

Bank Name	Banco BPM SpA
LEI Code	815600E4E6DCD2D25E30
Country Code	IT



Key Metrics

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	9,499	9,575	9,321	9,419	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8,784	8,860	8,800	8,570	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	10,302	10,375	10,498	10,596	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	9,588	9,661	9,976	9,746	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	11,967	12,282	12,208	12,664	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11,252	11,567	11,687	11,815	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	63,316	65,604	68,403	68,693	C 02.00 (r010,c010)	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	63,216	65,504	68,330	68,483	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.00%	14.59%	13.63%	13.71%	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	13.90%	13.53%	12.88%	12.51%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.27%	15.81%	15.35%	15.42%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.17%	14.75%	14.60%	14.23%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	18.90%	18.72%	17.85%	18.44%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.80%	17.66%	17.10%	17.25%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	194,646	183,747	202,203	191,751	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier $f 1$ capital	5.29%	5.65%	5.19%	5.53%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	10,302	10,375	10,498	10,596	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	9,398	9,408	9,717	9,663	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	194,646	183,747	202,203	191,751	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	193,846	182,884	201,506	190,901	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.3%	5.6%	5.2%	5.5%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.8%	5.1%	4.8%	5.1%	[A.2]/[B.2]	



2021 EU-wide Transparency Exercise Capital Banco BPM SpA

A OWN PUNDS 11,667 12,282 12,206 12,664 Co.130 (PRILL) Co.130 (PRILL) PRILL (PRILL								COREP CODE	REGULATION
1			(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021		
Part				,		,	, , ,		
The content of the		-	transitional adjustments)						
10		-	instruments)						
A		-	Retained earnings				0		
1		-	Accumulated other comprehensive income		-			C 01.00 (r180,c010)	
10 10 10 10 10 10 10 10			Other Reserves	4,035	4,012	4,023	4,011	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
Part		A.1.5	Funds for general banking risk	0	0		0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of ORR
Management Man		A.1.6	Minority interest given recognition in CET1 capital	14	0	0	0	C 01.00 (r230,c010)	Article 84 of CRR
Accordance Acc		A.1.7	Adjustments to CET1 due to prudential filters	-46	15	19	29	C 01.00 (r250,c010)	
Part		A.1.8		-1,027	-994	-996	-999	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CDR
Part		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1,076	-1,038	-1,039	-947	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
1-20 1 1 1 1 1 1 1 1 1		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-49	0	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
13		A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
1.1		A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CSR
Part		A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
A		A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	-17	-17	-17	C 01.00 (r470,c010) + C 01.00 (r471,c010)+	Articles 4(36), 36(1) point (0; (i) and 99 to 91 of ORP, Articles 36(1) point (0; (i), 24(1) point (ii), 244(1) point (ii) (iii) and 25(0) of ORP, Articles 36(1) point (ii) (iii) and 155(0) of ORP, Articles 36(1) point (ii) (iv) and 155(0) of ORP, 244(1) point (iii) (iv) and 155(0) of ORP, 244(1) point (iii) (iv) and 155(0) of ORP, 244(1) point (iii) (ii
March		A.1.14.1		0	-17	-17	-17	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
March		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 (r490,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
Material		A.1.16		0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
Material		A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-503	-519	-502	-531	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (I); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
Part		A.1.18		-81	-144	-172	-418	C 01.00 (rS10,c010)	Article 48 of CRR
March Marc		A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c CRR
ALTO		A.1.188	(-) Minimum value commitment shortfalls				0	C 01.00 (rS14,c010)	Article 36(1), point (n) and Article 132c(2) CRR
March		A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (r515,c010)	Article 36(1), point (I) CRR
ALI Stream delication of extractions and processing Comment		A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (rS24,c010)	Article 3 CRR
No.		A.1.20	CET1 capital elements or deductions - other	0	0	0		C 01.00 (r529,c010)	
No.		A.1.21			862	697		CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
A 17.1 Transform dependent of the inditional enterprises (17) 0 0 0 0 0 0 0 0 0									Articles 483(1) to (3), and 494 to 487 of CRR
A 121.2 Other horizonia digitaments in CETT Corpif (if) 800 832 607 869 11.879000000 Access 400 keV, CV and 40 if cits 40 in CETT Corpif (if) 121									Artirios 479 and 490 of C99
A2		\vdash						,	
A22		\vdash							
A23 Chief Additional Text Capital components and distancess 10 0 0 0 0 0 0 0 0		-			-				
A.3 Cite Additional Test Cupital congruents and deductions 10 0 0 0 0 0 0 0 0		\vdash							
Act TIRE 1 CAPTIAL (out of deductions and after transitional adjustments) 10,302 10,375 10,498 10,596 100 (out.citi) Acts 2 c/08 Acts 7 if C/								C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) +	
A4		A.2.4	Additional Tier 1 transitional adjustments	105	105	84	84	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r790,c010)	
A-1 Tier 2 Capital components and deductions A-2 Other Tier 2 Capital components and deductions B TOTAL RESIDENCE AMOUNT CAPITAL RATIOS (%) Transitional projection Transitional period CAPITAL RATIOS (%) Transitional period CAPITAL RATIO (%) Transitional period) CAPITAL RATIO (%) Transitional period) CET Capital CET Capit		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	10,302	10,375	10,498	10,596	C 01.00 (r015,c010)	Article 25 of CRR
A-12 Other Tier 2 Capital components and deduction 35 10 -112 36 Catal (MR, Catalla) Catal (MR, Catalla) Catal (MR, Catalla) Catalla (MR, Catal		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,665	1,907	1,710	2,068	C 01.00 (r750,c010)	Article 71 of CRR
Add The 2 transitional dijutements		A.4.1	Tier 2 Capital instruments	1,630	1,897	1,842	2,105	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
OWN FUNDS 8 TOTAL RISE EXPOSURE AMOUNT 0.1,116 0.5,604 0.6,403 0.6,603 0.202 (millionit) 0.6,003 0.202 (millionit)		A.4.2		35	10	-132	-36	C 01.00 (*910,c010) + C 01.00 (*920,c010) + C 01.00 (*930,c010)	
No. FUND No. No. No. No. N		A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
CAPITAL RATIOS (%) C.2 TIES 1 CAPITAL RATIO (transitional period) 18.0% 18.2% 13.35% 13.45% 13.45% CAL (3) .					65 604	69.402	69 603		Artifolo 97/31 95 96 and 98 of FBB
CAPITAL RATIOS (%) C2 TIER 1 CAPITAL RATIO (transitional period) 15.00% 14.59% 13.63% 13.73% C4 (1) 	OWN FUNDS REQUIREMENTS	-			ļ				
CAPITAL RATIO(1%) C.2 TIER 1 CAPITAL RATIO (transitional period) 16.27% 15.81% 15.35% 15.42% CA (1)					-				_
Transitional period Ca	CAPITAL RATIOS (%)	\vdash							
CETI Capital D COMMON EQUITY TIER 1 CAPITAL (tulty loaded) 8,699 8,713 8,624 8,570 4.1.2.4.2.4.4.4.1.1.2.4.1.1.2.4.1.2.4.1.2.4.4.4.1.2.4.2.4	Transitional period				-				
CETI RATIO (%) E COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded) 13.65% 13.23% 12.57% 12.51% [1.](F&1) .	CET1 Capital	-							
Fully loaded C Common Equal Files 2 Common Equal Files 2 Common Equal Files (Common Equal Files 2 Common Equal Fil	Fully loaded	_			<u> </u>			A.4.3.0).0)1	•
F Adjustments to CET1 due to IFRS 9 transitional arrangements 715 715 521 849 C 65.01 (+400,dxi0)	Fully loaded ¹	_			 				•
		\vdash	,		-				
F Adjustments to ATL due to IPRS 9 transitional arrangements 0 0 0 0 0 0 0 0 0	Memo items	\vdash							
F Adjustments to 17.4 due to 178.5 9 transitional arrangements 0 0 0 0 (0501 (1440.00))		-							
F Adjustments included in RWAs dus to IFRS 9 transitional arrangements 100 100 73 210 costs (reaccide)		F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	100	100	73	210	C 05.01 (r440,c040)	

⁽¹⁾The 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" – clease note that this midn't lead to differences to fully loaded CET1 capital ratio excitation by the carticipatine banks e.e. in their Pillar 3 discissure



Overview of Risk exposure amounts

		RW	/As		
(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	53,409	52,600	55,833	55,251	C 02.00 (r040, c010) -{C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r040, c260, s002) + C 08.01 (r040, c260, s002) -{C 08.01 (r040, c260, s002) + C 08.01 (r040, c260, s002) -{C 08.01 (r040,
Of which the standardised approach	27,597	28,478	29,060	29,055	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	25,812	24,122	26,773	26,196	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	1,152	1,102	1,136	1,633	$\begin{array}{c} \text{C}07.00 \ (090, c220, s001) + \text{C}\ 07.00 \ (r110, c220, s001) + \text{C}\ 07.00 \ (r102, c220, s001) + \text{C}\ 08.01 \ (r040, c260, s001) + \text{C}\ 08.01 \ (r050, c260, s001) + \text{C}\ 08.01 \ (r050, c260, s002) + \text{C}\ 08.01 $
Credit valuation adjustment - CVA	203	187	168	273	C 02.00 (R640, c010)
Settlement risk	0	1	0	1	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	348	789	736	1,031	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	2,190	3,451	3,490	3,466	C 02.00 (R520, c010)
Of which the standardised approach	147	3	5	5	C 02.00 (R530, c010)
Of which IMA	2,043	3,448	3,485	3,460	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00, 0.10_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_699,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	5,826	6,851	6,851	6,851	C 02.00 (R590, c010)
Of which basic indicator approach	112	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	2,707	6,851	6,851	6,851	C 02.00 (R610, c010)
Of which advanced measurement approach	3,007	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	188	623	188	188	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	63,316	65,604	68,403	68,693	

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.



2021 EU-wide Transparency Exercise P&L Banco BPM SpA

	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min EUR)	AS OF 30/09/2020	AS OT 31/12/2020	AS OF 31/03/2021	AS OT 30/06/2021
Interest income	1,805	2,418	590	1,213
Of which debt securities income	333	440	100	211
Of which loans and advances income	1,415	1,871	438	882
Interest expenses	349	461	100	207
(Of which deposits expenses)	100	122	21	46
(Of which debt securities issued expenses)	243	318	67	129
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	36	42	21	34
Net Fee and commission income	1,226	1,654	472	953
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	50	-148	60	-133
Gains or (-) losses on financial assets and liabilities held for trading, net	46	-1	30	26
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	156	146	-16	49
Gains or (-) losses from hedge accounting, net	-9	-8	0	2
Exchange differences [gain or (-) loss], net	8	4	-1	5
Net other operating income /(expenses)	203	247	81	120
TOTAL OPERATING INCOME, NET	3,172	3,894	1,136	2,063
(Administrative expenses)	1,828	2,686	651	1,290
(Cash contributions to resolution funds and deposit guarantee schemes)	191	192	88	116
(Depreciation)	210	285	69	137
Modification gains or (-) losses, net	-1	-1	-2	-2
(Provisions or (-) reversal of provisions)	7	58	7	13
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-3	12	4	6
(Other provisions)	9	46	3	7
Of which pending legal issues and tax litigation ¹	0	-47	0	0
Of which restructuring ¹	0	10	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)	795	1,050	215	247
(Financial assets at fair value through other comprehensive income)	1	0	0	0
(Financial assets at amortised cost)	793	1,050	215	247
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	2	14	2	1
(of which Goodwill)	0	25	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	113	138	44	107
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	252	-254	146	363
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	257	16	101	364
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	257	16	101	364
Of which attributable to owners of the parent	260	20	101	364

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Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	20			As of 31	/12/2020			As of 31	03/2021			As of 30,	/06/2021		
		Fa	ir value hierar	thy		Fa	ir value hierar	thy		Fa	ir value hierar	thy		Fa	ir value hierar	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	14,989				17,010				25,380				26,842				IAS 1.54 (i)
Financial assets held for trading	8,870	4,254	4,613	3	7,232	2,833	4,398	2	6,825	3,288	3,535	1	6,638	4,013	2,621	4	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	1,574	223	162	1,190	1,795	658	292	845	1,786	665	260	860	1,862	681	324	857	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	13,853	13,397	216	239	10,711	10,408	115	187	14,898	14,606	114	179	15,447	15,153	114	180	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	134,033				133,632				134,782				133,732				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	87	0	87	0	75	0	75	0	99	0	99	0	74	0	74	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.2
Fair value changes of the hedged items in portfolio hedge of interest rate risk	53				52				35				32				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	13,131				13,119				13,282				13,840				
TOTAL ASSETS	186,589				183,627				197,086				198,467				IAS 1.9(a), IG 6

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

(min	EUR)		,	As of 30/09/20)20					As of 31	/12/2020					As of 31	/03/2021					As of 30/	06/2021			
		Gross carry	ing amount		Accı	ımulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying am	ount	Acc	ımulated impaiı	ment	Gros	carrying amo	unt ⁽²⁾	Accum	ulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		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 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets withou significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	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	References
Financial assets at fair	Debt securities	13,341	145	0	-3	-1	0	10,243	145	0	-2	-1	0	14,520	59	0	-2	0	0	15,065	58	0	-3	0	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	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	Debt securities	24,602	238	0	-6	-5	0	23,462	206	0	-4	-2	0	24,064	207	0	-3	-3	0	24,165	221	0	-3	-1	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	97,721	6,824	9,826	-181	-257	-4,731	98,932	7,207	8,621	-156	-311	-4,324	96,989	9,724	8,713	-173	-304	-4,431	94,734	11,333	6,606	-125	-338	-3,106	Annex V.Part 1.32, 44(a)

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

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



Breakdown of liabilities

Banco BPM SpA

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	18,573	12,687	12,677	11,172	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	642	956	1,128	1,220	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	147,735	151,397	163,990	164,899	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	588	586	509	505	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	134	131	61	38	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,197	1,426	1,393	1,282	IAS 37.10; IAS 1.54(I)
Tax liabilities	625	451	434	298	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	4,648	3,778	4,279	6,143	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	3	0	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	174,144	171,412	184,470	185,557	IAS 1.9(b);IG 6
TOTAL EQUITY	12,445	12,215	12,616	12,910	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	186,589	183,627	197,086	198,467	IAS 1.IG6

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



Breakdown of liabilities

Banco BPM SpA

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilitic	es by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		3,307	3,565	2,830	2,617	IFRS 9.BA.7(a); CRR Annex II
Chart positions	Equity instruments	9	5	25	25	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	2,465	1,935	1,578	643	Annex V.Part 1.31
	Central banks	26,442	27,821	37,301	37,206	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	5,510	4,482	4,870	5,271	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	5,208	4,356	4,719	5,117	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	5,427	6,060	8,748	7,022	Annex V.Part 1.42(c),44(c)
Directle	of which: Current accounts / overnight deposits	827	692	708	1,128	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	17,446	10,555	12,273	12,147	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	4,358	4,023	4,440	4,396	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	26,583	29,286	29,448	30,469	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	26,533	29,234	29,398	30,425	ECB/2013/33 Annex 2.Part 2.9.1
	Households	60,484	62,759	63,595	64,852	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	57,721	59,975	60,780	62,060	Annex V.Part 1.42(f), 44(c)
Debt securities issued		19,103	18,257	16,815	16,714	Annex V.Part 1.37, Part 2.98
Of which: Subor	dinated Debt securities issued	3,639	3,129	2,673	2,652	Annex V.Part 1.37
Other financial liabilities		763	900	820	828	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		167,538	165,626	178,304	177,796	



2021 EU-wide Transparency Exercise Market Risk

_																						
	SA SA		VaR (Memoran	ndum item)	STRESSED VaR (I Memorandum item)	AND MIG	NTAL DEFAULT GRATION RISK 'AL CHARGE	ALL PRICE I	RISKS CAPITA FOR CTP	AL CHARGE		VaR (Memora	andum item)	STRESSED VaR (A	IM Memorandum item)	INCREM DEFAU MIGRATI CAPITAL	T AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP	L CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30/	09/2020									As of 31/1	2/2020					
Traded Debt Instruments	139	0	34	8	91	22							97	24	110	27						
Of which: General risk Of which: Specific risk	0	0	34	8	91	22							18	4	43 103	11						
Equities	139	0	26	4	62	12							95 25	6	103	26 5						
Of which: General risk	0	0	26	4	62	12							25	6	31	5						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	7	3	5	1	13	4							4	1	4	1						
Commodities risk Total	1 147	0	49	13	114	23	0		0	0	0	2.043	87	28	105	30	84	67	0	0	0	3,448
Total		3	49	13	114					_ u		2,043	87	28	105			67				3,446
	As of 31/03/2021	As of 30/06/2021				As of 31/	03/2021									As of 30/0	6/2021					
Traded Debt Instruments	0	0	65	8	125	35							21	5	154	39						
Of which: General risk	0	0	19	4	37	9							10	1	31	4						
Of which: Specific risk	0	0	64	7	122	34							18	4	147	38						
Equities	0	0	27	8	21	7							20	5	25	7						
Of which: General risk	0	0	27	8	21	7							20	5	25	7						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	4	3	3	0	2	1							2	0	2	1						

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



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	Banco BPM SpA								
					Standardise	d Approach			
			As of 30)	09/2020			As of 31	12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min EUR, %) Central governments or central banks	53,563	63,763	3,154		49.800	62,695	3.323	
	Regional governments or local authorities	691	256	49		753	225	43	
	Public sector entities	995	532	342		1,099	507	330	
	Multilateral Development Banks	0	112	0		2	176	0	
	International Organisations	212	2	0		212	2	0	
	Institutions	58,058	14,686	5,199		42,591	13,956	5,157	
	Corporates	9,540	6,810	6,311		9,813	6,955	6,486	
	of which: SME	6,294	4,950	4,471		6,371	4,954	4,507	
	Retail	4,559	1,819	1,331		4,562	1,843	1,349	
Consolidated data	of which: SME	1,023	319	205		1,017	317	205	
CONSONIDATED DELLA	Secured by mortgages on immovable property	710	694	298		717	701	305	
	of which: SME	514	511	220		476	473	204	
	Exposures in default	2,402	1,211	1,406	1,171	2,025	1,024	1,208	976
	Items associated with particularly high risk	1,192	908	1,362		1,072 304	839	1,258	
	Covered bonds	303	303	41		304	304	41	
ı	Claims on institutions and comorates with a ST credit assessment	1,333	1,226	1,226		1,795	1,723	1,723	
	Collective investments undertakinos (CIU) Equity	1,333	1,962	3,360		1,933	1,933	3,345	
ı	Other exposures	5,289	5,289	4,484		5,686	5,686	4.826	
ı		140.809	99,572	28,564	1,414	122,364	98,569	29,394	1.141
	Standardised Total ²	(1) Original exposure, unlike Exp							1,141

		Standardised Approach									
			Ar of 20	09/2020			Ar of 31	12/2020			
			A3 01 30)	05,2020			20.31	11/1010			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %)										
	Central governments or central banks	41,194	51,394 256	3,116		39,494	52,390	3,280			
	Regional governments or local authorities	691	256 529	49 341		753	225 497				
	Public sector entities Multilateral Development Banks	993	229	341		984	492	317			
	Mutuateral Development Banks International Organisations	0	0					0			
	Institutions	45.158	8,203	3,477		29.468	7,781	3.493			
	Cornorates	6,100	5,047	4,809		6.313	5,148	4,927			
	of which: SME	3,740	3,285	3,065		3,789	3,257	3,053			
	Retail	4,543	1,818	1,330		4,541	1,842	1,348			
ITALY	of which: SME	1,015	318	205		1,009	317	205			
TIALT	Secured by mortgages on immovable property	708	692	297		716	701	305			
	of which: SME	512	509	220		475	473	204			
	Exposures in default	2,308	1,172	1,366	1,116	1,967	991	1,174	951		
	Items associated with particularly high risk	1,179	895	1,343		1,057	824	1,236			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	157	157	26		157	157	26			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	1,196	1.090	1,090		1.639	1.567	1.567			
	Equity	1,942	1,942	3,340		1,904	1,904	3.316			
	Other exposures	5,289	5,289	4,484		5.682	5.682	4.826			
	Standardised Total ²	4,433	3/403	9.61	1,352	2,750		7,000	1.111		

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 30,	/09/2020			As of 31,	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Control communities to called the Control of the Co	4,089 0 0 0 3,945 223 220 0 0 0 0 5 0 25 20 0 0 0 0	4,099 0 0 1,999 211 211 211 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 485 143 143 143 143 143 143 143 143 143 143		3,333 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3,332 0 0 0 1,441 256 256 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 1 1 1 1	0 0 0 0 1470 1822 1822 1822 1822 1822 1822 1822 182	
	Charles (Tabel)								4

Compared Explanation Compared Explanation			exposures, but includes gene	ral credit risk adjustments.						
Contract operations Contract operations						Standardise	ed Approach			
Compared Explaint Comp				As of 30,	/09/2020			As of 31,	/12/2020	
Control all operations or control banks 2,201 2,		(mb, Dille (K.)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	UNITED STATES	Central anomenements or contral habitat Residual conversaries of local arthritis Marchael and the second of local arthritis Marchael and the second of local arthritis Marchael and contractations Comproduce of union. Self Bell of Mich. Self Secured by marchael or immersaled encounts of union. Self Secured by marchael or immersaled encounts of union. Self Secured by marchael or immersaled encounts of union. Self Secured by marchael or immersaled encounts of union. Self Secured by marchael or immersaled encounts of union. Self Secured by marchael or immersaled encounts of union. Self Contral below. Self Contral below. Self Contral book. Contral book. Contral book. Contral book.	0 0 0 0 478 313	0 0 0 0 443 247	197		0 0 0 0 446 326	0 0 0 0 410 263	0 0 0 186 209	0

		(7) Total value adjustments and crovisions per country of counterparty excludes those for securistization excounts, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.								
					Standardise	d Approach				
			As of 30/	09/2020			As of 31,	/12/2020		
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
GERMANY	Control occurrents or created shadows from Colo, Sq.) Sectional occurrences or local substitution Public south certification Francisco of control occurrences and south Francisco occurrences and south Francisco occurrences and south Francisco occurrences occurrences occurrences Francisco occurrences occurrences Francisco	1,766 0 0 0 1,354 71 70 0 0 0 6 6 0 37 2 2 2 2	1,766 00 0 0 0733 61 61 61 0 0 0 2 2 0 0	0 0 0 0 135 61 61 0 0 0 2 2 0 0	3	991 0 0 0 0 1,613 70 0 0 0 0 0 33 3 2 2	991 0 0 0 0 0 569 66 66 0 0 0 0 2 2 2	0 0 0 141 660 60 0 0 0 2 2 2 0 0		
	Standardised Total ²	m			3				4	

The Control amounts while Economy value, is reported before taken into account any offer the let coeff convenient theory is made to efficient the following the coeff convenient is an administration before this administration of the coefficient and administration administration administration and administration adminis



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	Banco BPM SpA								
					Standardise	d Approach			
			As of 30/	09/2020			As of 31	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²
Central governments		0	0	0		0	0	0	
Regional governments Public sector entities	or local authorities	0	0	0		0	0		
Multilateral Developm	ent Banks	0	0	0		ō	0	0	
International Organis	ntions	0	0	0		0	0	0	
Institutions Corporates		0	0	0		0	0		
of which: SME		0	0	0		0	0		
Country of Retail of which: SME		0	0	0		0	0	0	
	on immovable property	0	0	0		0	0		
Counterpart 5 Secured by mortgages of which: SMF	on immovable property	0	0	0		ő			
Exposures in default		0	0	0	0	0	0	0	0
Items associated with Covered bonds	particularly high risk	0	0	0		0	0		
	and corporates with a ST credit assessment	0	0	0		ő			
Collective investments		0	0	0		0	0	0	
Equity		0	0	0		0	0	0	
Other exposures Standardised Total ²					0	U			
Stellouldiana Total		(1) Original exposure, unlike Ex	posure value, is reported befor	e taking into account any effec	t due to credit conversion facto	rs or credit risk mitigation techn	riques (e.g. substitution effec	ts\.	

					Standardise	d Approach			
			As of 30	/09/2020			As of 31,	/12/2020	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 6	Central overcomments or control banks a socional overcomment or role all arbotities shadowed or role all arbotities shadowed or role all arbotities shadowed or role arbotities described or role arbotities compared to the control of the control of described or role arbotities for shadowed	0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	0

Octoid ecouse, write Ecouses value, is recorded before takins into account our which due to credit consist control records in relations to credit risk inflations or credit risk inflations for credit risk inflations or credit risk inflations for credit risk inflations or credit risk inflations for credit risk inflations or credit risk inflations or credit risk inflations for security and the credit risk inflations or credit risk inflations inflat

					Standardise	d Approach			
			As of 30,	/09/2020			As of 31	/12/2020	
	from FIR 963	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 7 Sec	interfer developmentate or central sealed colored environment or both arthrottles deliberted (Covelances Barries deliberted (Covelances Barries properties of products (Covelances Barries of pr	0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	o

O Cisinal escourse, utilise Escourse value, is resorted before takino into account any effect due to credit convenión factors or credit risk initiation stechniques (a.e. abstitution effects).

Of Total value advantments and crevisions per country of construentes coulcides those for exponification encourses. Additional advantments (AVA) and other own further inductions related to the

		* Total value adultationals and envolved risk adultational value of the control of the exposure									
					Standardise	d Approach					
			As of 30/	09/2020			As of 31	/12/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %)										
	Central governments or central banks	0	0	0		0	0	0			
	Regional governments or local authorities Public sector entities	0				0					
	Multilateral Development Banks	0				0					
	International Organisations	ů	0	0		0	0				
	Institutions	0	0	0		ō	ō				
	Corporates	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
C	Retail	0	0	0		0	0	0			
Country of	of which: SME	0	0	0		0	0	0			
Counterpart 8	Secured by mortgages on immovable property	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Exposures in default Items associated with particularly high risk	0				0					
	Covered bonds	ů									
	Claims on institutions and corporates with a ST credit assessment	ő	ŏ	ŏ		o o	ŏ				
	Collective investments undertakings (CIU)	0	0	0		ō	ō				
	Equity	0	0	0		0	0				
	Other exposures	0	0	0		0	0	0			
	Standardised Total ²				0				0		

(1) Orielael exocurs, unified Exocurs value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitization techniques (e.u., substitution effects).
(3) Total value activaments and creditions our country of countercardy excludes those for securistization exocurses, additional valuation adjustments (AVAII) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.								
					Standardise	d Approach				
			As of 30,	/09/2020			As of 31	/12/2020		
		Original Exposure ¹	Exposure Value ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
Country of Counterpart 9	Count of communities or cell and but the County of Count	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	· ·	
	Standardised Total ²	Ů			0	Ů	,			

O'Crisinal encourse, unities Encourse value, is reconted before balling into account any effect due to credit conversion factors or credit risk mitication techniques (e.g., substitution effects).

These value actualments and creditions our country of countenantly excludes those for securidation encounter, additional valuation advantages calculated and other own funds reductions valuated to the

		** Focus value adstrainments and revolutions are consistent or counterview executable those for securetation extocarses, additional valuation adstrainments and revolutions in contrast evolutions in the exposures, but hercholds generated contrast in adjustments.									
					Standardise	d Approach					
			As of 30	/09/2020			As of 31,	12/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
Country of Counterpart 10	Control of Section 1 and Control of Section 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0		
	Other exposures Standardised Total ²			0	0	0	U	0	0		



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Banco BPM SpA

					Standardise	d Approach			
			As of 31	03/2021			As of 30	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	66,845 535	82,045 237	3,411		71,030 580	87,859 184	3,922	
	Regional governments or local authorities Public sector entities	1.119	517	317		1.111	608	381	
	Multilateral Development Banks	1,119	160	317		1,111	143	301	
	International Organisations	225	15	ō		234	23	ō	
	Institutions	43,561	12,888	4,835		41,277	12,906	4,875	
	Comorates	12.202	7.879	7,224		12.137	7.138	6.633	
	of which: SME	6,925	5,117	4,651		6,665	4,600	4,154	
	Retail	4,526	1,806	1,319		4,449	1,727	1,263	
Consolidated data	of which: SME	1,008	325			999	303	195	
COI ISOIIGATEG GATA	Secured by mortoages on immovable property	695	680	295		668	655	286	
	of which: SME	463	461	198		443	441	190	
	Exposures in default	1,997	987		983	1,922	929	1,082	95
	Items associated with particularly high risk	1,062	820	1,229		823	535	803	
	Covered bonds Claims on institutions and comporates with a ST credit assessment	305	305	39		304	304	39	
		2,045	1,795	1,795		2,716	2,454	2,509	
	Collective investments undertakings (CIU) Equity	2,045 1,906	1,795	3,306		2,716	2,959	2,509	
	Other exposures	5,772	5,772	5,041		5,864	5,864	5,143	
	Standardised Total ²	142,794	117,809	30,008	1.155	145,193	123,405	30,388	1,18

					Standardise	d Approach			
			As of 31	03/2021			As of 30	/06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	51,138	66,338	3,367		53,558	70.387	3.875	
	Regional governments or central banks Regional governments or local authorities	51,136	237	3,367		33,338 580	70,387	3,673	
	Public sector entities	988	496	315		1,008	599	373	
	Multilateral Development Banks	0		313		1,000	0,00		
	International Organisations	ō	ō	ō		ō	ō	i	
	Institutions	31,919	8,112	3,482		26,075	7,694	3,400	
	Cornorates	6,805	5,511	5,254		6.672	5,175	5.006	5
	of which: SME	4,100	3,390	3,171		3,596	2,944	2,784	
	Retail	4,514	1,805	1,319		4,427	1,726	1,262	2
ITALY	of which: SME	1,008	325	208		999	303		
TIALI	Secured by mortgages on immovable property	695	679	295		668	655		
	of which: SME	463	461	198		443	441	190	
	Exposures in default	1,936	955	1,118		1,841	897	1,049	
	Items associated with particularly high risk	1,048	806	1,209		823	535	803	
	Covered bonds	160	160	25		160	160	25	
	Claims on institutions and corporates with a ST credit assessment	0 1,866	0	0		0 2,290	2.020	2,271	
	Collective investments undertakings (CIU)		1,616 1,869	1,616 3,270		2,290 1,935	2,028 1.934	2,2/1	
	Eaulty	1,870 5.757	1,869	3,2/0 5.031		1,935	1,934		
	Other exposures	5,757	5,/5/	5,031	1.121		5,838	5,141	1.142
	Standardised Total ²				1,121				1,142

		encourse, but include control roof risk otherwise. Standardised Approach											
					Standardisc	ed Approach							
			As of 31/	03/2021			As of 30	06/2021					
		Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
FRANCE	Control operations for control field (Control operation) or control operations (Control operations (CO)))	4,136 0 0 0 0,219 233 220 0 0 0 0 2 2 2 1 0 0 0 0 0 0 0 0 0 0	4,134 0 0 0 0 1,312 219 229 0 0 0 0 2 24 0 0 0 22 2 2 1	0 0 0 0 452 166 166 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3	5,520 0 0 0 0 0,021 222 230 0 0 0 0 5 0 24 24 25 26 20 20 20 20 20 20 20 20 20 20 20 20 20	5,520 0 0 0 1,582 219 229 0 0 0 1 1 0 24 25 25 29 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	165 165 0 0 0 0 1 1 0 2 0	4				
	Standardised Total ²				4				4				

		(a) Your reason adjustments and provision by the contract of t												
					Standardise	d Approach								
			As of 31,	03/2021			As of 30	06/2021						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²					
	(min EUR, %)													
	Central governments or central banks	5,111	5,111	0		5,552	5,552	0						
	Regional governments or local authorities Public sector entities	0	0			0	0	0						
	Multilateral Development Banks	0	0				0							
	International Organisations	0	0			0	0	i o						
	Institutions	446	1,153	335		419	1,312	361						
	Corporates	357	292	230		388	328	238						
	of which: SME	345	289	227		381	326	236						
	Retail	0	0	0		0	0	0						
UNITED STATES	of which: SME	0	0	0		0	0	0						
UNITED STATES	Secured by mortgages on immovable property	0	0	0		0	0	0						
	of which: SME	0	0	0		0	0	0						
	Exposures in default	0	0	0	0	0	0	0						
	Items associated with particularly high risk	0	0	0		0	0	0						
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	U			0	0	0						
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	l "			0							
	Collective investments undertakings (CIU) Equity	, i				,	,							
	Other exposures	0	3	1 3		3	3	1 3						
	Characterist Tabl ²	ŭ				j		, and the same of						

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

7) Total value administration and numbers are credit of montenancy and convenient and convenient

		(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVA) and other own funds reductions related to the exosures, but includes central restlif risk adjustments.											
					Standardisc	d Approach							
			As of 31,	03/2021			As of 30	06/2021					
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	Central governments or central banks Regional governments or local authorities	2,851 0	2,851 0	0		2,314 0	2,314 0	0					
	Public sector entities Multilateral Development Banks International Organisations	0	0	0		0	0	0					
	Institutions Corporates	2,395 75	663 64	163 64		2,923 83	553 73	125 68					
	of which: SME Retail of which: SME	75 0	64	64		83 0	73	68					
GERMANY	Secured to mortcages on immovable property of which: SME	0	0	0		0	0	0					
i	Exposures in default Rems associated with particularly high risk Covered honds	6 0	2 0	2	3	6 0	2 0	2 0	4				
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	36 0 2	36 0 2	0		36 0 72	36 0 72	0 15					
	Eoultv Other exposures Standardised Total ²	0	0	0	4	11 0	11 0	11 0					

(1) Original exposure, unline Engineer value, in reported buffer tablesy this account any effect due to credit convenient for the credit risk engineer to be consistent and provision such includes a dispersion to the requirem to the resultance of the resultance and provision per country of constrainty excludes those for accordatation exposures, additional valuation adjustments (skills) and other own funds reductions related to the exposures, that forcing are only only the figure of contract and the resultance and t



Country of Counterpart 8

2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	Banco BPM SpA								
					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min FIR %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 5	Control constraints or control sealest sectional operational or control sealest shalls excise entities shalls excise entities shalls excise entities shall interal Southeasters shall interal Southeasters commanded of control 1006 of which 1006 of which 1006 shall of which 1006 shall of which 1006 control of	000000000000000000000000000000000000000			0	0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0
			nd provisions per country of co		ect due to credit conversion fact ecuristisation exposures, additio				

(2) Total valu	e adjustments	and provision	s per country of co	unterparty excludes	those for securistisation	on exposures,	additional valuation as	djustments (AVAs)	and other own fu	inds reductions related to the	ne.
evenoures I	ust includes ner	oral modit ric	ár artikustmants								

	Standardised Approach											
		As of 31	/03/2021			As of 30	/06/2021					
(1) 00 (1)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
Central governments or central banks	0		0		0		0					
Regional governments or local authorities	0		0		0		0					
			i i		0							
Institutions	0		0		0		0					
Corporates	0		0		0		0					
of which: SME	0		0		0		0					
	0		0		0	9	0					
			i i		0							
Exposures in default	0		0	0	0		0					
Items associated with particularly high risk	0		0		0		0					
Covered bonds	0		0		0		0					
	0		0		0	9	0					
	0	1					0					
	0	1 2										
			Ů			,						
	Reduced ownerments or local authorities public socior certifica public socior certifica public socior certifica public socior certifica publicationa franchisticona Composator C	Central communities or central banks Ratific sector entities Ratific	Control operations or control bank (10 G, %)) Control operations or control bank (10 G, %)) Control operations or control bank (10 G, %)) Residence or control or foot authorities (10 G, %)) Public sector controls (10 G, %) Control operations of Bank (10 G, %) Control operations (10 G, %) Control op	Central overnments or control banks Anish (D. B.) Anish (S. B.)	As of 31/03/2021 Original Exposurs* Tabus* This EQ. %) Contral overaments or central basis Additional contractions of contral basis Additional contractions Additional contractions Additional contractions Additional contractions Additional contractions Companies O Contractional Contractions Companies O Contractional Contractions O Contractional Contractiona	As of 31/03/2021 Original Exposure* Original Exposure* Displant Exposure* Finite exposure amount Value adjustments and provisional Original Exposure* The EDR No. Original Exposure* The EDR No. Original Exposure* Ori	As of 31/03/2021 As of 30 Original Exposure* Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisional* Original Exposure* Exposure Value* Original Exposure* Exposure Value* Original Exposure* Original	As of 31/03/2021 As of 31/03/2021 As of 30/06/2021 Original Exposure* Displace Exposure* Control overements or central banks Displace of the Control overements or central banks Displace of the Control overements or central banks Displace of the Control overement are of the antibodies Displace of the Control overement banks Displace over				

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securification exposures, additional valuation adjustments (AMA) and other own funds reductions related to the

		esposures, but includes centeral credit risk adultaments. Standardised Approach											
					Standardise	d Approach							
			As of 31/	03/2021			As of 30	06/2021					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
Country of punterpart 7 Scure of Counterpart 5 Scure of Counterpart	whether the control of the control o	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0				

	exposures, but includes gene	ral credit risk adjustments.						
				Standardise	d Approach			
		As of 31/	03/2021			As of 30,	06/2021	
No.3	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0	0	0	0	0	0
r credit assessment	0	0	0		0	0	0	
	0	0	0		0	0	0	
		Ü		0				0

		(2) Total value adjustments and provisions per country of counterparty excludes those for securification exposures, additional valuation adjustments (AIAs) and other own funds reductions related to the encourage, but includes owneral credit risk adjustments.											
					Standardis	ed Approach							
			As of 31	/03/2021			As of 30	/06/2021					
	(min FID %L)	Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
Country of Counterpart 9	Contain somemonists or control sealest Residual somemonists of local antiforties Public south well for the sealest Residual south sealest Residual s	0 0 0 0 0 0 0 0 0			0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0	0				
1	Chandrad and Tabel												

O (1) Original exposure, unities Exposure value, is reported before taking into account any effect due to credit criek midigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excluses those for excursiosation exposures, additional valuation adjustments (AWA) and other own funds reductions related to the

		encourse, but includes general credit risk advantments.											
					Standardis	d Approach							
			As of 31	/03/2021			As of 30	/06/2021					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
Country of Counterpart 10	Control overweeth or story of the Control over the Control overweeth or for an arbitration of the Control overweeth or for an arbitration of Control over the C	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000		000000000000000000000000000000000000000	0				
	Standardised Total ²	Ü			0								

Credit Risk - IRB Approach

Banco BPM SpA

		IRB Approach												
		As of 30/09/2020									As of 31/12/2020			
		Original Exposure Exposure Risk exposure amount Value adjustments Value*						Original I	Exposure ¹	Exposure Value ¹	Risk exposure amount		Value adjustme	
	(min EUR, %)		Of which: defaulted	• • • • • • • • • • • • • • • • • • • •		Of which: defaulted	provisions		Of which: defaulted	· uice		Of which: defaulted	provisio	
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	77,849	6,401	46,797	18,576	990	3,017	77,139	5,357	43,571	17,398	869 0	2,702	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	31.717	4,608	20.950	7.897	755	2.300	31.152	3.842	19.218	7.275	671	2.100	
	Retail	56.531	2,311	42,373	7,410	413	940	57.099	2,316	42.317	6.896	418	1.084	
	Retail - Secured on real estate property	28,688	1.148	28,591	3.806		257	28,920	1,170	28.834	3,640	160	351	
	Retail - Secured on real estate property - Of Which: SME	4,477	487	4.411	1.207	62	119	4,569	487	4.512	1.103	64	159	
Consolidated data	Retail - Secured on real estate property - Of Which: non-Si	24,211	661	24,180	2,600	92	138	24,351	683	24,322	2,537	96	192	
	Retail - Qualifying Revolving	968	6	928	165	1	4	958	6	916	153	1	6	
	Retail - Other Retail	26,875	1,157	12,854	3,439	258	679	27,222	1,140	12,567	3,104	257	727	
	Retail - Other Retail - Of Which: SME	24,885	1,043	11,031	3,102	229	614	25,212	1,026	10,738	2,769	229	647	
	Retail - Other Retail - Of Which: non-SME	1,991	114	1,823	337	28	65	2,009	114	1,829	335	28	80	
	Equity		0	0	0					0	0	0		
	Other non credit-obligation assets				0						0			
	IRB Total ²				25,986						24,294			

Original exposure, unlike Exposure value, is reported before taking into account any effect due to cree
 IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

							IRB Ap	proach					
				As of	30/09/2020			As of 31/12/2020					
		Original	Original Exposure Exposure Police Risk exposure amount Value adjustments and and						Exposure ¹	Exposure Value ¹	Risk exposure amount		Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	· uice		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	77,848	6,399	46,796	18,575	990	3,016	77,138	5,356	43,570	17,398	869	2,702
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	31,716 56,454	4,607 2,306	20,948 42,302	7,897 7.399	754	2,300 938	31,151 57.019	3,841 2,311	19,217	7,275 6.886	671 417	2,099
	Retail - Secured on real estate property	28,620	1,144	42,302 28,528	3,797	412 154	938 256	28.850	1.166	42,243 28,769	3,631	159	1,082 350
	Retail - Secured on real estate property - Of Which: SMI	4,477	487	4,410	1,207	62	119	4,569	487	4.511	1.103	64	159
ITALY	Retail - Secured on real estate property - Of Which; non		657	24.118	2.590	92	137	24.281	680	24.257	2,528	95	191
	Retail - Qualifying Revolving	967	6	928	165	1	4	957	6	915	153	1	6
	Retail - Other Retail	26,867	1.156	12.846	3,438	257	678	27.212	1.139	12,559	3.102	257	726
	Retail - Other Retail - Of Which: SME	24,885	1.043	11.031	3.102	229	614	25.212	1.026	10,738	2.769	229	647
	Retail - Other Retail - Of Which: non-SME	1.982	113	1.815	336	28	64	2,000	113	1.821	334	28	79
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
FRANCE	Coraria Isaaks and control governments. Institutions Corporates Corporates Corporates of Whites Specialed Lending Corporates of Whites Specialed Lending Corporates of Whites Specialed Lending Corporates of Whites Special	0 0 0 0 3 3 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 3 3 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 3 3 0 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 3 3 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
	Retail - Other Retail - Off Mich: SME Retail - Other Retail - Off Which: SME Retail - Other Retail - Off Which: non-SME Equity Other non credit-obligation assets IRB Total	0 0	0 0 0	0	0 0 0	0 0 0	0	0 0 0	0 0 0	0 0	0 0 0	0 0 0	0

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

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		inks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate	Corporates - Of Which: Specialised Lending		0		0	0		0					0
		Corporates - Of Which: SME		0	0	0	0	0	0	0	o o	0	0	0
	Retail		6	ō	6	1	ō	ō	6	ō	6	i	ō	ō
		Retail - Secured on real estate property	5	0	5	0	0	0	5	0	5	1	0	0
UNITED STATES		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES		Retail - Secured on real estate property - Of Which: non-Si	5	0	5	0	0	0	5	0	5	1	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	1	0	1	0	0	0	2	0	2	0	0	0
		Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0		0	0	0
	Equity	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	2		2	0		0
		credit-obligation assets		0		0			0	0		U	0	
	IRB Total													
	TKB TOTAL		-			d hefers thing into accou								

GERMANY

2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	30/09/2020					As of 3	1/12/2020		
		Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0		0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
	Corporates - Ut Which: SME Retail		0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property		0	0		0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 5	Retail - Secured on real estate property - Of Which: non-St	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

		İ						IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
		(min EUR. %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME		0		0		0	0		0	0		0
	Retail	corporates - or winds: sine	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
6		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 6		Retail - Secured on real estate property - Of Which: non-Sf	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		0
	Equity	credit-obligation assets		0		U	0		0	0	0	U		
	IRB Total													_

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	• 4.50		Of which: defaulted	provisions		Of which: defaulted	· unoc		Of which: defaulted	provisions
	Central ba Institution	nks and central governments is	0	0	0	0	0	0 0	0	0	0	0	0	0
	Corporates	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
6		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7		Retail - Secured on real estate property - Of Which: non-Si Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Other non	credit-obligation assets						Ů						- ŭ
	IKB Total													

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central b	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporati	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	corporates - Or Willot: SME		0	0	0	0	ő	0	0	0	0		0
	Process.	Retail - Secured on real estate property	0	0	0	0	0	o o	n	0	0	0	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0
Country of Counterpart 8		Retail - Secured on real estate property - Of Which: non-St	ō	ō	ō	ō	ō	ō	ō	ō	ō	0	ō	ō
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		n credit-obligation assets												
	IRB Total													

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central bas Institution	nks and central governments	0 0	0	0 0	0	0 0	0	0	0 0	0 0	0	0	0
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0		0	0
		Retail - Secured on real estate property - Of Which: SME	ő	ő	ő	ő	ő	ő	ő	ő	ő	ŏ	ő	ő
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	Retail - Other Retail - Of Which; non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Other non	credit-obligation assets		0				0					-	
	IRB Total													

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		iks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Country and 10		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10		Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0

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

Credit Risk - IRB Approach

	Banco BPM SpA												
							IRB Ap	proach					
				As of	31/03/2021					As of	0/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	Value:		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	77,301	5,198	48,388	18,312	1,219	2,673	76,760	4,144	47,497	18,189	1,051	2,124
	Corporates - Of Which: SME	33,273	3.710	22.044	7,743	796	2.080	32.683	3.115	21,447	7.524	735	1,628
	Retail	57,428	2,448	45,736	8,637	340	1.135	57,444	1.957	45,294	8.299	283	775
	Retail - Secured on real estate property	29,036	1,302	29,198	4.941	71	398	29.020	1.068	29.187	4.758	70	269
	Retail - Secured on real estate property - Of Which: SMI		492	4.513	1,089	38	171	4.335	385	4,329	1.039	36	107
Consolidated data	Retail - Secured on real estate property - Of Which: nor	-S1 24,517	810	24,685	3,852	34	227	24,684	683	24,858	3,719	35	163
	Retail - Qualifying Revolving	920	6	1,210	226	1	7	917	6	1,201	217	1	7
	Retail - Other Retail	27,472	1,140	15,328	3,469	267	729	27,508	883	14,907	3,323	211	498
	Retail - Other Retail - Of Which: SME	25,461	1,019	13,292	2,970	250	644	25,488	779	12,864	2,830	196	422
	Retail - Other Retail - Of Which: non-SME	2,012	121	2,036	499	17	85	2,020	105	2,042	493	15	77
	Equity	0	0	0	0	0				0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				26,949						26,488		

(1) Grighal 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 (2) IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

								IRB Ap	proach					
					As of 3	1/03/2021					As of	0/06/2021		
			Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central govern	ments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		77,301	5,197	48,387	18,312	1,219	2,672	76,748	4,143	47,490	18,188	1,051	2,123
	Corporates - Of Which:		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which:	SME	33,273	3,710	22,043	7,742	796	2,079	32,670	3,114	21,440	7,523	735	1,627
	Retail		57,351 28,968	2,443 1.298	45,662 29,132	8,621 4,927	340 71	1,133	57,363 28,949	1,953 1.065	45,217 29.118	8,283 4.744	282 70	773 268
	Retail - Secured on r	eal estate property Secured on real estate property - Of Which: SME	28,968 4,519	1,298	4 513	1,089	71	397	4.335	1,065	29,118 4 329	1,039	36	268 107
ITALY		Secured on real estate property - Of Which: non-St	24,449	806	24,619	3.838	34	226	24.614	680	24,789	3,705	35	162
	Retail - Qualifying R		919	6	1.210	3,030 776	34	7	916	6	1,200	3,703	33	7
	Retail - Other Retail	a contrary	27,464	1.139	15.320	3.468	267	729	27,499	882	14.898	3.322	211	498
	Retail -	Other Retail - Of Which: SME	25,461	1.019	13,292	2,970	250	644	25,488	779	12,864	2.830	196	422
		Other Retail - Of Which: non-SMF	2.003	120	2.028	498	17	85	2.010	103	2.034	491	15	76
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets													
	IRB Total													

FRANCE

		1						IRB Ap	proach					
					As of :	31/03/2021					As of	80/06/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central ba Institution	inks and central governments	0	0	0 0	0	0	0	0	0	0	0	0	0
	Corporate		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	ō	0	ō	0	ō	0	0	ō	0	0	0	ō
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		6	0	6	1	0	0	6	0	6	1	0	0
		Retail - Secured on real estate property	5	0	5	1	0	0	5	0	5	1	0	0
UNITED STATES		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SP		0		0	0	0		0	0	1	0	0
		Retail - Qualifying Revolving	ñ	0	ñ	n	0	o o	n n	0	ő	n	0	0
		Retail - Other Retail	2	ō	2	ō	ō	ō	1	ō	1	0	ō	ō
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	1	0	1	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments
	(min ELR. %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
GERMANY	Courtal Sanks and control governments Letterbrokes Corporates - Of Winds: Specialised Lendings Corporates - Of Winds: Specialised Lendings Retail Retail - Secured on real exists property Retail - Secured on real exists property Retail - Secured on real exists property or of Winds: Sec	0 0 0 3 3 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 3 2 0 2 0	0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 3 3 0 0 0	000000000000000000000000000000000000000	0 0 0 3 2 0 2 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

(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).

2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

Banco BPM SpA

								IRB Ap	proach					
					As of 3	1/03/2021					As of	30/06/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustment and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Corporates - Of Which: SME	0		0	0	0	0	0	0	0	0	0	0
	Recall	Retail - Secured on real estate property	0		0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0	0	0	0		0	ı o
Country of Counterpart 5		Retail - Secured on real estate property - Of Which: non-Sh	0	0	0	0	0	0	0	0	0	0	0	ő
		Retail - Qualifying Revolving	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
		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	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		credit-obligation assets											_	4
	IRB Total													
			(1) Original ex	posure, unlike Ex	posure value, is n	eported before taking i	nto account any	effect due to cre	dit conversion fa	ctors or credit ris	sk mitigation tech	niques (e.g. substitutio	n effects).	
								IRB Ap	proach					

							IRB Ap	proach					
				As of :	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0			0	0	0				0	0	
	Retail	0	0		0		0	0		0	0	0	
	Retail - Secured on real estate property	o o	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
Country of Counterpart 6	Retail - Secured on real estate property - Of Which: non-S	0	0	0	0	0	0	0		0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

		J						IRB Ap	proach					
					As of :	31/03/2021					As of	30/06/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks : Institutions	and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0			0		0		0	0	0	0	0
		exporates - Of Which: Specialised Lending	0			0		0	0		0	0	0	0
		progrates - Of Which: SME	n	0	0	0	0	0	0	0	0	0	0	0
	Retail		ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	R	etail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7		Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	0	0	0	0	0	0
		etail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	R	etail - Other Retail Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
			0	0		U			0	0	0	Ü	0	0
	Facilities	Retail - Other Retail - Of Which: non-SME	0			0			0	0	0		0	0
	Equity Other non-cred	it-obligation assets				0		0		0	0		_	-
	IRB Total													

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0			0		0			0		0	0
	Corporates - Or Which: SME Retail	0	0	0	0	0	0	0		0	0	0	0
	Retail - Secured on real estate property	0	0		0		0			0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0			0		0	0		0		0	0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-Si		0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					1
				As of 3	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR. %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0			0		0			0		0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	ő	ő	ő	o o	ő	ő	ő	ő	ő	ő	0	ő
	Retail	0	0		0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-S	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0					0	
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0	0			0		0	
	Other non credit-obligation assets	- 0		0			0	0	0	0		0	
	IRB Total												

		ı						IRB Ap	proach					
		ı			As of	31/03/2021					As of	30/06/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Institutions	and central governments	0	0	0	0	0	0	0	0	0	0	0	0
		orporates - Of Which: Specialised Lending orporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	orporates - Or Which: SME letail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	0	0	0	0	0	0
, ,		etail - Qualifying Revolving etail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non cred	lit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total													

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



General governments exposures by country of the counterparty

							Banco BPM SpA							
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-halance el	heet exposures	
												OII-balance si	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Austria	0 145	0 145	0	0	0	0 145	0	0	0	0	0	0	
[10Y - more Total		0 145	0 145	0	0	0	0 145	0	0	0	0	0	0	0
[0 - 3M [3M - 1Y		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Belgium	0	0	0	0	0	0	0	0	0	0	0	0	
「5Y - 10Y 「 「10Y - more		146 0	146 0 146	0	0	87 0	60 0	0	0	0	0	0	0	
Total 0 - 3M 13M - 1Y		146	146	Ŏ	ŏ	87	60	0	0	Ö	0	0	0	0
[1Y - 2Y [Bulgaria													
121 - 31 137 - 57 157 - 107 107 - more Total	Bulgaria													
Total														
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [Cyprus													
f 10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
1 2Y - 3Y I 13Y - 5Y I	Czech Republic													
[5Y - 10Y [4													
[0 - 3M [3M - 1Y [İ	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Denmark	0	0	0	0	0	0 0	0	0	0	0	0	0	
		0	0	0	0 0	0	0 0	0	0	0	0	0	0	
Total [0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [[2Y - 3Y [Estonia													
[3Y - 5Y [5Y - 10Y	Estolila													
Total														



General governments exposures by country of the counterparty

							Banco BPM SpA							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total coming amount of					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derived 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	exposure amount
[0 - 3M [Finland													
[0 - 3M	France	0 0 0 0 0 2,977 5	0 0 0 0 0 2,977 5	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 1,318 0	0 0 0 0 1,659 5	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 365 0 0 0 0 0	0 0 0 0 0	7
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Germany	0 0 0 0 77 824 0	0 0 0 0 77 824 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 77 287 0	0 0 0 0 0 536 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 90 0 0 0 0	0 0 0 0 0	0
Total [0 - 3M f	Croatia	0 0 0 0 5 0	0 0 0 0 5 0 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 5 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0
[0 - 3M [Greece													
10Y - more	Hungary													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Ireland	0 0 0 0 0 20 0	0 0 0 0 0 20 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 20 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Italy	812 3,850 4,243 3,998 2,836 5,416 498 21,654	804 3,850 4,243 3,998 2,836 5,415 498 21,645	2 24 85 268 781 697 2 1,859	0 0 0 0 0	50 1,831 201 748 818 636 0 4,285	752 1,994 3,957 2,982 1,237 4,083 493	0 0 1 0 0 0 0	0 2 21 2 4 11 1	0 0 1 0 0 0 0 26	0 1 13 0 0 0 0 67	1,024 289 33 5 44 7 1	1 0 0 0 0 0	355
Total	Latvia													



General governments exposures by country of the counterparty

							Banco BPM SpA							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ıce sheet	
												Off-balance sh	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivity 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	exposure amount
[0 - 3M [Lithuania													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y] [5Y - 10Y 10Y - more	Luxembourg	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [Malta													
[0 - 3M [Netherlands	0 0 0 0 0 142 0	0 0 0 0 0 142 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 142 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0
[0 - 3M [Poland							-	-	-				
13Y - MOTE 110Y - MOTE Total 10 - 3M 1 - 3M 1 - 3M 1 - 2Y - 3Y 1 - 3Y	Portugal	0 0 0 0 0 0 99 0	0 0 0 0 0 99 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 21 0	0 0 0 0 0 78 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [Romania	0 0 0 0 0 0 8 11	0 0 0 0 0 0 8 11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 8 11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Slovakia													
Total	Slovenia	0 0 0 5 5 0 16	0 0 0 5 0 16 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 5 0 10 0	0 0 0 0 5 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0



General governments exposures by country of the counterparty

							Banco BPM SpA							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Deriva	tives		Off balar	ice sheet	
	(min Eore)											Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Spain	0 0 0 202 235 1,833 0	0 0 0 202 235 1,833 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 51 21 880 0	0 0 0 151 215 953 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 360 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9
10 - 3M	Sweden	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M [United Kingdom	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 2	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[0 - 3M 1 1 1 1 1 1 1 1 1	Iceland													
[0 - 3M [Liechtenstein													
13Y - 10Y 110Y - more	Norway	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [15Y - 10Y	Australia													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Canada													
0 - 3M 13M - 1Y 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more Total	Hong Kong	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0



General governments exposures by country of the counterparty

							Banco BPM SpA							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
			Total carrying amount of					Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	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	exposure announc
[0 - 3M [Japan													
[0 - 3M [u.s.	0 284 233 43 1,118 683 0	0 284 233 43 1,118 683 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 358 0	0 284 233 43 1,118 325 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 204 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M [China	0 0 0 0 0 0 76 52	0 0 0 0 0 76 52	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 53 25	0 0 0 0 0 23 27	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	26
10 - 3M	Switzerland	1 0 0 0 0	1 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Other advanced economies non EEA	0 0 2 0 0 16 0	0 0 2 0 0 0 16 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 11	0 0 2 0 0 0 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	13
TOTAL TO - 3M	Other Central and eastern Europe countries non EEA	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
Total Total	Middle East	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0
10 - 3M 3M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Latin America and the Caribbean	0 0 0 0 0 2 19 25	0 0 0 0 2 19 25	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 25	0 0 0 0 2 19 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	16



General governments exposures by country of the counterparty

Banco BPM SnA

							Banco BPM SpA							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
	, , ,											Off-balance st	neet exposures	
								Derivatives with po	ositive fair value	Derivatives with	h negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
1 ME - 0 1		0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [Africa	0 0 0 0 0 0 46	0 0 0 0 0 0 46	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 46	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 54	0 0 0 0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Others	2 0 0 0 0	2 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	210 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 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 counterparts 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 counterparts (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 counterparts (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, Dominician Republic, Ecuador, Glenada, Guyana, Halt, 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 Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (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.



General governments exposures by country of the counterparty

							Banco BPM SpA							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	1eet				Deriva	tives		Off bala	ıce sheet	
												Off-balance s	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets		of which: Financial assets at	of which: Financial assets at					Nominai	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [3 143	3 143 0	0	0	0	0 143	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [147 0	147 0	0 0	0 0	0 0	143 0	0 0	0 0	0 0	0 0	0 0	0 0	0
[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Belgium	0 142	0 142	0	0	0 84	0 58	0	0	0	0	0	0	
\(\text{Total} \) \(\text{Total} \) \(\text{Total} \) \(\text{Total} \) \(\text{Total} \) \(\text{Total} \) \(\text{Total} \)		148	148	0	0	84	58	0	0	0	0	0	0	0
[2Y - 3Y [Bulgaria													
Total														
[0 - 3M [Cyprus													
	сургаз													
Total Total Total Total Total Total Total														
[1Y - 2Y [[2Y - 3Y [Czech Republic													
[3Y - 5Y [[5Y - 10Y [[10Y - more														
Total 「0 - 3M 「 「3M - 1Y 「 「1Y - 2Y 「	1	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Denmark	0 0	0	0 0 0	0	0 0	0 0 0	0	0	0	0	0	0	
[5Y - 10Y [10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [3M - 1Y									J	J	0	J	,	,
[1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Estonia													



General governments exposures by country of the counterparty

							Banco BPM SpA							
							As of 30/06/2021							
						Direc	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Finland													
Total	France	2 16 23 11 0 3,600 414 4,066	2 16 23 11 0 3,600 414 4,066	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 1,762 345 2,108	0 0 0 0 1,838 69 1,906	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 1.506 0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [3M - 1Y [Germany	1 0 42 9 0 1,625 0	1 0 42 9 0 1,625 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 889	0 0 0 0 735 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	200 490 0 0 0 0	0 0 0 0 0	0
10 - 3M	Croatia	0 0 0 0 5 0 8	0 0 0 0 5 0 8	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 5 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total [0 - 3M]	Greece			·			J	J	, and the second	Ţ			·	
[3M - 1Y [Hungary													
[0 - 3M	Ireland	0 0 4 0 0 20 0 0 24	0 0 4 0 0 20 0 24 994	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 20 0 20 20 973	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [3M - 1Y [Italy	1,002 7,740 4,274 2,433 3,451 4,022 1,652 24,575	994 7,740 4,274 2,433 3,451 4,022 1,652 24,566	0 417 97 386 572 727 335 2,535	0 0 0 0 0 0	7 3,492 201 179 786 1,105 531 6,302	973 3,791 3,927 1,839 2,091 2,189 782 15,591	0 0 0 0 0 0	0 20 2 2 2 4 10	0 0 0 0 0 0 29 29	0 12 0 0 0 0 0 0 67	1.007 1,721 108 71 12 53 1 2,973	1 0 0 0 0 0 0	404
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Latvia													



General governments exposures by country of the counterparty

							Banco BPM SpA							
							As of 30/06/2021							
						Dire	ct exposures							
	(min EUR)			On balance sl	1eet				Deriva	tives		Off balar	ice sheet	
	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \											Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Lithuania													
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f [3Y - 5Y f f 5Y - 10Y f 10Y - more Total	Luxembourg	0 0 0 0 0 0 0 2	0 0 0 0 0 0 2 2	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	11
[0 - 3M [Maita													
[0 - 3M 1 1 1 1 1 1 1 1 1	Netherlands	0 0 0 5 0 141 0	0 0 0 5 0 141 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 141 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0
[0 - 3M [Poland													
13Y - 10Y 110Y - more	Portugal	0 2 0 5 2 96 10	0 2 0 5 2 96 10	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 20 0	0 0 0 0 76 10 86	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [15Y - 10Y	Romania	0 0 0 0 0 8 10	0 0 0 0 0 8 10	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 8 10	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0	
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Slovakia													
Total	Slovenia	0 0 5 0 0 0 15 0	0 0 5 0 0 15 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 5 0 0 10 0	0 0 0 0 5 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0



General governments exposures by country of the counterparty

							Banco BPM SpA							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balar	ice sheet	
	(min Eory)											Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Spain	0 27 10 204 215 2,337 0 2,792	0 27 10 204 215 2,337 0 2,792	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 51 0 1,320 0	0 0 0 151 215 1,016 0 1,382	0 0 0 0 0	0	0	0 0 0 0 0	50 440 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
10 - 3M	Sweden	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	United Kingdom	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Total	Iceland		•		,	,	•	v	•	v	v	v	· ·	
[0 - 3M [Liechtenstein													
13Y - 10Y 110Y - more	Norway	0 0 0 0 0 5 0	0 0 0 0 0 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 5	0 0 0 0 0	0 0 0 0 0	0	0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0
[0 - 3M [Australia		3			3					Ü		3	<u> </u>
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Canada													
10 - 3M 13M - 1Y 13Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Hong Kong	0 0 0 0 12 17 0 29	0 0 0 0 12 17 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 12 17 0	0 0 0 0 0	0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0



General governments exposures by country of the counterparty

							Banco BPM SpA							
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance sl	1eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
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	exposure amount
[0 - 3M [Japan													
[0 - 3M [u.s.	42 493 0 235 950 1,960 0	42 493 0 235 950 1,959 0 3,680	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 1,327	42 493 0 235 950 632 0 2,353	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	147 1.725 0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [China	0 0 0 0 0 75 51 126	0 0 0 0 75 51	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 52 25	0 0 0 0 0 23 26	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	25
[0 - 3M [Switzerland	1 0 0 0 0 0 0	1 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0
[0 - 3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA	0 2 0 1 1 0 16 0	0 2 0 1 1 0 16 0	0 0 0 0 0	0 0 0 0	0 0 0 1 1 0 11 0	0 2 0 0 0 0 5	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3
[0 - 3M [Other Central and eastern Europe countries non EEA	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9
[0 - 3M [Middle East	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
Total	Latin America and the Caribbean	0 0 0 0 2 29 21 51	0 0 0 0 0 2 2 29 21	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 9 20	0 0 0 0 0 2 19 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	19



General governments exposures by country of the counterparty

							Banco BPM SpA							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet 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	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [3Y-5Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	0 0 0 0 1 1 0 98	0 0 0 0 1 0 98	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 98	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Total Tota	Others	2 0 0 0 0 0 0 9 13	2 0 0 0 0 0 9 13	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0 0 13	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	210 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1

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 counterparts 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 counterparts (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 counterparts (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, Dominician Republic, Ecuador, Glenada, Guyana, Halt, 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 Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

(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.



Performing and non-performing exposures Banco BPM SpA

				,	As of 30/09/202	D							A	As of 31/12/202	0			
		Gre	oss carrying amou	int			ed impairment, ac fair value due to		Collaterals and financial guarantees		Gross	carrying amou	int			ed impairment, ac fair value due to		Collaterals and financial guarantees
		Of which performing but past due >30	Of wi	nich non-perform	ning ¹	On performing exposures ²	On non-perform	ing exposures ³	received on non- performing		Of which performing but past due >30	Of w	hich non-perform	ing ¹	On performing exposures ²	On non-perform	ning exposures ³	received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage	Cxposures		Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage	cxposures		Of which Stage	exposures
Cash balances at central banks and other demand deposits	14,183	37	0	0	0	1	0	0	0	16,153	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	38,628	0	90	90	0	15	57	0	0	34,204	0	90	90	0	9	57	0	0
Central banks	. 0	0	0	0	0	0	0	0	0	. 0	0	0	0	0	0	0	0	0
General governments	31,471	0	0	0	0	4	0	0	0	27,237	0	0	0	0	2	0	0	0
Credit institutions	2,723	0	0	0	0	2	0	0	0	2,516	0	0	0	0	1	0	0	0
Other financial corporations	3,775	0	80	80	0	5	50	0	0	3,816	0	80	80	0	3	50	0	0
Non-financial corporations	659	0	10	10	0	4	. 7	0	0	635	0	10	10	0	2	7	0	0
Loans and advances(including at amortised cost and fair value)	114,886	2,596	10,047	10,047	9,826	437	4,864	4,731	4,130	115,155	765	8,767	8,767	8,621	467	4,390	4,324	3,566
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1,880	42	6	6	6	6	3	3	0	1,772	1	4	4	4	5	3	3	0
Credit institutions	2,599	0	0	0	0	2	0	0	0	2,742	0	0	0	0	1	0	0	0
Other financial corporations	12,879	21	315	315	278	21	216	179	64	13,011	1	210	210	210	14	148	148	45
Non-financial corporations	63,362	1,778	8,390	8,390	8,209	299	4,258	4,160	3,197	63,251	290	7,233	7,233	7,089	330	3,775	3,709	2,717
of which: small and medium-sized enterprises at amortised cost	38,102	771	5,971	5,971	5,971	213	3,117	3,117	2,389	38,064	179	5,099	5,099	5,099	227	2,820	2,820	1,943
of which: Loans collateralised by commercial immovable property at amortised cost	16,596	669	4,051	4,051	4,051	138	1,539	1,539	2,405	15,900	134	3,405	3,405	3,405	144	1,314	1,314	1,993
Households	34,166	755	1,336	1,336	1,333	110	388	388	868	34,378	473	1,320	1,320	1,317	117	465	464	804
of which: Loans collateralised by residential immovable property at amortised cost	26,055	628	848	848	848	70	118	118	728	26,209	403	869	869	869	75	185	185	683
of which: Credit for consumption at amortised cost	1,882	23	68	68	68	10	49	49	4	1,892	21	63	63	63	10	51	51	2
DEBT INSTRUMENTS other than HFT	167,697	2,633	10,136	10,136	9,826	453	4,921	4,731	4,130	165,511	765	8,857	8,857	8,621	476	4,447	4,324	3,566
OFF-BALANCE SHEET EXPOSURES	64,139		1,195	1,195	802	38	75	15	156	57,726		997	997	625	43	84	25	133

¹⁷ For the definition of non-performing exposures pieses refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 3 January 2015, ANIEX V, Part 2-Template related instructions, subblile 29
17 Institutions report here collective allowances for incurred but not reported isoses (instruments at amortised cost) and changes in fair value of the reforming exposures due to credit risk and provisions (instruments at fair value other than HFT)
17 Institutions report here specifical isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost or an exposure of the collective allowances for frauncial seasity, individually and collective eliminated instruments at a mission collective frauncial seasity. The collective eliminate instruments are discussed with a positive sign if they are decreasing seaset. Following this sign convention, information is disclosed with in sign convention, and a carefully destructions, as explicitly information, as explicitly information in the collective and a carefully destructions, as explicitly information in the collective and assets. The collective information is disclosed with a positive sign in they are decreasing seaset. Following this sign convention, information is disclosed with a positive sign of what is reported according to the FIRREP framework (templates F 18.00 / F 19.00), which follows a sign convention to a carefulded interported in the capture of the collective information is disclosed with a positive sign of what is reported according to the FIRREP framework (templates F 18.00 / F 19.00), which follows a sign convention, the originated as a careful implated implantment by a seal to 10 Regulation exhaus the collective information in the collective information in the collective information in the collective information in the collective information in the collective information in the collective information in the collective information in the collective information in the collective information in the collective information in the collective



Performing and non-performing exposures Banco BPM SpA

					As of 31/03/202	1								As of 30/06/202	1			
		Gro	oss carrying amo	ount			ed impairment, accu fair value due to cre		Collaterals and financial		Gro	ss carrying amou	ınt ⁵			ed impairment, a fair value due to ,5		Collaterals and financial guarantees
		Of which performing but past due >30	Of v	hich non-perform	ning¹	On performing	On non-performin	ng exposures³	guarantees received on non- performing		Of which performing but past due >30	Of wi	hich non-perforr	ning ¹	On performing	On non-perform	ning exposures ³	received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²	0	of which Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures
(min EUR) Cash balances at central banks and other demand deposits	24,653	0		uerauiteu	,	1		,	0	26,124		0	ueraurteu			0	,	
Debt securities (including at amortised cost and fair value)	38,996	0	89	89		8	57	0	0	39,658		90	90	0	7	57		
Central banks	0	0	0	0	0		0	0	0	(0	0	0	0	0	0	0	0
General governments	32,280	0	0	0	0	2	0	0	0	32,479	0	0	0	0	2	0	0	0
Credit institutions	2,347	0	0	0	0	1	0	0	0	2,417	0	0	0	0	2	0	0	0
Other financial corporations	3,712	0	79	79	0	3	50	0	0	4,076	0	80	80	0	3	50	0	0
Non-financial corporations	657	0	10	10	0	3	7	0	0	687	0	10	10	0	1	7	0	0
Loans and advances(including at amortised cost and fair value)	115,811	305	8,840	8,840	8,713	478	4,495	4,431	3,605	113,575	80	7,225	7,225	6,606	467	3,446	3,106	3,176
Central banks	0	0	0	0	0	c	0	0	0	(0	0	0	0	C	0	0	0
General governments	1,731	1	4	4	4	5	3	3	0	1,784	0	3	3	3	6	2	2	! 0
Credit institutions	2,355	0	0	0	0	1	0	0	0	2,253	0	0	0	0	1	0	o	0
Other financial corporations	12,935	1	211	211	210	22	148	148	47	11,676	0	185	185	146	26	132	97	40
Non-financial corporations	64,155	94	7,137	7,137	7,014	326	3,836	3,772	2,638	63,358	23	5,768	5,768	5,237	322	2,924	2,641	2,315
of which: small and medium-sized enterprises at amortised cost	39,437	47	5,045	5,045	5,045	225	2,885	2,885	1,868	39,183	14	4,058	4,058	3,808	230	2,091	1,941	1,727
of which: Loans collateralised by commercial immovable property at amortised cost	15,846	41	3,295	3,295	3,295	160	1,294	1,294	1,932	15,103	4	2,760	2,760	2,545	184	1,023	920	1,678
Households	34,635	210	1,488	1,488	1,485	123	508	508	920	34,504	57	1,268	1,268	1,220	111	389	366	821
of which: Loans collateralised by residential immovable property at amortised cost	26,420	175	1,009	1,009	1,009	81	216	216	792	26,504	49	828	828	802	75	128	122	699
of which: Credit for consumption at amortised cost	1,838	10	76	76	76	10	55	53	3	1,763	1	77	77	77	9	54	54	. 2
DEBT INSTRUMENTS other than HFT	179,461	305	8,930	8,930	8,714	487	4,553	4,431	3,605	179,358	80	7,315	7,315	6,607	474	3,504	3,106	3,176
OFF-BALANCE SHEET EXPOSURES	57,288		942	942	582	43	88	23	125	55,372		863	863	540	42	91	25	132

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION INPERMENTING ESCLATION (EI) 2015/227 of 9 answay 2015, ANNEX V, Part 2-1 emplate related instructions, substite 29
(2) Institutions report here collective allowances for incurrent but not reported looses (institutions exposures due to credit risk and provisions (instruments at fair value other than HFT)
(3) Institutions report here exposures for financial associal, individually and collective, elimitated (instruments at amortised cost) and changes in fair value other does not report the control of the contro



Forborne exposures

			As of 30/	09/2020					As of 31/	12/2020		
		ying amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	cposures with		ring amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	xposures with
(min EUR)		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
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)	6,885	5,062	2,355	2,274	3,780	2,226	6,104	4,298	2,073	1,978	3,390	1,842
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2	0	0	0	0	0	1	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	214	207	161	161	20	14	125	118	95	95	14	8
Non-financial corporations	5,588	4,366	2,077	2,013	2,842	1,841	4,912	3,692	1,827	1,751	2,500	1,487
of which: small and medium-sized enterprises at amortised cost	3,865	2,912	1,403	1,349	2,176		3,374	2,430	1,259	1,199	1,879	
Households	1,081	489	117	100	918	372	1,066	488	151	132	876	346
DEBT INSTRUMENTS other than HFT	6,885	5,062	2,355	2,274	3,780		6,104	4,298	2,073	1,978	3,390	
Loan commitments given	161	106	1	0	37	19	110	79	4	4	23	13
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	1,517						1,246					
Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria	3,216						2,656					

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

[©]For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - 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.



Forborne exposures

Banco BPM SpA

			As of 31/	03/2021					As of 30/	06/2021		
		ying amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	cposures with		ring amount of with forbearance	Accumulated ir accumulated cl value due to cr provisions for forbearance me	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		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
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	o
Debt securities (including at amortised cost and fair value)	0	o	0	0	О	0	o	0	0	0	0	o
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)	6,215	4,308	2,092	2,001	3,511	1,907	7,431	3,840	1,885	1,736	4,778	1,776
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2	0	0	0	0	0	3	0	0	0	2	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	124	118	95	95	14	9	133	115	93	92	24	10
Non-financial corporations	4,868	3,616	1,830	1,760	2,482	1,478	5,892	3,191	1,656	1,536	3,540	1,349
of which: small and medium-sized enterprises at amortised cost	3,359	2,400	1,271	1,215	1,844		4,468	2,143	1,128	1,027	2,966	
Households	1,222	574	167	146	1,014	420	1,404	534	136	108	1,212	417
DEBT INSTRUMENTS other than HFT	6,215	4,308	2,092	2,001			7,431	3,840	1,885	1,736	4,778	
Loan commitments given	107	78	4	4	22	13	226	86	5	5	76	20
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	1,302						1,391					
Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria	2,783						2,314					

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - 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.



2021 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Banco BPM SpA

Ī			AS 01 30	7/09/2020					AS 01 32	1/12/2020					AS 01 3	1/03/2021					AS 01 3U	7/06/2021		
	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross can	rying amount				Accumulated	Gross carr	rying amount				Accumulated
(min EUR)		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹
A Agriculture, forestry and fishing	1,574	102	102	1,573	49	0	1,612	88	88	1,611	48	0	1,627	86	86	1,626	48	0	1,622	59	59	1,621	27	0
B Mining and guarrying	390	26	26	390	12	0	434	13	13	434	5	0	411	13	13	411	5	0	173	10	10	173	4	0
C Manufacturing	21.437	1.597	1.597	21.314	981	51	21.512	1.468	1.468	21.440	934	48	21.903	1.467	1.467	21.834	954	48	22.073	1.103	1.103	22.001	667	54
D Electricity, gas, steam and air conditioning supply	996	64	64	990	31	6	1,153	53	53	1,153	32	0	1,137	54	54	1,137	31	0	1,220	31	31	1,220	28	0
E Water supply	654	46	46	653	28	0	699	37	37	699	24	0	787	36	36	787	23	0	798	30	30	798	23	0
F Construction	7.679	2.384	2.384	7.653	1.245	6	7.124	1.837	1.837	7.098	1.005	6	7.165	1.718	1.718	7.144	982	4	6.733	1.332	1.332	6.711	776	4
G Wholesale and retail trade	9.546	664	664	9.546	429	0	9.533	629	629	9.533	420	0	9.838	639	639	9.838	440	0	10.074	454	454	10.074	275	0
H Transport and storage	2,415	229	229	2,415	97	0	2,443	184	184	2,443	93	0	2,469	175	175	2,469	87	0	2,441	174	174	2,441	83	0
I Accommodation and food service activities	2,342	209	209	2,313	94	19	2,539	177	177	2,529	91	0	2,644	176	176	2,635	96	0	2,561	171	171	2,551	87	0
3 Information and communication	1.704	72	72	1.704	43	0	1.764	67	67	1.764	32	0	1.716	68	68	1.715	33	0	1.579	65	65	1.579	32	0
K Financial and insurance activities	282	19	19	282	15	0	287	17	17	287	17	0	360	17	17	360	15	0	311	11	11	311	8	0
L Real estate activities	7,744	2,513	2,513	7,620	1,131	15	7,409	2,276	2,276	7,293	1,083	11	7,416	2,250	2,250	7,301	1,104	11	7,119	1,948	1,948	7,007	938	11
M Professional, scientific and technical activities	3,089	223	223	3,089	148	0	3,162	204	204	3,162	140	0	2,936	254	254	2,935	159	1	2,776	206	206	2,775	122	0
N Administrative and support service activities	1,192	87	87	1,192	63	0	1,227	78	78	1,227	57	0	1,282	76	76	1,282	56	0	1,319	62	62	1,317	42	0
O Public administration and defence, compulsory social security	7	0	0	7	0	0	56	0	0	56	0	0	55	0	0	55	0	0	155	0	0	155	0	0
P Education	64	3	3	64	3	0	72	5	5	72	4	0	72	5	5	72	4	0	73	4	4	73	3	0
Q Human health services and social work activities	765	20	20	765	10	0	821	14	14	821	8	0	860	14	14	860	8	0	863	15	15	863	7	0
R Arts, entertainment and recreation	333	29	29	332	13	0	339	24	24	338	13	0	387	25	25	386	16	0	393	20	20	392	11	0
S Other services	1.149	101	101	1.149	69	ō	1.064	62	62	1.064	33	0	1.089	65	65	1.089	37	0	1.078	71	71	1.078	43	0
Loans and advances	63.362	8 390	8 390	63.050	4 460	97	63.251	7.233	7 233	63.024	4 039	66	64 155	7 137	7 137	63 936	4.098	64	63 358	5.768	5 768	63 139	3 176	70

⁽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 oppositive sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EV) (10 608)(2014 - 115 on Sign-privary reporting.



2021 EU-wide Transparency Exercise Collateral valuation - Ioans and advances Banco BPM SpA

	Loans and advanc	ps;	As of 31/09/2020			Loans and advanc	nes.	As of 31/12/2020	,		Loans and advano	ps;	As of 31/03/2021			Loans and advance	ec	As of 30/06/2021		
	Example and develop	Performing		Non-performing			Performing		Non-performing			Performing		Non-performing			Performing		Non-performing	
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	114,896	104,839	2,596	10,047	2,443	115,155	106,387	765	8,767	2,033	115,811	106,971	305	8,840	2,134	113,575	106,350	80	7,225	2,194
Of which secured	76,417	68,989	1,930	7,429	1,509	77,962	71,441	687	6,521	1,272	79,856	73,329	262	6,527	1,530	78,651	73,343	76	5,308	1,633
Of which secured with immovable property	47,175	41,709	1,503	5,466	1,172	46,557	41,827	570	4,730	936	46,776	42,038	229	4,739	1,182	46,059	42,109	58	3,949	1,264
Of which instruments with LTV higher than 60% and lower or equal to 80%	16,025	15,331		694	124	16,171	15,512		659	128	16,364	15,661		703	182	16,386	15,854		532	202
Of which instruments with LTV higher than 80% and lower or equal to 100%	3,850	3,063		787	118	3,874	3,238		637	79	3,956	3,324		632	94	3,981	3,479		502	106
Of which instruments with LTV higher than 100%	4,600	2,124		2,475	598	4,208	2,139		2,069	410	4,160	2,139		2,020	445	3,846	2,141		1,704	449
Accumulated impairment for secured assets	3,388	325	46	3,063	547	3,137	355	30	2,782	449	3,144	363	10	2,781	448	2,375	354	4	2,020	473
Collateral																				
Of which value capped at the value of exposure	51,608	48,017	1,480	3,591	698	51,014	47,937	556	3,078	596	50,906	47,786	220	3,120	820	49,132	46,390	54	2,742	905
Of which immovable property	43,966	40,585	1,446	3,381	676	43,514	40,639	545	2,874	570	43,738	40,825	218	2,914	787	43,416	40,875	54	2,540	886
Of which value above the cap	56,470	51,232	1,798	5,238	1,027	55,867	51,167	676	4,700	998	56,569	51,665	238	4,904	1,431	55,454	51,477	57	3,977	1,506
Of which immovable property	52,290	47,567	1,771	4,724	923	51,550	47,280	664	4,269	819	52,036	47,561	236	4,474	1,237	50,759	47,180	57	3,579	1,343
Financial guarantees received	16,613	16,074	207	539	171	18,948	18,460	62	489	149	20,837	20,353	30	494	192	22,335	21,900	17	434	186
Accumulated partial write-off	-581	0	0	-581	0	-551	0	0	-551	0	-550	0	0	-550	0	-521	0	0	-521	0

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 1% or above.



i								As of 30	09/2020															As of 31/	12/2020							
	Gross i	canying amount						,	ccumulated im	pairment, accumu	lated megative cha	nges in fair val	ue due to credit ri	k	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount						A	eccumulated impa	ilmwint, accumu	lated negative chi	nges in fair val	e due to credit ris		Maximum amount of the guarantee that can be considered	Gross carrying amount
(min ELRI)		Performing	Of which: exposures wit forbeinince measures	Of which: Instruments with significant increase in credit risk since initial secognition but not credit- impained (Stage 2)	Non-perform	ng Of which: exposures with forbalrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposums with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Szape 2)		Of which: exposures with forbalance measures	Of which: Unlikely to pay that are not past-due c= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		of which: soposums with forbarance measures	Of which: Unlikely to pay that are not pait-due or pait-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances subject to active EBA-compliant moratoria	14,005	14,839	709	2,206	47	14	30	143	130	39	96	13	3	10	932	0	12,248	12,193	563	1,792	55	20	36	133	117	37	92	16	5	10	737	21
of which: Households	1,210	3,195	144	830	15	5	5	33	31	5	28	2	1	1	14	0	2,534	2,520	132	614	14	7		28	26	5	23	2	1	1	12	s
of which: Collateralised by residential immovable property	2,215	2,203	110	697	12	5	4	24	23	3	22	1		0		0	1,629	1,618	100	491	11	6	7	20	18	3	17	2	1	1		4
of which: Non-financial corporations	11,587	11,555	560	1,359	32	9	25	109	97	34	68	11	2	9	918	0	9,628	9,587	425	1,169	41	13	30	104	90	31	69	14	3	9	725	15
of which: Small and Medium-sized Enterprises	9,912	9,880	555	1,267	32	9	25	100	88	34	64	11	2	9	908	0	8,412	8,371	422	1,124	41	13	29	97	84	31	65	14	3	9	715	15
of which: Collaboralised by commercial immovable property	5,386	5,378	466	904		4	6	72	71	28	sa	2		1	۰	0	4,807	4,794	345	801	13	5	10	68	67	26	53	2	0	1		6

								An of 30	/09/2020															As of 31	/12/2020							
	Gross	canying amount								pairment, accum.	lated negative char	nges in fair valu	se due to credit ris	k	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount								ilmert, accum	lated negative char	ges in fair valu	e due to credit ris	k	Maximum amount of the guarantee that can be considered	Gross carrying amount
					Non-perform	ing						Non-performi	ing					Performing			Non-perform	ing						Non-performi				
(min ELR)			Of which: exposures w forbeirance measures	Of which: Instruments with significant increase in credit risk sino initial recognition but not credit- impained (Stage 2)		Of which: exposures wit fortwarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with fortwarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	COVID-19	Inflows to non- performing exposures			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures wit forbussince moisures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contect of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances with expired EBA-compliant moratoria	295	294		69	1		1	2	2	0	2	0	۰	٥	2	٥	2,465	2,449	102	456	15	9	5	20	16	4	15	2	1	1	315	
of which: Households	115	114	7	54	1	1	1	2	2	0	2	0	0	0	0	0	1,052	1,044	54	312	7	4	2	11	10	1	9	1	1	0	4	3
of which: Collateralised by residential immovable property	100	99	6	51	1	1	1	2	2	0	2	0	0	0	0	0	970	963	51	297	7	4	2	10	9	1		1	1	0		3
of which: Non-financial corporations	180	190	2	15	0	۰	0	1	1	0	0	0		0	2	0	1,403	1,395	45	141		s	2	10		3	6	1	1	0	311	5
of which: Small and Medium-sized Enterprises	25	25	0	1	0	۰	0		0	0	0	0		0	1	0	1,050	1,042	46	109		s	2		7	3	5	1	1	0	305	5
of which: Collateralised by commercial immovable property	26	26	2	7	0		0		0		0	0		0		0	378	372	43	81	6	s	1	7	6	3	s	1	1	0		5

								As of 30)	(09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
(min ESE)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since intro codit-risk since intro codit-risk since intro codit-impaired (Stage 2)	Non-performi	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but net credit- impained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- parforming exposures		Performing	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		© Of which: exposures with forbairance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee received in the contact of the COVID-19 crisis	Enflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	6,596	6,591	7	130	5	1	1	6	4	0	0	2		1	5,973	1	10,220	10,211		463	9	1	3	12	10	0	4	2	0	1	9,139	4
of which: Households	644	643			1			1	0			0				۰	797	795			1			1	1			۰				
of which: Collateralised by residential immovable property	0	0			0				0			0				۰	0	۰			0			0	0			0				
of which: Non-financial corporations	5,927	5,923	4	114	4		2	s	3	0	0	2		1	5,337	1	9,369	9,362	4	428	-	1	2	11	9	0	3	2	0	0	8,338	3
of which: Small and Medium-sized Enterprises	4,911	4,908			4			s	3			2				1	7,073	7,067			6			7	s							2
of which: Collateralised by commercial immovable property		0			0				0			0					0							0								



Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02 BBN 05BM 50A BBN 05BM 50A

ì								As of 31,	03/2021															As of 30/6	06/2021							
															Maximum amount of the guasantee that can be considered	Gross carrying amount	Gross														Micomum amount of the guarantee that can be considered	Gross carrying amount
(refn EUR)		Performing	Of which: exposures will forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ng Of which: exposures with forbeitrance measures	Of which: Unlikely to pay that are not past-due <- 90 days		Performing	Of which: eopoisunis with forbearance massures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ng Of which: exposures with forboarance measures	Of which: Unlikely to pay that are not past-due or past-due <- 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: exposures will forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposums with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in oredit risk since initial recognition but not credit- impaired (Stage 2)	Non-performi	ng Of which: soposans with forbarance measures	Of which: Unitely to pay that are not pail-due or pail-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Enflows to non- performing exposures
Loans and advances subject to active BBA-compliant moratoria	11,282	11,190	570	2,801	92	37	71	166	136	37	129	28	10	21	933	33	9,449	9,297	1,959	3,380	152	93	136	174	129	74	116	45	26	38	427	75
of which: Households	2,154	2,131	103	729	23	9	20	29	24	4	21	4	2	4	14	12	1,494	1,453	286	485	31	17	28	22	16	9	15	6	3	5	6	11
of which: Collaboralised by residential immovable property	1,311	1,294	75	577	17	6	15	19	17	3	16	2	1	2	0	9	745	726	168	273	19	13	16	12	10	6	9	2	2	2		4
of which: Non-financial corporations	9,062	8,993	462	2,074	69	29	51	136	113	33	97	23	9	17	919	20	7,902	7,781	1,658	2,864	121	76	108	151	112	64	101	39	23	33	421	64
of which: Small and Medium-sized Enterprises	8,409	0,341	452	1,927	68	29	50	127	304	33	90	23	9	16	908	20	6,472	6,365	1,297	2,306	107	65	96	130	94	56	85	36	20	30	407	57
of which: Collaboralised by commercial immovable property	4,866	4,635	381	1,451	28	17	17	92	55	28	79	4	3	2	0	5	4,754	4,689	1,219	1,930	66	41	60	103	90	55	82	13	10	12	0	43

								As of 31	/03/2021															As of 30	/06/2021							
															Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-performi	ing			Performing			Non-perform	ing					Performing			Non-perform	ing			Performing			Non-performi	ng			
(min EUR)			Of which: soposures wit forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with fortwarence measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit rak since initial recognition but not credit- impaired (Stage 2)			Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis				Of which: exposures with forbearings measures	Of which: Instruments with significant increase in credit sisk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial incognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advences with expired EBA-compliant monitoria	3,546	3,500	142	571	45	26	37	32	25	s	16	7	4	6	77	30	4,932	4,852	173	730	81	47	20	42	26	6	21	16	9	11	556	22
of which: Households	1,500	1,463	107	429	35	10	27	20	16	4	14	4	2	3	1	23	2,103	2,054	135	451	49	26	39	24	18	5	15	6	4	5	9	10
of which: Collaboralised by residential immovable property	1,380	1,345	100	396	35	18	27	19	15	3	13	4	2	3	0	22	1,917	1,870	126	427	46	27	37	22	17	4	15	6	4	4	0	10
of which: Non-financial corporations	2,016	2,007	35	151	10		10	12	9	2	4	3	2	3	76	7	2,800	2,769	36	277	31	19	16	18		2	6	10		6	547	12
of which: Small and Medium-sized Enterprises	1,014	1,006	31	80	9				5	2	3	2	2	2	72	6	1,667	1,641	26	137	26	19	15	11	4	1	3	7	5	6	528	
of which: Collaboralised by commercial immovable property	742	734	27	53				7	5	2	2	2	2	2	0	5	869	851	26	101	16	18	11	30	6	1	4	5		4	0	5

Ī								As of 31,	03/2021															As of 30	/06/2021							
	Gross i														Maximum amount of the guarantee that can be considered	Gross carrying amount														ř.	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in codt risk since into a codt risk since intro a codt-intro codt-impaired (Stage 2)	Non-pirformi	og Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which:		Of which: exposures with forbeigrance measures	Of which: Unikaly to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposums		Purforming	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- irrpained (Stage 2)	Non-parform	Of which: exposures with forbeinince measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures will forbearance measures	Of which: bistruments with significant increase in credit risk since initial recognition but not credit-impained (Stage 2)		Of which: exposures with forbeinance measures	Of which: Unificity to pay that are not past-due or past-due <= 90 days	Public guarantee nonwed in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	12,870	12,852		534	18	2	11	14	9	0	3	s	۰	3	11,544	10	14,862	14,831	13	898	31	3	21	14	6	٥	3		1	6	13,341	13
of which: Households	952	945			4			1	1			1				2	1,092	1,087			5			1	1			1				2
of which: Collaboralised by residential immovable property		0						0	0			0				0	0				0			0				0				
of which: Non-financial corporations	11,857	11,643	s	458	15	1		12		0	2	4	۰	3	10,590	7	13,705	13,680	9	808	26	2	18	13	6	٥	3	7	0	s	12,257	11
of which: Small and Medium-sized Enterprises	9,139	9,129			10			9	6			2				4	10,296	10,279			17				4			4				
of which: Collaboralised by commercial immovable property	1	1			0			0	0			0				0	1	1			0			0	۰			0				