



## 2021 EU-wide Transparency Exercise

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

## 2021 EU-wide Transparency Exercise

### Key Metrics

Banco BPM SpA

(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
<b>Available capital (amounts)</b>						
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
<b>Risk exposure amounts</b>						
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
<b>Capital ratios</b>						
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))	-
<b>Leverage ratios</b>						
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 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

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### Leverage ratio

Banco BPM SpA

(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)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	9,398	9,408	9,717	9,663	C 47.00 (r310,c010)	
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)	
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]	

(mtd EUR, %)			As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	11,967	12,282	12,208	12,664	C 01.00 (y01c,y03)	Articles 4(18) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	9,499	9,575	9,321	9,419	C 01.00 (y02c,y03)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	7,086	7,086	7,086	7,092	C 01.00 (y02c,y03)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 41 of CRR
	A.1.2	Retained earnings	0	0	0	0	C 01.00 (y13c,y03)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	348	310	222	350	C 01.00 (y02c,y03)	Articles 4(20), 26(1) point (e) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	4,035	4,012	4,023	4,011	C 01.00 (y20c,y03)	Articles 4(17) and 26(1) point (f) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (y21c,y03)	Articles 4(12), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	14	0	0	0	C 01.00 (y23c,y03)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-46	15	19	29	C 01.00 (y20c,y03)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,027	-994	-996	-999	C 01.00 (y30c,y03) + C 01.00 (y34c,y03)	Articles 4(13), 36(1) point (b) and 37 of CRR, Articles 4(15), 36(1) point (b) and 37 point (c) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	-1,076	-1,038	-1,039	-947	C 01.00 (y37c,y03)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRR shortfall of credit risk adjustments to expected losses	-49	0	0	0	C 01.00 (y38c,y03)	Articles 36(1) point (d), 40 and 150 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (y39c,y03)	Articles 4(20), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (y40c,y03)	Articles 4(12), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (y40c,y03)	Article 36(1) point (j) of CRR
	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 (y40c,y03) + C 01.00 (y40c,y03) + C 01.00 (y47c,y03) + C 01.00 (y47c,y03)	Articles 4(36), 36(1) point (k) and 88 to 91 of CRR, Articles 36(1) point (k) (b), 24(1) point (b), 24(1) point (b) and 258 of CRR, Articles 36(1) point (k) (b) and 276(1) of CRR, Articles 36(1) point (k) (b) and 153(3) of CRR and Articles 36(1) point (k) (b) and 153(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	-17	-17	-17	C 01.00 (y40c,y03)	Articles 36(1) point (k) (b), 24(1) point (b), 24(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (y40c,y03)	Articles 4(27), 36(1) point (l), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (y40c,y03)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-503	-519	-502	-531	C 01.00 (y40c,y03)	Articles 4(27), 36(1) point (l), 43, 45, 47, 48(1) point (b), 48(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	-81	-144	-172	-418	C 01.00 (y50c,y03)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (y51c,y03)	Article 36(1) point (m) and Article 47c CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (y54c,y03)	Article 36(1) point (n) and Article 133(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (y55c,y03)	Article 36(1) point (j) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (y52c,y03)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (y52c,y03)	-
	A.1.21	Transitional adjustments	800	862	697	849	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (y22c,y03)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (y30c,y03)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	800	862	697	849	C 01.00 (y52c,y03)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	803	800	1,177	1,176	C 01.00 (y53c,y03)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	698	695	1,093	1,093	C 01.00 (y54c,y03) + C 01.00 (y67c,y03)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (y72c,y03)	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (y68c,y03) + C 01.00 (y70c,y03) + C 01.00 (y70c,y03) + C 01.00 (y70c,y03) + C 01.00 (y70c,y03) + C 01.00 (y70c,y03)		
A.2.4	Additional Tier 1 transitional adjustments	105	105	84	84	C 01.00 (y68c,y03) + C 01.00 (y68c,y03) + C 01.00 (y72c,y03)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	10,302	10,375	10,498	10,596	C 01.00 (y05c,y03		

(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" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.o. in their Pillar 3 disclosures.

## 2021 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

Banco BPM SpA

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	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, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
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) <sup>2</sup>	1,152	1,102	1,136	1,633	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
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_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,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	

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

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

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P&L  
Banco BPM SpA

(m€ EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 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
<b>TOTAL OPERATING INCOME, NET</b>	<b>3,172</b>	<b>3,894</b>	<b>1,136</b>	<b>2,063</b>
(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 <sup>1</sup>	0	-47	0	0
Of which restructuring <sup>2</sup>	0	10	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	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 subsidiaries, 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 subsidiaries, 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
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>257</b>	<b>16</b>	<b>101</b>	<b>364</b>
Of which attributable to owners of the parent	260	20	101	364

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

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

**2021 EU-wide Transparency Exercise**  
**Total Assets: fair value and impairment distribution**

Banco BPM SpA

(mln EUR)	As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	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)(i); 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)(i); 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 1.2.2; Annex V Part 1.2.6
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 <sup>1</sup>	13,131				13,119				13,282				13,840				
TOTAL ASSETS	186,589				183,627				197,086				198,467				IAS 1.9(a), IG 6

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

(m€ EUR)		As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/06/2021						References
Breakdown of financial assets by instrument and by counterparty sectors <sup>1</sup>		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	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)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	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)
	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)

<sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.<sup>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

## 2021 EU-wide Transparency Exercise

### Breakdown of liabilities

Banco BPM SpA

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
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 <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	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 <sup>1</sup>	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(l)
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 <sup>1</sup>	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



## 2021 EU-wide Transparency Exercise

### Breakdown of liabilities

Banco BPM SpA

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Derivatives		3,307	3,565	2,830	2,617	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	9	5	25	25	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	2,465	1,935	1,578	643	Annex V.Part 1.31
Deposits	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)
	of which: Current accounts / overnight deposits	827	692	708	1,128	ECB/2013/33 Annex 2.Part 2.9.1
	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: Subordinated 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
TOTAL FINANCIAL LIABILITIES		167,538	165,626	178,304	177,796	

## 2021 EU-wide Transparency Exercise

## Market Risk

Banco BPM SpA

(min EUR)	SA		IM											IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	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			
As of 30/09/2020	As of 31/12/2020	As of 30/09/2020											As of 31/12/2020											
Traded Debt Instruments	139	0	34	8	91	22							97	24	110	27								
Of which: General risk	0	0	34	8	91	22							18	4	43	11								
Of which: Specific risk	139	0	0	0	0	0							95	24	103	26								
Equities	0	0	26	4	62	12							25	6	31	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	1	0	0	0	0	0							0	0	0	0								
Total	147	3	49	13	114	23	0	0	0	0	0	2,043	87	28	105	30	84	67	0	0	0	3,448		
As of 31/03/2021	As of 30/06/2021	As of 31/03/2021											As of 30/06/2021											
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	4	3	3	0	2	1							0	0	2	1								
Commodities risk	2	2	0	0	0	0							0	0	0	0								
Total	5	5	76	14	138	37	62	65	0	0	0	3,485	34	7	156	41	73	87	0	0	0	3,460		

Market risk template does not include CUI positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Consolidated data	(in EUR, %)							
	Central governments or central banks	53,563	63,763	3,154	46,800	62,696	3,333	
	Regional governments or local authorities	491	296	49	753	225	43	
	Public sector entities	995	533	342	1,099	507	330	
	Multilateral Development Banks	0	112	0	0	176	0	
	International Organisations	212	2	0	212	2	0	
	Institutions	58,028	14,886	5,199	42,591	13,956	5,157	
	Corporates	6,540	6,803	6,211	6,812	6,955	6,486	
	of which: SME	6,294	4,950	4,471	6,371	4,954	4,507	
	Retail	4,339	1,819	1,251	4,562	1,943	1,369	
	of which: SME	1,023	319	205	1,017	317	205	
	Secured by mortgages on immovable property	750	694	298	717	701	305	
	of which: SME	514	511	220	476	472	204	
	Exposures in default	2,402	1,211	1,496	2,025	1,024	1,208	976
	Items associated with particularly high risk	1,192	988	1,362	1,072	699	1,268	
	Covered bonds	303	303	41	304	304	41	
	Claims on institutions and corporates with a < 1T credit assessment	0	0	0	0	0	0	
Consolidated data	Collective Investments undertakings (CIU)	1,333	1,226	1,226	1,795	1,723	1,723	
	Equity	1,963	1,962	3,360	1,933	1,933	3,345	
	Other exposures	5,289	5,289	4,494	5,086	5,086	4,525	
	Standardised Total <sup>4</sup>	140,899	99,572	28,564	141,414	98,569	29,394	1,141

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Exposure value, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(3)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
ITALY	(in EUR, %)							
	Central governments or central banks	41,194	51,394	3,116	35,494	52,396	3,380	
	Regional governments or local authorities	681	296	49	753	225	43	
	Public sector entities	993	529	341	984	492	317	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	40,106	6,207	2,477	29,468	2,786	2,480	
	Corporates	6,100	5,047	4,809	6,311	5,148	4,907	
	of which: SME	3,740	3,285	3,065	3,789	3,237	3,053	
	Retail	4,040	1,818	1,330	4,040	1,845	1,348	
	of which: SME	1,015	318	205	1,009	317	205	
	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	1,967	991	1,194	951
	Items associated with particularly high risk	1,179	895	1,343	1,057	824	1,236	
	Covered bonds	157	157	26	157	157	26	
Consolidated data	Claims on institutions and corporates with a < 1T credit assessment	0	0	0	0	0	0	
	Collective Investments undertakings (CIU)	1,196	1,090	1,090	1,639	1,567	1,567	
	Equity	1,942	1,942	3,340	1,894	1,894	3,316	
	Other exposures	5,289	5,289	4,494	5,086	5,086	4,525	
	Standardised Total <sup>4</sup>	140,899	99,572	28,564	141,414	98,569	29,394	1,141

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Exposure value, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(3)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
FRANCE	(in EUR, %)							
	Central governments or central banks	4,089	4,089	0	5,333	5,333	0	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	3,946	1,499	485	5,020	1,441	470	
	Corporates	213	213	143	246	236	182	
	of which: SME	211	211	143	246	236	182	
	Retail	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	5	1	1	5	1	1	3
	Items associated with particularly high risk	0	0	0	0	0	0	
	Covered bonds	25	25	2	25	25	2	
Consolidated data	Claims on institutions and corporates with a < 1T credit assessment	0	0	0	0	0	0	
	Collective Investments undertakings (CIU)	0	0	0	0	0	0	
	Equity	1	1	1	11	11	11	
	Other exposures	0	0	0	0	0	0	
	Standardised Total <sup>4</sup>	140,899	99,572	28,564	141,414	98,569	29,394	1,141

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Exposure value, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(3)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
UNITED STATES	(in EUR, %)							
	Central governments or central banks	2,071	2,071	0	2,564	2,564	0	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	478	463	198	446	410	186	
	Corporates	313	247	197	336	263	209	
	of which: SME	303	247	197	316	263	209	
	Retail	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	
Consolidated data	Claims on institutions and corporates with a < 1T credit assessment	0	0	0	0	0	0	
	Collective Investments undertakings (CIU)	0	0	0	0	0	0	
	Equity	5	5	5	5	5	5	
	Other exposures	0	0	0	0	0	0	
	Standardised Total <sup>4</sup>	140,899	99,572	28,564	141,414	98,569	29,394	1,141

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Exposure value, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(3)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
GERMANY	(in EUR, %)							
	Central governments or central banks	1,766	1,766	0	995	991	0	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	1,194	473	135	1,613	540	141	
	Corporates	71	61	61	70	60	60	
	of which: SME	70	60	60	69	60	60	
	Retail	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	6	2	2	6	2	2	3
	Items associated with particularly high risk	0	0	0	0	0	0	
	Covered bonds	37	37	38	38	38	38	
Consolidated data	Claims on institutions and corporates with a < 1T credit assessment	0	0	0	0	0	0	
	Collective Investments undertakings (CIU)	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	
	Other exposures	0	0	0	0	0	0	
	Standardised Total <sup>4</sup>	140,899	99,572	28,564	141,414	98,569	29,394	1,141

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Exposure value, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(3)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

<sup>(2)</sup> Total value adjustments and provisions on country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reduction exposures, but includes general credit risk adjustments.

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reduction exposures, but includes general credit risk adjustments.

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reduction exposures, but includes general credit risk adjustments.

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reduction exposures, but includes general credit risk adjustments.

<sup>(2)</sup> Total value adjustments and provisions our country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reduction exposures, but includes general credit risk adjustments.

<sup>(2)</sup> Total value adjustments and provisions our country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reduction exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks	66,895	62,045	5,411		71,030	67,659	3,022	
	Regional governments or local authorities	829	237	46		389	184	25	
	Public sector entities	1,119	517	317		1,111	608	381	
	Multilateral Development Banks	0	360	0		0	143	0	
	International Organisations	225	151	0		234	21	0	
	Institutions	43,561	12,888	4,835		41,277	12,908	4,875	
	Corporates	12,262	7,879	7,234		12,137	7,138	6,633	
	of which: SME	6,925	5,117	4,651		6,665	4,600	4,194	
	Retail	4,324	1,866	1,319		4,449	1,727	1,263	
	of which: SME	1,008	320	285		999	303	195	
	Secured by mortgages on immovable property	695	680	295		668	655	286	
	of which: SME	463	461	188		442	441	190	
	Exposures in default	1,997	987	1,150	963	1,922	929	1,062	958
	Items associated with particularly high risk	1,062	820	1,229		823	535	803	
Standardised Total <sup>4</sup>		142,794	117,899	30,008	1,155	145,193	123,495	30,388	1,187

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
ITALY	Central governments or central banks	11,138	66,338	3,367		11,538	70,387	3,075	
	Regional governments or local authorities	535	237	46		592	184	25	
	Public sector entities	988	486	315		1,008	599	373	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	21,039	8,112	3,462		20,075	7,699	3,400	
	Corporates	6,859	5,511	5,254		6,672	5,175	5,006	
	of which: SME	4,190	3,395	3,171		3,596	2,944	2,784	
	Retail	4,514	1,485	1,339		4,457	1,728	1,362	
	of which: SME	1,008	325	288		999	303	195	
	Secured by mortgages on immovable property	695	679	295		668	655	286	
	of which: SME	463	461	188		442	441	190	
	Exposures in default	1,936	955	1,118	955	1,841	897	1,049	919
	Items associated with particularly high risk	1,098	808	1,205		823	535	803	
Standardised Total <sup>4</sup>		149,149	148,001	32,074	1,910	149,193	148,001	32,074	1,910

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
FRANCE	Central governments or central banks	4,134	4,134	0		5,520	5,520	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,219	1,312	462		5,021	1,582	469	
	Corporates	233	219	166		232	219	165	
	of which: SME	230	219	166		230	219	165	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	5	1	1	2	5	1	1	4
	Items associated with particularly high risk	24	24	2		24	24	2	
Standardised Total <sup>4</sup>		22	22	22	4	115	115	115	4

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
UNITED STATES	Central governments or central banks	5,111	5,111	0		5,552	5,552	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	446	1,153	335		419	1,312	361	
	Corporates	357	292	230		388	328	238	
	of which: SME	245	200	227		261	206	206	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Standardised Total <sup>4</sup>		5	5	5	4	5	5	5	4

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
GERMANY	Central governments or central banks	2,851	2,851	0		2,314	2,314	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,799	660	160		2,923	553	125	
	Corporates	75	64	64		80	73	68	
	of which: SME	68	64	64		73	73	73	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	2	2	3	0	2	2	4
	Items associated with particularly high risk	0	0	0		0	0	0	
Standardised Total <sup>4</sup>		2	2	2	4	2	2	2	4

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

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

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

(2) Total value adjustments and provisions per counterparty excludes those for securitisation exposures, additional valuation adjustments (AIVs) and other own funds reduction exposures, but includes general credit risk adjustments

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

(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)

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reduction exposures, but includes general credit risk adjustments.

## 2021 EU-wide Transparency Exercise

## Credit Risk - IRB Approach

Banco BPM SpA

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted		
Consolidated data	(in EUR, %)	0	0	0	0	0		0	0	0	0	0	
	Central banks and central governments	0	0	0	0	0		0	0	0	0	0	
	Institutions	0	0	0	0	0		0	0	0	0	0	
	Corporates	77,849	6,401	46,797	18,576	990	1,017	77,139	5,357	43,571	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	31,717	4,888	20,950	7,897	755	2,300	31,152	3,842	19,217	7,275	671	2,009
	Retail	56,531	2,311	42,373	7,430	413	190	52,089	2,316	42,317	6,886	438	1,094
	Retail - Secured on real estate property	28,688	1,148	28,591	3,806	154	257	28,920	1,170	28,834	3,640	160	351
	Retail - Secured on real estate property - Of Which: SME	4,477	467	4,411	1,207	62	119	4,589	467	4,512	1,102	64	159
	Retail - Secured on real estate property - Of Which: non-SME	24,211	681	24,180	2,600	92	138	24,331	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 - Of Which: SME	26,875	1,157	12,854	3,439	238	679	27,222	1,140	15,862	3,104	257	727
	Retail - Other Retail - Of Which: non-SME	24,885	1,043	11,031	3,102	229	614	25,212	1,026	10,738	2,769	229	647
	Equity	1,091	114	1,823	357	28	64	2,000	114	1,828	355	28	79
	Other non credit-obligation assets	0	0	0	0	0		0	0	0	0	0	
	IRB Total <sup>1/2</sup>				25,986						24,264		

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

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted		
ITALY	(in EUR, %)	0	0	0	0	0		0	0	0	0	0	
	Central banks and central governments	0	0	0	0	0		0	0	0	0	0	
	Institutions	0	0	0	0	0		0	0	0	0	0	
	Corporates	77,848	6,399	46,796	18,575	990	1,016	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	31,716	4,807	20,948	7,897	754	2,300	31,151	3,841	19,217	7,275	671	2,009
	Retail	56,454	2,306	42,302	7,399	412	938	52,019	2,311	42,343	6,886	417	1,082
	Retail - Secured on real estate property	28,620	1,144	28,528	3,797	154	256	28,850	1,166	28,769	3,631	159	350
	Retail - Secured on real estate property - Of Which: SME	4,477	467	4,410	1,207	62	118	4,589	467	4,511	1,102	64	159
	Retail - Secured on real estate property - Of Which: non-SME	24,143	687	24,118	2,590	92	127	24,261	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 - Of Which: SME	26,867	1,156	12,846	3,438	237	678	27,212	1,139	15,859	3,102	257	726
	Retail - Other Retail - Of Which: non-SME	24,885	1,043	11,031	3,102	229	614	25,212	1,026	10,738	2,769	229	647
	Equity	1,082	113	1,815	356	28	64	2,000	113	1,821	354	28	79
	Other non credit-obligation assets	0	0	0	0	0		0	0	0	0	0	
	IRB Total <sup>1/2</sup>												

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted		
FRANCE	(in EUR, %)	0	0	0	0	0		0	0	0	0	0	
	Central banks and central governments	0	0	0	0	0		0	0	0	0	0	
	Institutions	0	0	0	0	0		0	0	0	0	0	
	Corporates	0	0	0	0	0		0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	3	3	3	0	0	3	3	3	3	0	0	0
	Retail - Secured on real estate property	3	3	3	0	0	0	3	3	3	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	3	3	0	0	0	3	3	3	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0		0	0	0	0	0	
	IRB Total <sup>1/2</sup>												

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted		
UNITED STATES	(in EUR, %)	0	0	0	0	0		0	0	0	0	0	
	Central banks and central governments	0	0	0	0	0		0	0	0	0	0	
	Institutions	0	0	0	0	0		0	0	0	0	0	
	Corporates	0	0	0	0	0		0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	6	6	6	0	0	6	6	6	6	1	0	0
	Retail - Secured on real estate property	5	5	5	0	0	5	5	5	5	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	5	5	5	0	0	5	5	5	1	0	0	0
	Retail - Qualifying Revolving	1	1	1	0	0	2	2	2	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	2	0	2	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0		0	0	0	0	0	
	IRB Total <sup>1/2</sup>												

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted		
GERMANY	(in EUR, %)	0	0	0	0	0		0	0	0	0	0	
	Central banks and central governments	0	0	0	0	0		0	0	0	0	0	
	Institutions	0	0	0	0	0		0	0	0	0	0	
	Corporates	0	0	0	0	0		0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	3	3	3	0	0	3	3	3	3	0	0	0
	Retail - Secured on real estate property	3	3	3	0	0	0	3	3	3	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	3	3	0	0	0	3	3	3	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0		0	0	0	0	0	
	IRB Total <sup>1/2</sup>												

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

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount	Value adjustments and provisions		
(in EUR - %)		Of which: preferred		Of which: distressed		Of which: preferred		Of which: distressed			
Country of Counterpart 5	Central banks and central governments	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0		
	Corporates	0	0	0	0	0	0	0	0		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		
	Retail - Other Retail	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0		
	Equity	0	0	0	0	0	0	0	0		
	Other non credit-obligation assets	0	0	0	0	0	0	0	0		
	IRB Totals										

<sup>(3)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: preferred		Of which: defined		Of which: selected		Of which: defined			
Country of Counterpart 6	(in EUR - %)	0	0	0	0	0	0	0	0	0	0
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets										
	Gross Total:										

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

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>c</sup>	Exposure Value <sup>d</sup>	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Country of Counterpart 7	Central banks and central governments	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0		
	Corporates	0	0	0	0	0	0	0	0		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		
	Retail - Other Retail	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0		
	Equity	0	0	0	0	0	0	0	0		
	Other non credit-obligation assets	0	0	0	0	0	0	0	0		
	Sub Total:										

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

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Original Exposure <sup>c</sup>	Exposure Value <sup>d</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted
Country of Counterpart 8	(non EUC - %)	0	0	0	0	0	0	0	0	0	0
	Central banks and central government	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: non-S	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0

<sup>(1)</sup> Nyilvánvalóan, mielőtt Fennsík városa lezárult volna, nem lehetett tudni, hogy milyen mértékben sikerül majd megvalósítani a városi közlekedési beruházásokat, és a közlekedési hálót.

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>c</sup>	Exposure Value <sup>d</sup>	Risk exposure amount		Value adjustments and provisions
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Country of Counterpart 9	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	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	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	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	
	Equity	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	
	Total Total										

<sup>(3)</sup> 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).

[illegible]

<sup>(3)</sup> 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).



(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).

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(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)



[illegible]

(min EUR)

**2021 EU-wide Transparency Exercise**  
General governments exposures by country of the counterparty

Banco BPM SpA

As of 31/12/2020

		As of 31/12/2020												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Lithuania													
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	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
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Malta	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	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 f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Netherlands	0 0 0 0 0 0 142 99	0 0 0 0 0 0 142 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 0 142 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
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Poland													
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Portugal	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 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
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Romania	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 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
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Slovakia													
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Slovenia	0 0 0 5 0 16 0 0	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 5 0 10 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

[illegible]

**2021 EU-wide Transparency Exercise**  
General governments exposures by country of the counterparty

Banco BPM SpA

As of 31/12/2020

		As of 31/12/2020												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	Japan													
Total														
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	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 0 358 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	204 0 0 0 0 0 0	0 0 0 0 0 0 0	
Total		2,360	2,360	0	0	0	358	2,002	0	0	0	0	204	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	China	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 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	
Total		128	128	0	0	0	78	50	0	0	0	0	0	26
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	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	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	
Total		1	1	0	0	0	0	1	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	Other advanced economies non EEA	0 0 0 0 0 16 0	0 0 0 0 0 16 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 11 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	
Total		18	18	0	0	0	11	7	0	0	0	0	0	13
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	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	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	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	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	Latin America and the Caribbean	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 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	
Total		46	46	0	0	0	25	21	0	0	0	0	0	16

**2021 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Banco BPM SpA

As of 31/12/2020

(mln EUR)		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
[ 0 - 3M ]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		46	46	0	0	0	46	0	0	0	0	54	0	0	
Total		46	46	0	0	0	46	0	0	0	0	54	0	0	
[ 0 - 3M ]	Others	2	2	0	0	0	2	0	0	0	0	210	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		2	2	0	0	0	2	0	0	0	0	211	0	0	

**Notes and definitions**

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other 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, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S. ).

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

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

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



(min EUR)		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
												Off-balance sheet exposures			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions		
								Carrying amount	Notional amount	Carrying amount	Notional amount				
[ 0 - 3M ]	Austria	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		3	3	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		143	143	0	0	0	143	0	0	0	0	0	0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		147	147	0	0	0	143	0	0	0	0	0	0	0	
[ 0 - 3M ]	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		6	6	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		142	142	0	0	84	58	0	0	0	0	0	0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		148	148	0	0	84	58	0	0	0	0	0	0	0	
[ 0 - 3M ]	Bulgaria														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y - more ]															
Total															
[ 0 - 3M ]	Cyprus														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y - more ]															
Total															
[ 0 - 3M ]	Czech Republic														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y - more ]															
Total															
[ 0 - 3M ]	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Estonia														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y - more ]															

As of 30/06/2021

**2021 EU-wide Transparency Exercise**  
General governments exposures by country of the counterparty

Banco BPM SpA

As of 30/06/2021

(mln EUR)		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
I 0 - 3M f	Lithuania														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more	2	2	0	0	0	0	0	0	0	0	0	0	0	0	
Total	2	2	0	0	0	0	0	0	0	0	0	0	0	11	
I 0 - 3M f	Malta														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		5	5	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		141	141	0	0	0	141	0	0	0	0	0	0	0	0
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	146	146	0	0	0	141	0	0	0	0	0	0	0	0	
I 0 - 3M f	Poland														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		2	2	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		5	5	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		2	2	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		96	96	0	0	20	76	0	0	0	0	0	0	0	0
I 10Y - more	10	10	0	0	0	10	0	0	0	0	0	0	0	0	
Total	114	114	0	0	20	86	0	0	0	0	0	0	0	0	
I 0 - 3M f	Romania	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		8	8	0	0	0	8	0	0	0	0	0	0	0	0
I 10Y - more	10	10	0	0	10	0	0	0	0	0	0	0	0	0	
Total	18	18	0	0	18	0	0	0	0	0	0	0	0	0	
I 0 - 3M f	Slovakia														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		5	5	0	0	0	5	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		15	15	0	0	10	5	0	0	0	0	0	0	0	0
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	20	20	0	0	15	5	0	0	0	0	0	0	0	0	

**2021 EU-wide Transparency Exercise**  
General governments exposures by country of the counterparty

Banco BPM SpA

As of 30/06/2021

		As of 30/06/2021													
		Direct exposures													Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
(mln EUR)															
I 0 - 3M f	Spain	0	0	0	0	0	0	0	0	0	0	0	50	0	
I 3M - 1Y f		27	27	0	0	0	0	0	0	0	0	440	0		
I 1Y - 2Y f		10	10	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		204	204	0	0	51	151	0	0	0	0	0	0		
I 3Y - 5Y f		215	215	0	0	0	215	0	0	0	0	0	0		
I 5Y - 10Y f		2,337	2,337	0	0	1,320	1,016	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	1,016	0	0	0	0	0	0	0	
Total		2,792	2,792	0	0	1,371	1,382	0	0	0	0	490	0	0	
I 0 - 3M f	Sweden	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 0 - 3M f	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 10Y - more		2	2	0	0	0	2	0	0	0	0	0	0	2	
Total		2	2	0	0	0	2	0	0	0	0	0	0	2	
I 0 - 3M f	Iceland														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Liechtenstein														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		5	5	0	0	5	0	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		5	5	0	0	5	0	0	0	0	0	0	0	0	
I 0 - 3M f	Australia														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Canada														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		12	12	0	0	12	0	0	0	0	0	0	0		
I 5Y - 10Y f		17	17	0	0	17	0	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		29	29	0	0	29	0	0	0	0	0	0	0	0	

Banco BPM SpA

**2021 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Banco BPM SpA

As of 30/06/2021

(min EUR)		As of 30/06/2021												Risk weighted exposure amount
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M ]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		1	1	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	98	98	0	0	0	0	98	0	0	0	0	2	0	0
Total		99	99	0	0	0	98	0	0	0	0	2	0	1
[ 0 - 3M ]	Others	2	2	0	0	0	1	0	0	0	0	210	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		9	9	0	0	9	0	0	0	0	0	0	0	0
[ 10Y - more ]	13	13	0	0	0	13	0	0	0	0	0	1	0	0
Total		23	23	0	0	9	14	0	0	0	0	211	0	0

**Notes and definitions**

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterpart 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 counterpart (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, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S. ).

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

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

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

## 2021 EU-wide Transparency Exercise

## Performing and non-performing exposures

Banco BPM SpA

	As of 30/09/2020										As of 31/12/2020									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>(1)</sup>					Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>(1)</sup>				
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>(2)</sup>			On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>			Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>(2)</sup>			On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	14,183	37	0	0	0	1	0	0	0	0	16,153	0	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	0	34,204	0	90	90	0	9	57	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	31,471	0	0	0	0	4	0	0	0	0	27,237	0	0	0	0	2	0	0	0	0
Credit institutions	2,723	0	0	0	0	2	0	0	0	0	2,516	0	0	0	0	1	0	0	0	0
Other financial corporations	3,775	0	80	80	0	5	50	0	0	0	3,816	0	80	80	0	3	50	0	0	0
Non-financial corporations	659	0	10	10	0	4	7	0	0	0	635	0	10	10	0	2	7	0	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	0	0
General governments	1,880	42	6	6	6	6	3	3	0	1,772	1	4	4	4	5	3	3	0	0	0
Credit institutions	2,599	0	0	0	0	2	0	0	0	2,742	0	0	0	0	1	0	0	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		

<sup>(1)</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29<sup>(2)</sup> Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)<sup>(3)</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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.<sup>(5)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

## 2021 EU-wide Transparency Exercise

## Performing and non-performing exposures

Banco BPM SpA

	As of 31/03/2021										As of 30/06/2021									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>					Gross carrying amount <sup>5</sup>					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1,5</sup>				
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	24,653	0	0	0	0	1	0	0	0	0	26,124	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	38,996	0	89	89	0	8	57	0	0	0	39,658	0	90	90	0	7	57	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	32,280	0	0	0	0	2	0	0	0	0	32,479	0	0	0	0	2	0	0	0	0
Credit institutions	2,347	0	0	0	0	1	0	0	0	0	2,417	0	0	0	0	2	0	0	0	0
Other financial corporations	3,712	0	79	79	0	3	50	0	0	0	4,076	0	80	80	0	3	50	0	0	0
Non-financial corporations	657	0	10	10	0	3	7	0	0	0	687	0	10	10	0	1	7	0	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	0	0	0	0	0	0	0	0	0	0	0	0	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	0	0
Credit institutions	2,355	0	0	0	0	1	0	0	0	2,253	0	0	0	0	1	0	0	0	0	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 IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

(2) Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

(3) Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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.

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



## 2021 EU-wide Transparency Exercise

### Forborne exposures

Banco BPM SpA

	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0		
General governments	0	0	0	0	0		0	0	0	0		
Credit institutions	0	0	0	0	0		0	0	0	0		
Other financial corporations	0	0	0	0	0		0	0	0	0		
Non-financial corporations	0	0	0	0	0		0	0	0	0		
Loans and advances (including at amortised cost and fair value)	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 <sup>2</sup>												
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-performing exit criteria	3,216						2,656					

<sup>(1)</sup> 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

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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

### Forborne exposures

Banco BPM SpA

	As of 31/03/2021						As of 30/06/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
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)	6,215	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	3,511		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 <sup>2</sup>												
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-performing 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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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

(m€ EUR)	AS OF 30/09/2020						AS OF 31/12/2020						AS OF 31/03/2021						AS OF 30/09/2021					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
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 quarrying	399	26	26	398	12	0	434	13	13	434	5	0	441	13	13	441	5	0	473	10	10	473	4	0
C Manufacturing	21,437	1,597	1,597	21,314	981	51	21,512	1,468	1,468	21,437	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	707	36	36	707	23	0	798	30	30	798	23	0
F Construction	7,679	2,384	2,384	7,653	1,245	6	7,324	1,837	1,837	7,088	1,005	6	7,355	1,738	1,738	7,244	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
J Information and communication	1,704	72	72	1,704	43	0	1,764	67	67	1,764	32	0	1,716	68	68	1,716	33	0	1,579	65	65	1,579	32	0
K Financial and insurance activities	352	19	19	382	15	0	397	17	17	387	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	0	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	63,262	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	63,926	4,098	64	63,358	5,708	5,708	63,139	5,176	70

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.

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

(mln EUR)	As of 31/09/2020					As of 31/12/2020					As of 31/03/2021					As of 30/06/2021				
	Loans and advances					Loans and advances					Loans and advances					Loans and advances				
	Performing	if which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days		Performing	if which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days		Performing	if which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days		Performing	if which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days	
Gross carrying amount	114,886	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	41,807	570	4,730	936	46,776	42,038	229	4,739	1,162	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	3,946	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	50,905	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	16,948	16,460	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	-850	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 5% or above.

**2021 EU-wide Transparency Exercise**  
**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**  
Banco BPM SpA

(in EUR)	As of 30/09/2020														As of 31/12/2020																	
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk								Maximum amount of the guarantee that can be considered	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk								Maximum amount of the guarantee that can be considered	Gross carrying amount	
	Performing		Non-performing				Performing		Non-performing				Performing			Non-performing				Performing		Non-performing										
	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: likely to pay that are not past-due or past-due >= 90 days	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: likely to pay that are not past-due or past-due >= 90 days	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: likely to pay that are not past-due or past-due >= 90 days	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: likely to pay that are not past-due or past-due >= 90 days	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: likely 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	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures		Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures									
Loans and advances subject to active EBA-compliant moratoria	14,880	14,830	709	2,268	47	14	30	140	120	39	66	13	3	10	802	0	12,346	12,203	963	1,792	55	20	38	123	117	37	82	16	5	30	737	21
of which: Households	3,210	3,195	144	630	15	5	5	33	31	5	28	2	1	1	14	0	2,524	2,520	132	614	14	7	8	28	26	5	23	2	1	1	12	5
of which: Collateralised by residential immovable property	2,215	2,203	110	687	12	5	4	24	23	3	22	1	0	0	0	0	1,620	1,618	100	491	11	6	7	20	18	3	17	2	1	1	0	4
of which: Non-financial corporations	11,567	11,635	565	1,638	32	9	25	86	87	34	68	11	2	9	808	0	9,638	9,587	405	1,188	41	13	30	104	98	26	60	14	3	9	725	16
of which: Small and Medium-sized Enterprises	9,912	9,980	555	1,287	32	9	25	86	86	34	64	11	2	9	808	0	8,412	8,371	421	1,124	41	13	29	97	94	31	65	14	3	9	715	15
of which: Collateralised by commercial immovable property	5,386	5,378	466	934	8	4	6	72	71	28	53	2	0	1	0	0	4,807	4,794	345	861	13	5	10	68	67	26	53	2	0	1	0	6

(in EUR)	As of 30/09/2020																			As of 31/12/2020																		
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount										
	Performing		Non-performing		Of which: likely to pay that are not past due or past due <= 90 days	Performing		Non-performing		Of which: likely 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		Non-performing		Of which: likely 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																		
	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)																													
	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)																													
Loans and advances with expired EBA-compliant moratoria	295	294	8	88	1	1	1	2	2	0	2	0	0	2	0	2,465	2,449	102	456	15	8	5	28	18	4	15	2	1	1	315	8							
of which: Households	115	114	7	54	1	1	1	1	2	2	0	2	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	1	2	2	0	2	0	0	0	0	893	893	51	287	7	4	2	10	9	1	8	1	1	0	0	3						
of which: Non-financial corporations	180	180	2	35	0	0	0	1	1	0	0	0	0	2	0	0	1,403	1,395	48	141	8	5	2	16	8	3	6	1	1	0	311	5						
of which: Small and Medium-sized Enterprises	25	25	0	1	0	0	0	0	0	0	0	0	0	1	0	0	1,050	1,042	46	109	8	5	2	8	7	3	5	1	1	0	305	5						
of which: Collateralised by commercial immovable property	20	20	2	7	0	0	0	0	0	0	0	0	0	0	0	0	278	272	42	81	6	5	1	7	6	2	2	1	1	0	0	5						

(in EUR)	As of 30/09/2020														As of 31/12/2020																	
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount				
	Performing		Of which: instruments with reference measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: instruments with reference measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: likely to pay that are not past due or past due <= 90 days	Of which: likely 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: instruments with reference measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: instruments with reference measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: likely to pay that are not past due or past due <= 90 days	Of which: likely 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: instruments with reference measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: instruments with reference measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: likely to pay that are not past due or past due <= 90 days	Of which: likely 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: instruments with reference measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: instruments with reference measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: likely to pay that are not past due or past due <= 90 days	Of which: likely 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: instruments with reference measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: instruments with reference measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: likely to pay that are not past due or past due <= 90 days	Of which: likely 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: instruments with reference measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: instruments with reference measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: likely to pay that are not past due or past due <= 90 days	Of which: likely 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
Newly originated loans and advances subject to public guarantee schemes	6,596	6,596	7	130	5	1	2	6	4	0	0	2	0	1	5,873	1	10,220	10,211	8	483	9	1	3	12	10	0	4	2	0	1	6,136	4
of which: Households	844	843		1			1	0						0	787	295			1				1	1							0	
of which: Collateralised by residential immovable property	0	0					0	0				0	0	0	0	0			0				0	0							0	
of which: Non-financial corporations	5,927	5,921	4	114	4	0	2	5	3	0	0	2	0	1	5,387	1	9,388	9,382	4	428	8	1	2	11	9	0	3	2	0	0	6,138	3
of which: Small and Medium-sized Enterprises	4,811	4,808		5	3							2			1	3,875	7,887						7	5							2	
of which: Collateralised by commercial immovable property	0	0		0			0	0				0	0	0	0	0			0				0	0							0	

**2021 EU-wide Transparency Exercise**  
**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**  
Banco BPM SpA

(mln EUR)	As of 31/03/2021														As of 30/06/2021																		
	Gross carrying amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount							
	Performing	Of which: exposures with significant measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with significant measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing	Of which: exposures with significant measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with significant measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures							
Loans and advances subject to active EBA-compliant moratoria	11,282	11,130	570	2,801	92	37	71	186	138	37	119	28	10	21	922	33	6,446	5,267	1,059	5,380	152	63	136	174	129	74	118	42	26	38	427	75	
Of which: Households	2,154	2,132	103	739	23	9	20	26	24	4	21	5	4	2	4	14	12	1,495	1,453	286	485	31	17	28	22	16	9	15	6	3	5	6	11
Of which: Collateralised by residential immovable property	1,311	1,294	75	577	17	6	15	18	17	3	16	2	1	2	0	9	740	720	188	273	19	13	18	12	10	6	9	2	2	2	0	4	
Of which: Non-financial corporations	6,062	6,493	462	2,074	69	28	51	136	113	33	97	23	8	17	919	28	2,882	2,781	1,059	2,894	121	76	188	161	113	64	80	39	23	29	421	64	
Of which: Small and Medium-sized Enterprises	6,469	6,741	452	1,927	68	29	58	127	104	33	90	23	9	18	908	28	6,472	6,305	1,387	2,306	107	65	96	130	94	58	86	36	20	38	407	57	
Of which: Collateralised by commercial immovable property	4,866	4,838	381	1,461	28	17	17	62	88	28	79	4	3	2	0	5	4,754	4,689	1,219	1,030	66	48	60	103	90	55	82	13	10	12	0	43	

(mln EUR)	As of 31/03/2021																	As of 30/06/2021																																																																												
	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount																																																														
	Performing		Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing		Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since 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(mln EUR)	As of 31/03/2021																	As of 30/06/2021																																																																												
	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount																																																														
	Performing		Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing		Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since 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