local authorities	1,066	0	0	0	0	0.00%	1,066	0	0	0	0.00%	1,066	0	0	0	0	0	0	0.00%		
Public sector entities	534	64	24	1	0	0.00%	916	74	31	1	0	7	23,626	500	26	61	1	0	0	20.00%	
Multilateral Development Banks	1,147	34	14	0	0	0.00%	1,186	36	17	0	0	0	20,558	11,261	36	22	0	0	0	0.00%	
International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%		
Institutions	5,153	61	35	14	7	45.50%	5,292	69	25	14	1	30	37,646	5,072	66	12	11	1	4	26.00%	
Coverages	9,206	1,314	672	88	59	372	55.24%	8,094	1,628	1,002	394	68	492	47,684	7,564	1,056	1,414	24	27	14.50%	
of which: SME	6,000	763	296	31	21	146	68.55%	5,200	795	500	188	21	307	32,243	5,264	1,079	691	61	6	22	39.00%
Retail	2,044	817	288	19	11	148	51.47%	1,829	1,079	638	17	34	184	42,114	1,681	1,074	691	34	21	17.00%	
of which: SME	1,506	616	216	13	7	122	53.25%	1,385	1,085	589	14	23	245	35,176	1,668	1,068	691	11	21	18.00%	
Secured by mortgages on immovable security	5,068	2,115	916	23	11	255	39.89%	3,951	3,381	2,014	10	10	0	3,658	3,658	1,368	1,019	0	0	68.00%	
of which: SME	1,439	407	168	11	21	88	48.03%	1,123	446	240	10	23	87	35,515	1,007	487	320	8	24	10.00%	
Items associated with particularly high risk	322	34	29	0	0	0.00%	307	37	46	4	0	19	14,808	91	35	63	3	3	0	0.00%	
Covered bonds	2,720	307	8	1	3	11.39%	2,582	443	25	1	7	4	15,805	2,513	472	46	1	7	8	17.00%	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%		
Collective Investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%		
Equity	75	0	0	0	0	0.00%	75	0	0	0	0.00%	75	0	0	0	0	0	0	0.00%		
Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%		
Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%		
Standardised Total	62,313	13,351	1,954	194	209	922	47.98%	58,005	15,618	3,957	199	247	1,202	40,645	55,679	15,837	4,064	161	245	1,491	37.23%

(mli EUR, %)	Adverse Scenario																				
	31/12/2023				31/12/2024				31/12/2025												
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure		
Central banks	14,004	0	0	0	0	0.00%	14,004	0	0	0	0.00%	14,004	0	0	0	0	0	0	0.00%		
Central governments	16,402	6,659	329	30	58	132	48.00%	15,712	7,851	405	34	55	182	40,000	15,464	7,803	160	32	44	213	40.00%
Regional governments or local authorities	534	17	17	1	0	11	22.44%	534	14	20	1	0	14	67,576	534	11	23	1	15	44.00%	
Public sector entities	314	31	12	1	0	4	22.81%	301	13	27	1	0	5	18,216	291	14	34	34	0	16.00%	
Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%		
International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%		
Institutions	3,818	57	35	13	7	14	41.13%	3,262	76	77	13	1	25	38,104	3,220	76	112	12	1	40	37.10%
Coverages	7,715	1,261	653	82	49	362	56.50%	7,068	1,595	902	66	66	675	48,724	6,463	1,834	1,933	69	26	596	46.00%
of which: SME	3,313	781	296	42	21	148	48.42%	3,302	777	485	47	97	256	2,681	2,681	1,056	691	31	41	273	39.64%
Retail	1,958	817	281	18	11	145	51.57%	1,822	1,072	633	16	38	185	42,136	1,406	1,067	576	34	24	17.50%	
of which: SME	1,164	520	221	13	15	119	53.17%	1,019	512	329	13	27	146	44,574	1,511	1,041	614	11	7	173	39.34%
Secured by mortgages on immovable security	5,079	2,105	915	21	11	264	39.24%	3,622	3,269	2,014	10	21	0	3,658	3,658	1,368	1,019	0	0	68.00%	
of which: SME	1,438	407	168	11	21	88	48.03%	1,123	446	240	10	23	87	35,515	1,007	486	320	8	24	10.00%	
Items associated with particularly high risk	322	34	29	0	0	0.00%	307	37	46	4	0	19	14,808	91	35	63	3	3	0	0.00%	
Covered bonds	345	38	3	0	0	0	11.37%	321	56	2	0	1	13,314	314	60	12	0	1	2	14.00%	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%		
Collective Investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%		
Equity	75	0	0	0	0	0.00%	75	0	0	0	0.00%	75	0	0	0	0	0	0	0.00%		
Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%		
Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%		
Standardised Total	58,951	11,091	1,883	179	201	894	47.48%	46,796	13,051	2,819	175	233	1,155	40,979	45,961	14,222	3,794	148	232	1,432	37.55%

(mli EUR, %)	Adverse Scenario																			
	31/12/2023				31/12/2024				31/12/2025											
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	
Central banks	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Central governments	476	113	0	0	0	0.00%	489	140	1	0	0	0	40,000	447	145	1	0	0	0	40.00%
Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Public sector entities	320	14	0	0	0	0.00%	214	19	1	0	0	0	13,444	213	20	1	0	0	0	13.37%
Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Institutions	522	40	0	0	0	0.00%	525	2	1	0	0	0	39,526	525	47	2	0	0	1	19.71%
Coverages	270	14	1	0	0	0.00%	295	9	2	0	0	0	32,678	291	12	1	0	0	1	12.45%
of which: SME	72	4	0	0	0	0.00%	69	0	0	0	0	0	38,474	69	11	1	0	0	0	16.77%
Retail	9	3	0	0	0	0.00%	2	1	2	0	0	0	74,184	7	2	0	0	0	0	8.87%
of which: SME	9	1	2	0	0	0.00%	7	1	3	0	0	0	78,314	7	1	1	0	0	2	7.34%
Secured by mortgages on immovable security	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Items associated with particularly high risk	1,003	113	1	1	0	0.00%	24,315	95	49	0	0	0	0	0	0	0	0	0	0	24.13%
Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Collective Investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Equity	11	0	0	0	0	0.00%	11	0	0	0	0.00%	11	0	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0.00%									

2023 EU-wide Stress Test: Credit risk STA
BPER Banca S.p.A.

	31/12/2023													31/12/2024													31/12/2025												
	31/12/2023				31/12/2024				31/12/2025				31/12/2023				31/12/2024				31/12/2025				31/12/2023				31/12/2024				31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure											
(mln EUR, %)																																							
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%										
Central governments	1,343	272	4	0	1	0	40.00%	1,024	375	0	0	0	40.00%	1,057	347	13	0	0	0	40.00%	1,057	347	13	0	0	0	0	40.00%											
Regional governments or local authorities	122	1	0	0	0	0	40.00%	120	1	1	0	0	40.00%	121	1	1	0	0	0	40.00%	121	1	1	0	0	0	0	40.00%											
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%											
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%											
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%											
Institutions	42	0	0	0	0	0	25.43%	42	0	0	0	0	25.43%	42	0	0	0	0	0	25.43%	42	0	0	0	0	0	0	25.43%											
Corporates	20	0	0	0	0	0	25.37%	17	0	0	0	0	25.37%	17	0	0	0	0	0	25.37%	17	0	0	0	0	0	0	25.37%											
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%											
Retail	14	0	0	0	0	0	27.54%	11	1	1	0	0	26.74%	10	1	1	0	0	0	26.89%	10	1	1	0	0	0	0	26.89%											
of which: SME	14	0	0	0	0	0	27.54%	11	1	1	0	0	26.74%	10	1	1	0	0	0	26.89%	10	1	1	0	0	0	0	26.89%											
Secured by mortgages on immovable security	0	0	0	0	0	0	18.88%	0	0	0	0	0	18.04%	0	0	0	0	0	0	18.04%	0	0	0	0	0	0	0	18.04%											
of which: SME	0	0	0	0	0	0	18.88%	0	0	0	0	0	18.04%	0	0	0	0	0	0	18.04%	0	0	0	0	0	0	0	18.04%											
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%											
Covered bonds	100	0	0	0	0	0	11.20%	104	0	0	0	0	11.20%	104	0	0	0	0	0	11.20%	104	0	0	0	0	0	0	11.20%											
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%											
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%											
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%											
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%											
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%											
Standardised Total	1,501	291	6	2	1	2	38.80%	1,421	364	13	2	1	35.25%	1,400	378	21	2	1	7	34.89%	1,400	378	21	2	1	7	34.89%												

	31/12/2023													31/12/2024													31/12/2025												
	31/12/2023				31/12/2024				31/12/2025				31/12/2023				31/12/2024				31/12/2025				31/12/2023				31/12/2024				31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure											
(mln EUR, %)																																							
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%										
Central governments	638	178	4	1	1	2	40.00%	593	210	0	1	1	4	40.00%	581	226	11	1	1	1	5	40.00%	581	226	11	1	1	1	5	40.00%									
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%										
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%										
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%										
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%										
Institutions	70	0	0	0	0	0	18.1%	70	0	0	0	0	18.1%	69	0	0	0	0	0	18.1%	69	0	0	0	0	0	0	18.1%											
Corporates	100	1	1	0	0	0	26.37%	98	2	2	0	0	1	26.37%	97	2	1	0	0	0	1	26.37%	97	2	1	0	0	0	1	26.37%									
of which: SME	99	0	0	0	0	0	41.17%	89	0	0	0	0	41.17%	89	1	0	0	0	0	41.17%	89	1	0	0	0	0	0	41.17%											
Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%											
Secured by mortgages on immovable security	1	0	0	0	0	0	100.00%	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	0	100.00%											
of which: SME	1	0	0	0	0	0	100.00%	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	0	100.00%											
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%											
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%											
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%											
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%											
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%											
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%											
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%											
Standardised Total	899	179	6	2	1	2	36.45%	792	221	12	1	1	4	35.25%	781	229	18	2	1	6	35.46%	781	229	18	2	1	6	35.46%											

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2022 as per Methodology

2023 EU-wide Stress Test: Securitisations

BPER Banca S.p.A.

		Actual	Baseline Scenario		Adverse Scenario			
		31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
		(mln EUR)						
Exposure values	SEC-IRBA	0						
	SEC-SA	72						
	SEC-ERBA	23						
	SEC-IAA	0						
	Total	95						
REA	SEC-IRBA	0	0	0	0	0	0	0
	SEC-SA	145	151	164	179	163	190	222
	SEC-ERBA	9	9	9	10	9	10	12
	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
Total	154	160	174	189	173	200	234	
Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0



2023 EU-wide Stress Test: Risk exposure amounts

BPER Banca S.p.A.

	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR)							
Risk exposure amount for credit risk	45,533	45,699	45,816	45,836	47,484	48,148	48,643
Risk exposure amount for securitisations and re-securitisations	154	160	174	189	173	200	234
Risk exposure amount other credit risk	45,379	45,539	45,642	45,647	47,311	47,948	48,409
Risk exposure amount for market risk	871	871	871	871	879	881	883
Risk exposure amount for operational risk	5,983	5,983	5,983	5,983	5,983	5,983	5,983
Other risk exposure amounts	602	860	1,090	1,138	127	66	53
Total risk exposure amount	52,989	53,413	53,759	53,827	54,472	55,078	55,561
Total Risk exposure amount (transitional)	53,025	53,413	53,759	53,827	54,472	55,078	55,561
Total Risk exposure amount (fully loaded)	52,989	53,413	53,759	53,827	54,472	55,078	55,561

2023 EU-wide Stress Test: Capital

BPER Banca S.p.A.

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
A	OWN FUNDS			8,525	9,130	9,867	10,525	6,594	6,368	6,295
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)			6,613	7,218	7,954	8,612	4,682	4,456	4,383
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)			3,328	3,328	3,328	3,328	3,328	3,328	3,328
A.1.1.1	of which: CET1 instruments subscribed by Government			0	0	0	0	0	0	0
A.1.2	Retained earnings			3,627	4,060	4,721	5,426	2,911	2,783	2,779
A.1.3	Accumulated other comprehensive income			-128	-128	-128	-128	-614	-596	-586
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves			7	7	7	7	-408	-408	-408
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]			-134	-134	-134	-134	-178	-178	-178
A.1.3.3	Other OCI contributions			-1	-1	-1	-1	-28	-10	0
A.1.4	Other Reserves			775	762	749	735	762	749	735
A.1.5	Funds for general banking risk			0	0	0	0	0	0	0
A.1.6	Minority interest given recognition in CET1 capital			3	3	3	3	3	3	3
A.1.7	Adjustments to CET1 due to prudential filters			-24	-24	-24	-24	-24	-24	-24
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)			-13	-13	-13	-13	-13	-13	-13
A.1.7.2	Cash flow hedge reserve			-7	-7	-7	-7	-7	-7	-7
A.1.7.3	Other adjustments			-3	-3	-3	-3	-3	-3	-3
A.1.8	(-) Intangible assets (including Goodwill)			-410	-435	-426	-393	-435	-426	-393
A.1.8.1	of which: Goodwill (-)			-204	-204	-204	-204	-204	-204	-204
A.1.8.2	of which: Software assets (-)			-169	-193	-184	-151	-193	-184	-151
A.1.8.3	of which: Other intangible assets (-)			-37	-37	-37	-37	-37	-37	-37
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs			-516	-182	-182	-182	-494	-550	-552
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses			0	0	0	0	0	0	0
A.1.11	(-) Defined benefit pension fund assets			0	0	0	0	0	0	0
A.1.12	(-) Reciprocal cross holdings in CET1 Capital			0	0	0	0	0	0	0
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital			0	0	0	0	0	0	0

2023 EU-wide Stress Test: Capital

BPER Banca S.p.A.

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
OWN FUNDS	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0
	A.1.14.1	of which: from securitisation positions (-)		0	0	0	0	0	0	0
	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	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		-134	-61	0	0	-464	-473	-467
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		-132	-79	-29	0	-265	-282	-295
	A.1.18A	(-) Insufficient coverage for non-performing exposures		-3	-21	-52	-147	-21	-51	-140
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other		-6	-6	-6	-6	-6	-6	-6
	A.1.21	Amount subject to IFRS 9 transitional arrangements		-939	-939	-939	-939	-939	-939	-939
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")		939	939	939	939	939	939	939
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		6	0	0	0	0	0	0
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0	0	0	0	0	0	0
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	0
	A.1.22	Transitional adjustments		233	0	0	0	0	0	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		233	0	0	0	0	0	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		233	0	0	0	0	0	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0	

2023 EU-wide Stress Test: Capital

BPER Banca S.p.A.

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		150	150	150	150	150	150	150
	A.2.1	Additional Tier 1 Capital instruments		150	150	150	150	150	150	150
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		6,763	7,368	8,105	8,763	4,832	4,606	4,533
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		1,762	1,762	1,762	1,762	1,762	1,762	1,762
	A.4.1	Tier 2 Capital instruments		1,650	1,650	1,650	1,650	1,650	1,650	1,650
	A.4.2	Other Tier 2 Capital components and deductions		112	112	112	112	112	112	112
	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT		52,989	53,413	53,759	53,827	54,472	55,078	55,561
	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		36	0	0	0	0	0	0
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio		12.47%	13.51%	14.80%	16.00%	8.60%	8.09%	7.89%
	C.2	Tier 1 Capital ratio		12.76%	13.79%	15.08%	16.28%	8.87%	8.36%	8.16%
	C.3	Total Capital ratio		16.08%	17.09%	18.35%	19.55%	12.11%	11.56%	11.33%
Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		6,380	7,218	7,954	8,612	4,682	4,456	4,383
	D.2	TIER 1 CAPITAL (fully loaded)		6,530	7,368	8,105	8,763	4,832	4,606	4,533
	D.3	TOTAL CAPITAL (fully loaded)		8,292	9,130	9,867	10,525	6,594	6,368	6,295

2023 EU-wide Stress Test: Capital

BPER Banca S.p.A.

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		12.04%	13.51%	14.80%	16.00%	8.60%	8.09%	7.89%
	E.2	Tier 1 Capital ratio		12.32%	13.79%	15.08%	16.28%	8.87%	8.36%	8.16%
	E.3	Total Capital ratio		15.65%	17.09%	18.35%	19.55%	12.11%	11.56%	11.33%
Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		152,813	152,813	152813	152813	152813	152813	152813
	H.2	Total leverage ratio exposures (fully loaded)		152,771	152,771	152771	152771	152771	152771	152771
	H.3	Leverage ratio (transitional)		4.43%	4.82%	5.30%	5.73%	3.16%	3.01%	2.97%
	H.4	Leverage ratio (fully loaded)		4.27%	4.82%	5.31%	5.74%	3.16%	3.01%	2.97%
Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%
	P.3	O-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		2.52%	2.52%	2.52%	2.52%	2.52%	2.52%	2.52%
Pillar 2 (%)	R.1	Pillar 2 capital requirement		2.61%	2.61%	2.61%	2.61%	2.61%	2.61%	2.61%
	R.1.1	of which: CET1		1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%
	R.1.2	of which: AT1		0.49%	0.49%	0.49%	0.49%	0.49%	0.49%	0.49%
	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.61%	10.61%	10.61%	10.61%	10.61%	10.61%	10.61%
	R.2.1	of which: CET1		5.97%	5.97%	5.97%	5.97%	5.97%	5.97%	5.97%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		13.13%	13.13%	13.13%	13.13%	13.13%	13.13%	13.13%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		8.49%	8.49%	8.49%	8.49%	8.49%	8.49%	8.49%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Memorandum items related to the application of IFRS-17 for banks with insurance subsidiaries or participations	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		6,380						
	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17								
	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS-17		52,989						
	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17								
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		12.04%						

2023 EU-wide Stress Test: P&L

BPER Banca S.p.A.

	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(min EUR)							
Net interest income	1,823	2,325	2,643	2,775	1,684	1,908	1,899
Interest income	2,259	4,099	4,376	4,316	4,970	5,483	5,355
Interest expense	-436	-1,774	-1,732	-1,541	-3,286	-3,028	-2,609
Dividend income	22	31	31	31	16	16	16
Net fee and commission income	1,922	2,016	2,006	1,996	1,697	1,762	1,829
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	49	13	13	13	-123	10	10
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-174		
Other operating income not listed above, net	663	275	275	275	240	265	265
Total operating income, net	4,480	4,661	4,968	5,091	3,340	3,961	4,020
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-607	-332	-239	-277	-948	-789	-673
Other income and expenses not listed above, net	-2,485	-3,430	-3,358	-3,351	-3,433	-3,357	-3,352
Profit or (-) loss before tax from continuing operations	1,388	899	1,372	1,462	-1,041	-186	-6
Tax expenses or (-) income related to profit or loss from continuing operations	86	-270	-412	-439	312	56	2
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
Profit or (-) loss for the year	1,474	629	960	1,024	-729	-130	-4
Amount of dividends paid and minority interests after MDA-related adjustments	195	196	299	319	-12	-2	0
Attributable to owners of the parent net of estimated dividends	1,279	433	661	704	-716	-128	-4
Memo row: Impact of one-off adjustments		398	398	398	398	398	398
Total post-tax MDA-related adjustment		0	0	0	9	9	9
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17							

2023 EU-wide Stress Test: Major capital measures and realised losses

BPER Banca S.p.A.

(mln EUR)

Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0