



2022 EU-wide Transparency Exercise

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

2022 EU-wide Transparency Exercise

Key Metrics

BPER Banca S.p.A.

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	6,657	6,576	6,370	7,114	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	6,188	6,108	6,136	6,881	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	6,807	6,727	6,520	7,266	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	6,339	6,259	6,287	7,033	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	7,865	7,782	7,669	8,425	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	7,396	7,314	7,436	8,192	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	45,314	45,341	45,150	53,664	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	45,238	45,254	45,109	53,623	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.69%	14.50%	14.11%	13.26%	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	13.68%	13.50%	13.60%	12.83%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.02%	14.84%	14.44%	13.54%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.01%	13.83%	13.94%	13.12%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	17.36%	17.16%	16.99%	15.70%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.35%	16.16%	16.48%	15.28%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	138,791	140,242	140,198	165,809	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.90%	4.80%	4.65%	4.38%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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Leverage ratio

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(mln EUR, %)		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	6,807	6,727	6,520	7,266	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	6,339	6,259	6,287	7,033	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	138,791	140,242	140,198	165,809	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	138,708	140,159	140,157	165,768	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.90%	4.80%	4.65%	4.38%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.57%	4.47%	4.49%	4.24%	[A.2]/[B.2]	

		(in EUR, %)						
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	7,865	7,782	7,669	8,425	C.01.00 (0050,0050)	Articles 4(18) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	6,657	6,576	6,370	7,114	C.01.00 (0020,0050)	Article 59 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3,324	3,324	3,324	3,310	C.01.00 (0030,0050)	Articles 26(1) points (a) and (b), 27 to 29, 30(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	2,415	2,355	2,453	3,738	C.01.00 (0130,0050)	Articles 26(1) points (c), 26(2) and 30(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	46	9	-61	-155	C.01.00 (0180,0050)	Articles 4(50), 26(1) point (d) and 30(1) point (f) of CRR
	A.1.4	Other Reserves	758	758	758	758	C.01.00 (0200,0050)	Articles 4(17) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C.01.00 (0210,0050)	Articles 4(12), 26(1) point (f) and 30(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	4	3	3	13	C.01.00 (0230,0050)	Article 81 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-7	-7	-8	-39	C.01.00 (0250,0050)	Articles 52 to 55 and 30(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-348	-321	-318	-327	C.01.00 (0280,0050) + C.01.00 (0290,0050)	Articles 4(13), 26(1) point (g) and 37 of CRR, Articles 4(15), 26(1) point (h) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences not of associated DTAs	0	-6	-5	-458	C.01.00 (0370,0050)	Articles 26(1) point (e) and 30 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	0	0	0	0	C.01.00 (0380,0050)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C.01.00 (0390,0050)	Articles 4(20), 26(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C.01.00 (0400,0050)	Articles 4(22), 26(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 (0440,0050)	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	0	0	0	C.01.00 (0460,0050) + C.01.00 (0460,0050) + C.01.00 (0470,0050) + C.01.00 (0470,0050) + C.01.00 (0470,0050)	Articles 4(36), 26(1) point (k) (i) and (ii) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (c) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(b) of CRR and Article 36(1) point (k) (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C.01.00 (0460,0050)	Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (c) 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 (0480,0050)	Articles 4(27), 26(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 (0490,0050)	Articles 26(1) point (c) and 30, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C.01.00 (0500,0050)	Articles 4(27), 26(1) point (l), 43, 45, 47, 48(1) point (b), 4(1) (3) and 74 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	-31	C.01.00 (0510,0050)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-1	0	-1	-4	C.01.00 (0510,0050)	Articles 36(1) point (m) and Article 470 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C.01.00 (0514,0050)	Articles 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C.01.00 (0520,0050)	Article 36(1) point (l) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C.01.00 (0524,0050)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-2	-6	-9	77	C.01.00 (0520,0050)	-
	A.1.21	Transitional adjustments	468	468	233	233	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 48(3) to (5), and 481 and 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	468	468	233	233	C.01.00 (0520,0050)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	151	150	150	152	C.01.00 (0530,0050)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	151	150	150	152	C.01.00 (0540,0050) + C.01.00 (0570,0050)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C.01.00 (0570,0050)	-
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C.01.00 (0600,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C.01.00 (0660,0050) + C.01.00 (0660,0050) + C.01.00 (0670,0050)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6,807	6,727	6,520	7,266	C.01.00 (0510,0050)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,057	1,055	1,149	1,159	C.01.00 (0570,0050)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	946	942	1,037	1,047	C.01.00 (0570,0050) + C.01.00 (0690,0050)	-	
A.4.2	Other Tier 2 Capital components and deductions	112	113	112	112	C.01.00 (0590,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C.01.00 (0680,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	45,314	45,341	45,150	53,664	C.02.00 (0010,0050)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	77	87	41	41	C.05.01 (0010,0040)	-
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.69%	14.50%	14.11%	13.26%	CA1 (X)	-
C.2	TIER 1 CAPITAL RATIO (transitional period)	15.02%	14.84%	14.44%	13.54%	CA1 (Y)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)	17.36%	17.16%	16.99%	15.70%	CA2 (X)	-	
D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	6,188	6,108	6,136	6,881	CA1-A.1.13-A.1.21-MINA.2-A.1.13-A.1.21-A.1.14-MINA.4-A.1.21-A.1.13-A.1.21	-	
E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.68%	13.50%	13.60%	12.83%	(B.1)/(B.1)	-	
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	468	468	233	233	C.05.01 (0040,0050)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C.05.01 (0040,0050)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C.05.01 (0040,0050)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	77	87	41	41	C.05.01 (0040,0040)	-

(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 formula stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks s.p.a. in their Pillar 3 disclosure.

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Overview of Risk exposure amounts

BPER Banca S.p.A.

	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	38,211	37,986	38,011	45,851	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	19,591	19,145	19,397	27,260	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	16,550	17,044	16,804	16,828	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	354	407	293	326	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	101	113	131	83	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	137	312	309	159	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	770	876	761	927	C 02.00 (r0520, c0010)
Of which the standardised approach	770	876	761	927	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	5,724	5,628	5,628	6,301	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	5,724	5,628	5,628	6,301	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	17	19	18	17	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	45,314	45,341	45,150	53,664	

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

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

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P&L
BPER Banca S.p.A.

(mln EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	1,310	1,763	439	921
Of which debt securities income	111	147	36	79
Of which loans and advances income	1,089	1,468	365	761
Interest expenses	191	258	63	137
(Of which deposits expenses)	74	100	25	56
(Of which debt securities issued expenses)	59	80	25	52
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	15	20	0	16
Net Fee and commission income	1,172	1,642	441	902
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	89	101	5	19
Gains or (-) losses on financial assets and liabilities held for trading, net	9	8	41	26
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	39	29	19	20
Gains or (-) losses from hedge accounting, net	-2	-2	-1	1
Exchange differences (gain or (-) loss), net	38	60	3	30
Net other operating income /(expenses)	136	174	57	102
TOTAL OPERATING INCOME, NET	2,616	3,538	942	1,901
(Administrative expenses)	1,641	2,439	582	1,170
(Cash contributions to resolution funds and deposit guarantee schemes)	126	134	35	46
(Depreciation)	154	207	46	93
Modification gains or (-) losses, net	-2	-3	-1	-1
(Provisions or (-) reversal of provisions)	35	62	12	41
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	1	17	3	24
(Other provisions)	35	45	10	17
Of which pending legal issues and tax litigation ¹⁾	0	23	0	0
Of which restructuring ²⁾	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	713	835	112	216
(Financial assets at fair value through other comprehensive income)	-1	-2	0	0
(Financial assets at amortised cost)	714	837	112	216
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	241	304	0	2
(of which Goodwill)	230	230	0	0
Negative goodwill recognised in profit or loss	1,128	1,128	0	1,188
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	6	11	4	10
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	837	693	158	1,530
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	611	559	119	1,395
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	611	559	119	1,395
Of which attributable to owners of the parent	586	525	113	1,385

¹⁾ Information available only as of end of the year

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

2022 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

BPER Banca S.p.A.

(mín EUR)	As of 30/09/2021					As of 31/12/2021					As of 31/03/2022					As of 30/06/2022					References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy							
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3					
Cash, cash balances at central banks and other demand deposits	22,654				21,616				21,228				26,355				IAS 1.54 (f)				
Financial assets held for trading	319	156	118	46	324	171	115	37	369	147	191	31	475	131	335	9	IFRS 7.8(a)(i); IFRS 9. Appendix A				
Non-trading financial assets mandatorily at fair value through profit or loss	719	204	79	436	770	254	76	440	784	241	89	453	941	304	77	561	IFRS 7.8(a)(ii); IFRS 9.4.1.4				
Financial assets designated at fair value through profit or loss	124	0	123	1	125	0	124	1	128	0	128	1	130	0	129	0	IFRS 7.8(a)(i); IFRS 9.4.1.5				
Financial assets at fair value through other comprehensive income	6,375	5,768	355	252	6,632	5,981	399	252	6,348	5,745	352	252	8,800	7,894	412	494	IFRS 7.8(h); IFRS 9.4.1.2A				
Financial assets at amortised cost	97,504				100,985				100,354				113,679				IFRS 7.8(f); IFRS 9.4.1.2				
Derivatives – Hedge accounting	135	0	135	0	178	0	178	0	579	0	579	0	1,228	0	1,228	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26				
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8				
Other assets ¹	6,345				5,718				6,031				10,220								
TOTAL ASSETS	134,174				136,348				135,822				161,828				IAS 1.9(a), I.G 6				

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

(mín EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References		
	Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾					
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets			
Financial assets at fair value through other comprehensive income	Debt securities	6,009	117	0	-3	0	0	0	6,267	115	0	-2	0	0	6,003	95	0	-3	0	0	8,235	70	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	19,969	0	0	-7	0	0	0	20,585	0	0	-7	0	0	20,391	0	0	-7	0	0	20,566	148	0	-8	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	66,098	9,601	2,721	-149	-285	-1,638	71,078	7,853	2,711	-160	-274	-1,665	69,985	8,591	2,769	-142	-354	-1,690	81,731	9,768	2,744	-181	-425	-1,743	Annex V.Part 1.32, 44(a)	

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

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

2022 EU-wide Transparency Exercise

Breakdown of liabilities

BPER Banca S.p.A.

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading	122	124	175	318	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	350	495	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	121,031	124,855	122,733	142,750	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	293	249	150	473	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	-92	-172	IAS 39.89A(b); IFRS 9.6.5.8
Provisions	827	1,058	1,018	1,263	IAS 37.10; IAS 1.54(l)
Tax liabilities	206	69	64	110	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	4,581	2,961	4,350	7,050	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	166	174	167	1,504	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	127,227	129,489	128,914	153,791	IAS 1.9(b);IG 6
TOTAL EQUITY	6,947	6,859	6,907	8,037	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	134,174	136,348	135,822	161,828	IAS 1.IG6

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

2022 EU-wide Transparency Exercise

Breakdown of liabilities

BPER Banca S.p.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Derivatives		415	373	325	791	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	18,164	18,117	18,071	21,809	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	2,022	1,750	2,026	2,272	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,946	1,681	1,962	2,211	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	5,100	5,509	5,793	6,933	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	451	335	1,062	1,756	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	6,679	7,648	6,696	7,763	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	4,331	4,164	2,893	3,097	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	24,829	26,192	24,219	27,097	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	24,613	25,998	24,042	26,865	ECB/2013/33 Annex 2.Part 2.9.1
	Households	59,103	60,438	60,963	70,052	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	56,926	58,357	58,940	67,285	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		4,528	4,655	4,811	6,780	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		931	926	1,539	1,030	Annex V.Part 1.37
Other financial liabilities		607	546	505	539	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		121,447	125,228	123,408	144,036	

2022 EU-wide Transparency Exercise
Market Risk
 BPER Banca S.p.A.

	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
(min EUR)																						
	As of 30/09/2021	As of 31/12/2021	As of 30/09/2021										As of 31/12/2021									
Traded Debt Instruments	722	815	0	0	0	0						0	0	0	0							0
Of which: General risk	570	619	0	0	0	0						0	0	0	0							0
Of which: Specific risk	68	64	0	0	0	0						0	0	0	0							0
Equities	47	60	0	0	0	0						0	0	0	0							0
Of which: General risk	24	30	0	0	0	0						0	0	0	0							0
Of which: Specific risk	24	30	0	0	0	0						0	0	0	0							0
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0
Total	769	875	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2022	As of 30/06/2022	As of 31/03/2022										As of 30/06/2022									
Traded Debt Instruments	718	754	0	0	0	0						0	0	0	0							0
Of which: General risk	499	593	0	0	0	0						0	0	0	0							0
Of which: Specific risk	57	48	0	0	0	0						0	0	0	0							0
Equities	41	33	0	0	0	0						0	0	0	0							0
Of which: General risk	20	16	0	0	0	0						0	0	0	0							0
Of which: Specific risk	21	16	0	0	0	0						0	0	0	0							0
Foreign exchange risk	0	140	0	0	0	0						0	0	0	0							0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0
Total	759	927	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	36,371	47,259	2,037		36,657	46,371	2,148	
	Regional governments or local authorities	1,281	971	86		1,200	1,000	82	
	Public sector entities	1,139	738	398		1,010	571	296	
	Multilateral Development Banks	1,251	1,237	3		1,281	1,387	3	
	International Organisations	475	475	0		474	474	0	
	Institutions	13,653	7,133	2,664		15,730	7,883	2,476	
	Corporates	17,639	9,369	8,104		17,818	9,437	8,382	
	of which: SME	5,519	1,842	1,550		5,480	2,058	1,740	
	Retail	8,086	1,941	1,266		8,236	1,966	1,249	
	Secured by mortgages on immovable property	5,238	1,669	612		5,272	1,619	584	
	of which: SME	3,691	3,662	1,617		3,236	3,209	1,349	
	Exposures in default	1,235	1,223	517		1,079	1,067	467	
	Items associated with particularly high risk	1,418	632	22	679	1,202	421	694	574
	Covered bonds	89	77	115		66	55	82	
	Claims on institutions and corporates with a ST credit assessment	236	2,807	465		216	2,576	483	
	Other exposures	0	0	0		0	0	0	
Equity	360	360	598		376	376	612		
Standardised Total ²	91,313	79,847	19,642	779	92,959	77,974	19,521	722	

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

² Standardised Total does not include the securitisation position unless in the results prior to the 2022 exercise.

³ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 9% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ITALY	Central governments or central banks	33,724	42,215	1,982		32,724	41,390	2,098	
	Regional governments or local authorities	1310	430	86		1314	411	82	
	Public sector entities	775	374	340		629	290	238	
	Multilateral Development Banks	37	39	3		37	48	3	
	International Organisations	47	47	0		47	47	0	
	Institutions	3,269	3,262	1,460		4,844	3,221	1,465	
	Corporates	13,953	6,519	5,547		14,068	6,559	5,873	
	of which: SME	4,476	1,319	1,052		4,677	1,494	1,197	
	Retail	8,238	1,895	1,240		8,190	1,861	1,227	
	Secured by mortgages on immovable property	5,192	1,023	586		5,227	975	558	
	of which: SME	3,685	3,655	1,615		3,239	3,203	1,346	
	Exposures in default	1,235	1,223	517		1,079	1,067	467	
	Items associated with particularly high risk	1,257	440	21	611	1,140	437	478	236
	Covered bonds	89	77	115		66	55	82	
	Claims on institutions and corporates with a ST credit assessment	236	2,807	465		216	2,576	483	
	Other exposures	417	417	594		440	440	584	
Equity	321	324	603		342	341	578		
Standardised Total ²	1,135	1,135	598	721	1,138	1,138	1,021	674	

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

² Total value adjustments and provisions per country of 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 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	Central governments or central banks	114	1,123	0		112	1,120	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	280	280	0		210	210	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,830	744	449		3,152	846	487	
	Corporates	641	481	287		617	455	281	
	of which: SME	354	151	102		350	188	107	
	Retail	3	3	2		3	3	2	
	Secured by mortgages on immovable property	3	3	3		3	3	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	1,138	1,138	113		1,130	1,130	113	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Other exposures	13	13	17		15	15	15	
Equity	5	5	5		5	5	5		
Standardised Total ²	1	1	1	1	1	1	1	1	

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (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 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	311	333	0		310	350	0	
	Regional governments or local authorities	370	370	0		369	369	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	1,930	342	68		2,475	387	81	
	Corporates	222	186	100		224	194	100	
	of which: SME	100	100	94		112	112	108	
	Retail	7	7	4		9	9	5	
	Secured by mortgages on immovable property	6	6	4		6	6	4	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	431	431	43		459	458	46	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Other exposures	10	10	14		11	11	15	
Equity	0	0	0		0	0	0		
Standardised Total ²	0	0	0	0	0	0	0	0	

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (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 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SPAIN	Central governments or central banks	1,462	1,493	0		1,209	1,240	0	
	Regional governments or local authorities	80	80	0		110	110	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	443	97	39		464	79	27	
	Corporates	107	83	86		109	86	82	
	of which: SME	34	34	30		34	34	31	
	Retail	2	2	1		4	4	3	
	Secured by mortgages on immovable property	2	2	1		6	6	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	306	306	42		307	307	42	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Standardised Total ²	0	0	0	0	0	0	0	0	

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (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 30/09/2021				As of 31/12/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
NETHERLANDS	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	1,401	431	86	86	1,293	397	79	79
	Corporates	150	158	61	61	155	155	62	62
	of which: SME	63	63	61	61	72	72	69	69
	Retail	1	1	1	1	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	284	284	28	28	296	296	30	30
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	12	12	12	12	14	14	14	14	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽²⁾				1				1	

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

⁽²⁾ Total value adjustments and provisions per country of counterparties 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 30/09/2021				As of 31/12/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
Country of Counterpart 6	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	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
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽²⁾				0				0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparties 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 30/09/2021				As of 31/12/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
Country of Counterpart 7	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	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
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽²⁾				0				0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparties 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 30/09/2021				As of 31/12/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
Country of Counterpart 8	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	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
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽²⁾				0				0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparties 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 30/09/2021				As of 31/12/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
Country of Counterpart 9	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	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
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽²⁾				0				0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparties 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 30/09/2021				As of 31/12/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
Country of Counterpart 10	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	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
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽²⁾				0				0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparties 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 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	35,434	45,987	2,250		44,212	57,070	2,762	
	Regional governments or local authorities	1,261	1,021	89		2,272	1,538	194	
	Public sector entities	1,057	782	397		1,372	940	575	
	Multilateral Development Banks	1,199	1,312	3		1,164	1,241	3	
	International Organisations	439	439	0		425	425	0	
	Institutions	16,140	7,568	2,537		18,176	8,326	2,749	
	Corporates	17,235	9,438	8,212		22,009	11,618	10,309	
	of which: SME	5,061	2,133	1,813		7,087	3,062	2,098	
	Retail	6,222	1,914	1,258		11,261	3,872	2,532	
	of which: SME	5,027	1,000	573		8,639	2,157	1,257	
	Secured by mortgages on immovable property	3,013	2,986	1,238		7,688	7,145	2,723	
	of which: SME	992	979	416		1,603	1,590	642	
	Exposures in default	1,177	395	421	610	1,765	576	618	940
	Items associated with particularly high risk	75	54	81		461	369	354	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	385	384	621		741	740	992		
Other exposures	92	92	858		658	658	942		
Standardised Total ⁴	89,993	77,828	19,688	809	117,769	109,792	23,886	1,295	

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

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

(3) Only the most relevant countries are disclosed. These have been selected under the following risk. Countries of courtesy covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ITALY	Central governments or central banks	32,174	40,883	2,159		40,879	52,106	2,699	
	Regional governments or local authorities	795	495	89		1,626	973	194	
	Public sector entities	680	405	341		1,033	572	519	
	Multilateral Development Banks	38	151	3		41	213	3	
	International Organisations	47	47	0		47	47	0	
	Institutions	9,994	2,993	1,352		7,377	4,424	1,669	
	Corporates	14,024	6,462	5,728		18,447	8,847	7,877	
	of which: SME	4,790	1,585	1,278		6,444	2,467	2,020	
	Retail	6,146	1,859	1,227		11,194	3,827	2,494	
	of which: SME	3,007	945	541		8,579	2,099	1,223	
	Secured by mortgages on immovable property	1,212	1,298	418		7,132	7,107	2,712	
	of which: SME	992	979	418		1,603	1,590	642	
	Exposures in default	1,177	395	421	560	1,693	563	608	872
	Items associated with particularly high risk	75	54	81		456	364	347	
	Covered bonds	749	0	351		719	716	949	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	450	450	637		500	500	757		
Other exposures	348	348	984		705	705	922		
Standardised Total ⁴	77,828	77,828	19,688	724	117,769	109,792	23,886	1,295	

(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 courtesy 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 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	Central governments or central banks	99	1,112	0		74	1,023	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	316	316	0		308	308	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,969	820	163		2,909	862	168	
	Corporates	610	456	289		552	405	287	
	of which: SME	354	198	145		345	198	145	
	Retail	5	5	3		7	6	4	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	1,192	1,192	119		1,205	1,204	120	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	11	11	11		11	11	11		
Other exposures	5	5	5		4	4	4		
Standardised Total ⁴	4,111	4,111	419	0	4,111	4,111	419	0	

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

(2) Total value adjustments and provisions per country of courtesy 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 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	320	955	0		404	1,054	0	
	Regional governments or local authorities	343	343	0		311	311	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	2,633	377	81		2,977	341	73	
	Corporates	2,231	193	199		2,444	203	199	
	of which: SME	122	113	119		135	135	131	
	Retail	10	10	6		10	10	6	
	of which: SME	10	10	6		9	9	5	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	480	480	48		549	549	55	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	11	11	11		11	11	11		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁴	3,744	3,744	374	0	3,744	3,744	374	0	

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

(2) Total value adjustments and provisions per country of courtesy 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 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SPAIN	Central governments or central banks	1,456	1,487	0		1,438	1,469	0	
	Regional governments or local authorities	105	105	0		119	119	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	796	414	44		724	442	52	
	Corporates	104	80	79		93	64	64	
	of which: SME	24	24	22		22	22	21	
	Retail	6	6	3		6	6	3	
	of which: SME	6	6	3		6	6	3	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	202	202	40		199	199	40	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	8	8	8		10	10	8		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁴	2,567	2,567	256	0	2,567	2,567	256	0	

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

(2) Total value adjustments and provisions per country of courtesy 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 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
NETHERLANDS	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	1,261	399	86	1,302	387	79	1,302	387
	Corporates	528	528	528	528	528	528	528	528
	of which: SME	68	68	67	63	63	63	63	63
	Retail	1	1	1	1	1	1	1	1
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	319	319	32	288	288	29	288	29
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	16	16	16	15	15	15	15	15	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²									

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
Country of Counterpart 6	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	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
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²									

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
Country of Counterpart 7	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	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
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²									

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
Country of Counterpart 8	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	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
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²									

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
Country of Counterpart 9	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	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
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²									

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
Country of Counterpart 10	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	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
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²									

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

		IRB Approach									
		As of 30/09/2021					As of 31/12/2021				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)											
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	43,812	2,430	23,000	11,142	303	1,678	45,287	2,173	25,121	11,578
	Corporates - Of Which: Specialised Lending	189	28	159	232	0	15	129	24	133	142
	Corporates - Of Which: SME	18,980	1,950	11,199	4,127	260	1,365	18,933	1,703	11,529	4,176
	Retail	38,614	1,538	35,209	5,408	269	1,017	39,748	1,417	36,231	5,466
	Retail - Secured on real estate property	24,886	802	24,678	3,433	190	322	25,695	773	25,698	3,472
	Retail - Secured on real estate property - Of Which: SME	5,482	477	4,447	898	85	252	5,622	441	4,529	895
	Retail - Secured on real estate property - Of Which: non-SME	19,405	325	20,431	2,535	105	369	20,073	331	21,169	2,577
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	13,728	736	10,328	3,975	80	495	14,053	645	10,345	3,993
	Retail - Other Retail - Of Which: SME	8,418	396	3,971	890	62	370	8,715	522	4,074	1,005
	Retail - Other Retail - Of Which: non-SME	5,310	340	6,357	1,015	18	125	5,338	123	6,470	989
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total ³			18,620						18,841		

(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 unless in the results prior to the 2015 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 30/09/2021					As of 31/12/2021				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)											
ITALY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	43,710	2,408	22,926	11,112	301	1,669	45,162	2,160	25,014	11,529
	Corporates - Of Which: Specialised Lending	169	28	159	232	0	15	129	24	133	142
	Corporates - Of Which: SME	18,524	1,937	11,105	4,137	259	1,358	18,909	1,690	11,494	4,164
	Retail	38,527	1,533	35,133	5,392	269	1,014	39,656	1,413	36,156	5,449
	Retail - Secured on real estate property	24,678	798	24,638	3,428	189	319	25,625	769	25,624	3,459
	Retail - Secured on real estate property - Of Which: SME	5,479	475	4,444	897	85	251	5,618	440	4,525	894
	Retail - Secured on real estate property - Of Which: non-SME	19,140	323	20,175	2,531	104	268	20,007	329	21,099	2,565
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	13,708	735	10,314	3,972	80	495	14,031	644	10,332	3,990
	Retail - Other Retail - Of Which: SME	8,400	396	3,968	890	62	369	8,704	522	4,071	1,003
	Retail - Other Retail - Of Which: non-SME	5,299	339	6,345	1,012	18	125	5,327	122	6,461	986
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total ³											

(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 30/09/2021					As of 31/12/2021				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)											
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	1	0	0	0	0	0	2	0	1	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	4	4	1	0	0	4	4	1	0	0
	Retail - Secured on real estate property	4	4	1	0	0	4	4	1	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	4	4	1	0	0	4	4	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total ³											

(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 30/09/2021					As of 31/12/2021				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)											
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	3	0	0	0	0	0	2	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	3	0	0	0	0	0	0	0	0	0
	Retail	5	4	1	0	0	5	4	1	0	0
	Retail - Secured on real estate property	4	4	1	0	0	4	4	1	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	4	4	1	0	0	4	4	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	0	0	0	1	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total ³											

(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 30/09/2021					As of 31/12/2021				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)											
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	15	0	15	11	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	2	1	0	0	0	1	0	0	0	0
	Retail - Secured on real estate property	1	1	0	0	0	1	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	1	1	0	0	0	1	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total ³											

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

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	44,938	2,132	24,815	11,400	268	1,614	45,225	2,085	25,427	11,370	263	1,633
	Corporates - Of Which: Specialised Lending	123	24	128	125	21	141	24	124	141	24	25	26
	Corporates - Of Which: SME	18,849	1,646	11,500	4,259	217	1,261	18,695	1,673	11,642	4,174	225	1,325
	Retail	39,719	1,380	36,310	5,404	224	915	40,621	1,367	37,618	5,458	226	910
	Retail - Secured on real estate property	35,545	710	25,537	3,286	142	459	36,095	729	25,996	3,401	152	458
	Retail - Secured on real estate property - Of Which: SME	5,405	397	4,401	847	48	217	5,367	413	4,411	832	56	224
	Retail - Secured on real estate property - Of Which: non-SME	20,140	313	21,136	2,540	94	243	20,728	316	21,585	2,569	86	194
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	14,174	670	10,779	2,018	82	366	14,626	638	11,422	2,057	74	462
	Retail - Other Retail - Of Which: SME	8,946	339	4,047	994	62	269	8,323	515	4,051	971	57	259
Retail - Other Retail - Of Which: non-SME	5,228	132	6,746	1,024	19	137	6,293	123	7,370	1,086	17	133	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total³						18,615				18,592			

(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 exercises.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated end-of-fiscal year.

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
ITALY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	44,817	2,119	24,729	11,348	268	1,604	45,075	2,072	25,226	11,320	262	1,624
	Corporates - Of Which: Specialised Lending	120	24	114	125	21	127	24	124	141	24	25	26
	Corporates - Of Which: SME	18,728	1,623	11,457	4,247	216	1,252	18,651	1,640	11,494	4,165	225	1,317
	Retail	39,623	1,377	36,215	5,385	224	914	40,516	1,364	37,311	5,436	226	918
	Retail - Secured on real estate property	35,469	708	25,420	3,270	142	458	35,955	727	25,856	3,384	152	457
	Retail - Secured on real estate property - Of Which: SME	5,402	397	4,398	844	48	216	5,354	413	4,407	830	56	224
	Retail - Secured on real estate property - Of Which: non-SME	20,067	311	21,022	2,526	94	242	20,541	314	21,418	2,555	86	194
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	14,154	670	10,788	2,014	81	366	14,591	637	11,405	2,052	74	461
	Retail - Other Retail - Of Which: SME	8,937	338	4,044	993	62	269	8,315	515	4,048	970	57	259
Retail - Other Retail - Of Which: non-SME	5,217	132	6,744	1,021	19	137	6,276	122	7,357	1,082	17	133	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total³													

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

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	2	0	1	0	0	2	0	1	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	4	0	4	1	0	5	0	5	1	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	4	0	4	1	0	4	0	4	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total³													

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

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	2	0	0	0	0	2	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	5	0	4	1	0	5	0	4	1	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	0	0	0	1	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	0	0	
IRB Total³													

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

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	15	0	14	10	0	1	21	0	20	15	0	1
	Corporates - Of Which: Specialised Lending	14	0	14	10	0	1	14	0	14	10	0	1
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	2	0	1	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property	2	0	1	0	0	0	2	0	2	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	2	0	1	0	0	0	2	0	2	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total³													

(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).

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

BPER Banca S.p.A.

As of 30/06/2022

(min EUR)		Direct exposures														Risk weighted exposure amount	
		On balance sheet						Derivatives				Off balance sheet					
		Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
						of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
Total																	
	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	France	6	6	0	0	6	0	0	0	0	0	0	0	0	0	0	0
	Germany	49	49	0	0	49	0	0	0	0	0	0	0	0	0	0	0
	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Ireland	12	12	0	0	12	0	0	0	0	0	0	0	0	0	0	0
	Italy	2,455	2,455	0	0	2,455	0	0	0	0	0	0	0	0	0	0	0
	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	161	161	0	0	161	0	0	0	0	0	0	0	0	0	0	0
	Total	13,701	13,681	3	127	2,897	2,897	10,654	0	0	0	0	1	1,979	1	782	782

2022 EU-wide Transparency Exercise
Performing and non-performing exposures
IBER Banca S.p.A.

	As of 30/09/2021										As of 31/12/2021									
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾				Collaterals and financial guarantees received on non-performing exposures		
	Of which performing but past due >30 days and <=90 days		Of which non-performing ²		On performing exposures ³	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days		Of which non-performing ²		On performing exposures ³	On non-performing exposures ³							
			Of which: defaulted	Of which Stage 3			Of which Stage 3			Of which: defaulted	Of which Stage 3			Of which Stage 3						
Cash balances at central banks and other demand deposits	22,009	0	0	0	0	9	0	0	0	20,916	0	0	0	0	7	0	0	0		
Debt securities (including at amortised cost and fair value)	26,324	0	0	0	0	10	0	0	0	27,194	0	0	0	0	10	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	13,013	0	0	0	0	3	0	0	0	13,351	0	0	0	0	4	0	0	0		
Credit institutions	9,094	0	0	0	0	2	0	0	0	9,412	0	0	0	0	2	0	0	0		
Other financial corporations	2,915	0	0	0	0	4	0	0	0	3,059	0	0	0	0	3	0	0	0		
Non-financial corporations	1,303	0	0	0	0	1	0	0	0	1,375	0	0	0	0	1	0	0	0		
Loans and advances (including at amortised cost and fair value)	89,466	297	4,380	4,380	2,721	443	2,424	1,638	1,721	83,336	253	4,020	4,020	2,711	448	2,427	1,665	1,351		
Central banks	46	0	0	0	0	0	0	0	0	43	0	0	0	0	0	0	0	0		
General governments	2,461	0	11	11	11	6	7	7	4	2,385	1	15	15	15	5	7	7	4		
Credit institutions	1,103	2	0	0	0	2	0	0	0	1,143	3	0	0	0	1	0	0	0		
Other financial corporations	3,945	0	152	152	74	24	112	56	33	3,637	2	130	130	67	22	99	58	28		
Non-financial corporations	38,155	159	3,192	3,192	1,908	271	1,843	1,265	1,201	40,838	120	2,940	2,940	1,578	281	1,874	1,290	900		
of which: small and medium-sized enterprises	23,283	103	2,851	2,851	1,847	177	1,649	1,180	1,101	24,388	70	2,631	2,631	1,620	211	1,678	1,159	839		
of which: Loans collateralised by commercial immovable property	8,297	36	1,372	1,372	640	110	648	348	668	7,945	32	1,230	1,230	668	118	680	388	500		
Households	34,754	134	1,021	1,021	638	140	462	310	488	35,090	124	935	935	651	139	448	314	414		
of which: Loans collateralised by residential immovable property	24,494	91	545	545	327	88	210	134	324	24,693	79	498	498	348	83	210	146	283		
of which: Credit for consumption	3,824	14	67	67	54	15	25	20	18	3,985	11	64	64	53	16	24	20	14		
DEBT INSTRUMENTS OTHER THAN MTF	128,860	297	4,380	4,380	2,721	462	2,424	1,638	1,721	121,447	253	4,020	4,020	2,711	464	2,427	1,665	1,351		
OFF-BALANCE SHEET EXPOSURES	37,879		389	389	290	35	45	30	62	37,206		364	364	288	49	49	37	66		

⁽¹⁾ For the definition of non-performing exposures please refer to Article 4(7)(2) of Regulation (EU) No 575/2013 (CRD).

⁽²⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁽³⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRSP framework (Annexes F 10.00 / F 10.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. 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 PFRSP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2022 EU-wide Transparency Exercise
Performing and non-performing exposures
BPER Banca S.p.A.

	As of 31/03/2022											As of 30/06/2022												
	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due > 30 days and <=90 days		Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾		On non-performing exposures ⁽³⁾				Of which performing but past due > 30 days and <=90 days		Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾		On non-performing exposures ⁽³⁾			
			Of which: defaulted		Of which Stage 3									Of which: defaulted		Of which Stage 3								
Cash balances at central banks and other demand deposits	20,999	0	0	0	0	0	6	0	0	0	0	0	25,437	0	0	0	0	0	7	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	26,716	0	0	0	0	0	10	0	0	0	0	0	29,293	0	63	63	0	0	11	40	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	13,046	0	0	0	0	0	4	0	0	0	0	0	15,518	0	0	0	0	0	4	0	0	0	0	0
Credit institutions	9,388	0	0	0	0	0	3	0	0	0	0	0	9,266	0	0	0	0	0	3	0	0	0	0	0
Other financial corporations	2,917	0	0	0	0	0	3	0	0	0	0	0	3,146	0	63	63	0	0	4	46	0	0	0	0
Non-financial corporations	1,365	0	0	0	0	0	1	0	0	0	0	0	1,365	0	0	0	0	0	1	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	82,975	250	4,004	4,004	2,769	511	2,426	1,690	1,355	96,559	294	4,577	4,577	2,744	622	2,008	1,743	1,552						
Central banks	40	0	0	0	0	0	0	0	0	0	0	0	36	0	0	0	0	0	0	0	0	0	0	0
General governments	2,410	0	13	13	13	9	4	4	5	2,760	4	15	15	13	10	9	9	9	1					
Credit institutions	1,332	3	0	0	0	0	18	0	0	1,761	8	13	13	0	23	0	0	0	1					
Other financial corporations	3,235	2	117	117	65	13	96	53	19	4,190	1	165	165	62	20	123	96	48						
Non-financial corporations	40,479	130	2,834	2,834	2,027	394	1,900	1,332	874	46,121	118	3,273	3,273	1,987	429	2,151	1,363	986						
of which: small and medium-sized enterprises	24,204	90	2,572	2,572	1,800	260	1,700	1,219	790	28,199	87	2,770	2,770	1,797	318	1,829	1,248	848						
of which: Loans collateralised by commercial immovable property	7,807	33	1,218	1,218	690	174	716	418	483	9,024	54	1,354	1,354	461	215	782	416	531						
Households	35,480	116	941	941	667	117	421	299	456	41,691	161	1,110	1,110	682	140	513	315	529						
of which: Loans collateralised by residential immovable property	25,016	66	501	501	351	54	171	122	322	29,863	81	580	580	358	68	200	128	372						
of which: Credit for consumption	4,093	12	62	62	52	17	27	23	14	4,506	21	65	65	55	22	25	25	14						
DEBT INSTRUMENTS other than HFT	130,290	250	4,004	4,004	2,769	527	2,426	1,690	1,355	151,189	294	4,640	4,640	2,744	639	2,048	1,743	1,552						
OFF-BALANCE SHEET EXPOSURES	34,826		333	333	263	47	52	37	65	38,329		395	395	268	69	47	42	47						

(1) For the definition of non-performing exposures please refer to Article 474(3) of Regulation (EU) No 575/2013 (CRD).
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(4) For the on-balance sheet items, accumulated 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 IFRS9P Parameters (Annexes F, 18.02 / F 18.03), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet exposures, the same sign (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the IFRS9P sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise

Forborne exposures

BPER Banca S.p.A.

	As of 30/09/2021						As of 31/12/2021					
	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 ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	4,009	1,472	819	716	2,973	710	3,864	1,353	864	743	2,790	569
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	8	1	0	0	0	0	7	1	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	119	85	56	55	57	26	99	66	41	39	54	23
Non-financial corporations	2,878	1,070	617	531	2,108	505	2,790	987	673	574	1,963	381
of which: small and medium-sized enterprises	2,358	896	506	433	1,772		2,296	832	559	474	1,661	
Households	1,005	316	146	130	807	179	968	299	149	129	772	163
DEBT INSTRUMENTS other than HFT	4,009	1,472	819	716	2,973		3,864	1,353	864	743	2,790	
Loan commitments given	69	37	0	0	12	2	61	38	0	0	5	1
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	382						352					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	310						272					

¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

³⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2022 EU-wide Transparency Exercise

Forborne exposures

BPER Banca S.p.A.

	As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
	Of which non-performing exposures with forbearance measures		Of which 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)	3,774	1,348	883	731	2,684	572	4,279	1,608	1,027	856	3,032	705
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	6	0	0	0	1	0	6	0	0	0	1	0
Credit institutions	0	0	0	0	0	0	13	13	12	12	1	1
Other financial corporations	83	56	43	41	40	15	134	104	69	67	63	35
Non-financial corporations	2,747	986	718	585	1,868	364	3,088	1,135	799	650	2,122	448
of which: small and medium-sized enterprises	2,204	825	594	484	1,541		2,443	884	609	485	1,751	
Households	938	305	122	105	775	192	1,037	356	146	126	845	221
DEBT INSTRUMENTS other than HFT	3,774	1,348	883	731	2,684		4,279	1,608	1,027	856	3,032	
Loan commitments given	70	42	0	0	8	1	66	42	0	0	4	2
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	337						388					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	252						576					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2022 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 BPER Banca S.p.A.

(mln EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
A Agriculture, forestry and fishing	1,040	63	63	1,040	35	0	1,077	57	57	1,077	37	0	1,114	57	57	1,114	39	0	1,191	65	65	1,191	50	0
B Mining and quarrying	59	4	4	59	3	0	61	3	3	61	2	0	59	1	1	59	2	0	128	3	3	128	3	0
C Manufacturing	11,676	580	580	11,649	383	0	13,074	519	519	13,046	379	0	12,947	518	518	12,911	402	0	14,625	585	585	14,585	473	0
D Electricity, gas, steam and air conditioning supply	820	45	45	820	33	0	1,069	99	99	1,069	52	0	990	111	111	990	60	0	1,010	100	100	1,010	71	0
E Water supply	581	21	21	581	16	0	635	20	20	635	15	0	679	18	18	679	15	0	732	20	20	732	18	0
F Construction	3,806	941	941	3,806	619	0	3,775	850	850	3,775	597	0	3,688	802	802	3,688	590	0	4,297	872	872	4,297	640	0
G Wholesale and retail trade	6,504	337	337	6,561	237	0	7,080	315	315	7,080	240	0	7,116	311	311	7,111	251	0	8,500	380	380	8,495	302	0
H Transport and storage	1,400	79	79	1,400	63	0	1,317	75	75	1,317	66	0	1,281	78	78	1,281	77	0	1,755	124	124	1,751	109	0
I Accommodation and food service activities	1,998	261	261	1,998	136	0	1,992	221	221	1,992	157	0	1,994	242	242	1,994	180	0	2,282	259	259	2,282	177	0
J Information and communication	427	19	19	427	12	0	1,025	18	18	1,025	19	0	833	23	23	833	18	0	760	35	35	760	26	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	228	0	0	228	0	0	237	0	0	237	0	0
L Real estate activities	4,651	612	612	4,651	423	0	4,573	545	545	4,573	419	0	4,548	542	542	4,548	447	0	5,228	581	581	5,228	500	0
M Professional, scientific and technical activities	1,498	65	65	1,498	45	0	1,489	71	71	1,489	57	0	1,842	83	83	1,842	68	0	1,953	91	91	1,952	76	0
N Administrative and support service activities	2,181	57	57	2,181	41	0	2,277	44	44	2,277	38	0	1,758	45	45	1,758	33	0	1,853	52	52	1,853	45	0
O Public administration and defence, compulsory social security	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0
P Education	92	2	2	92	1	0	87	2	2	87	2	0	81	2	2	81	1	0	85	3	3	85	3	0
Q Human health services and social work activities	583	53	53	583	47	0	613	50	50	613	45	0	616	51	51	616	47	0	715	48	48	715	45	0
R Arts, entertainment and recreation	226	26	26	226	18	0	215	22	22	215	11	0	211	20	20	211	13	0	229	22	22	229	18	0
S Other services	408	27	27	408	17	0	471	28	28	471	18	0	499	29	29	499	20	0	477	31	31	477	22	0
Loans and advances	38,155	3,192	3,192	38,124	2,113	0	40,838	2,240	2,240	40,810	2,154	0	40,478	2,024	2,024	40,437	2,267	0	46,121	3,273	3,273	46,072	2,580	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

2022 EU-wide Transparency Exercise
Collateral valuation – loans and advances
 BPER Banca S.p.A.

(m€ EUR)	As of 31/09/2021					As of 31/12/2021					As of 31/03/2022					As of 30/06/2022				
	Loans and advances		Non-performing			Loans and advances		Non-performing			Loans and advances		Non-performing			Loans and advances		Non-performing		
	Performing	Of which past due > 30days <= 90 days	Of which past due > 30days <= 90 days	Of which past due > 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	Of which past due > 30days <= 90 days	Of which past due > 30days <= 90 days	Of which past due > 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	Of which past due > 30days <= 90 days	Of which past due > 30days <= 90 days	Of which past due > 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	Of which past due > 30days <= 90 days	Of which past due > 30days <= 90 days	Of which past due > 90 days	Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	80,466	76,086	297	4,380	1,269	83,336	79,316	253	4,020	1,333	82,975	78,971	250	4,004	1,391	96,559	91,983	294	4,577	1,352
Of which secured	58,107	54,731	248	3,276	1,114	59,025	55,965	210	3,090	1,169	58,927	55,854	211	3,073	1,223	69,694	66,090	222	3,514	1,173
Of which secured with immovable property	35,504	33,316	94	2,188	567	35,388	33,431	89	1,957	594	35,411	33,468	84	1,943	657	41,800	39,612	116	2,287	612
Of which instruments with LTV higher than 60% and lower or equal to 80%	10,223	9,920		303	79	10,444	10,126		318	108	10,469	10,150		320	123	12,247	11,886		361	112
Of which instruments with LTV higher than 80% and lower or equal to 100%	1,631	1,477		194	29	1,560	1,376		184	53	1,526	1,332		194	56	2,164	1,860		304	66
Of which instruments with LTV higher than 100%	1,994	1,878		616	117	1,769	1,256		512	84	1,676	1,171		506	103	2,401	1,827		573	57
Accumulated impairment for secured assets	1,965	352	7	1,613	522	2,017	350	9	1,667	586	2,043	395	12	1,647	597	2,402	490	18	1,912	535
Collateral																				
Of which value capped at the value of exposure	39,533	38,097	107	1,436	478	39,861	38,750	88	1,111	444	39,719	38,604	97	1,114	501	45,851	44,599	112	1,252	518
Of which immovable property	33,707	32,551	89	1,155	311	33,626	32,718	84	908	308	33,673	32,765	80	908	360	39,637	38,564	106	1,074	398
Of which value above the cap	71,160	66,188	154	4,972	1,530	67,994	63,925	135	4,070	1,585	68,705	64,621	137	4,083	1,763	79,869	75,287	186	4,582	1,623
Of which immovable property	61,360	57,505	124	3,854	1,233	60,781	57,413	126	3,368	1,313	61,289	57,948	128	3,340	1,435	71,912	68,056	178	3,856	1,337
Financial guarantees received	13,817	13,532	31	285	88	14,217	13,977	27	240	83	14,277	14,036	33	241	93	17,771	17,471	31	300	93
Accumulated partial write-off	-350	0	0	-350	-4	-201	0	0	-201	-5	-198	0	0	-198	-5	-177	0	0	-177	-5

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.