



2025 EU-wide Transparency Exercise

Bank Name	BANCO BPM SOCIETA' PER AZIONI
LEI Code	815600E4E6DCD2D25E30
Country Code	IT

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

2025 EU-wide Transparency Exercise

Leverage ratio

BANCO BPM SOCIETA' PER AZIONI

(mln EUR, %)		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	10,972	10,665	11,770	10,488	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	10,972	10,665			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	195,664	204,755	214,286	214,804	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	195,664	204,755			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.61%	5.21%	5.49%	4.88%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.61%	5.21%			[A.2]/[B.2]	

2025 EU-wide Transparency Exercise
Capital

BANCO BPM SOCIETA' PER AZIONI

		(in EUR, %)						
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	CONEP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	12,822	12,530	12,654	12,362	C 01.00 00010;0010	Articles 41(1)(b) and 75 of CR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	9,583	9,275	10,380	9,099	C 01.00 00020;0010	Article 65 of CR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and not own capital instruments)	7,033	7,033	7,046	7,049	C 01.00 00030;0010	Articles 24(1)(a)(i) and (ii), 27 to 29, 30(1), 30(2) point (b) and (c) of CR
	A.1.2	Retained earnings	563	410	108	404	C 01.00 00030;0010	Articles 24(1)(a)(i), 30(2) and 31(1) point (b) of CR
	A.1.3	Accumulated other comprehensive income	-191	-186	-167	34	C 01.00 00030;0010	Articles 41(6), 24(1) point (a) and 31(1) point (b) of CR
	A.1.4	Other Reserves	4,828	4,823	5,171	5,170	C 01.00 00030;0010	Articles 41(7) and 31(1) point (a) of CR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 00030;0010	Articles 41(1)(b), 24(1) point (b) and 31(1) point (b) of CR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 00030;0010	Article 64 of CR
	A.1.7	Adjustments to CET1 due to prudential filters	25	43	39	43	C 01.00 00030;0010	Articles 32 to 35 of CR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,212	-1,204	-1,221	-1,055	C 01.00 00030;0010 + C 01.00 00040;0010	Articles 41(1)(b), 24(1) point (b) and 37 of CR, Articles 43(1)(b), 36(2) point (b) and 37 point (a) of CR
	A.1.9	(-) DTA that rely on future profitability and do not arise from temporary differences, net of associated DTAs	-609	-793	-725	-653	C 01.00 00070;0010	Articles 36(1) point (c) and 36 of CR
	A.1.10	(-) IBS shortfall of credit risk adjustments to expected losses	-36	-26	0	0	C 01.00 00080;0010	Articles 36(1) point (d), 40 and 103 of CR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 00080;0010	Articles 41(6), 36(1) point (d) and 41 of CR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 00040;0010	Articles 41(2), 36(1) point (g) and 41 of CR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 00040;0010	Article 36(1) point (h) of CR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight	-23	-15	-20	-18	C 01.00 00040;0010 + C 01.00 00050;0010 + C 01.00 00060;0010 + C 01.00 00070;0010 + C 01.00 00080;0010 + C 01.00 00090;0010 + C 01.00 00100;0010	Articles 41(6), 36(1) point (i) and (j) of CR, Articles 36(2) point (b) (i), 34(3) point (b), 34(3) point (c) and 35 of CR, Articles 36(2) point (i) (i), 37(2) of CR, Articles 36(2) point (i) (ii) and 33(3) of CR and Articles 36(2) point (i) (iii), and 33(3) of CR
	A.1.14.1	Of which: from securitisation positions (-)	-23	-15	-20	-18	C 01.00 00040;0010	Articles 36(1) point (i), 34(3) point (b), 34(3) point (c) and 35 of CR
	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 00080;0010	Articles 47(1), 36(1) point (l), 41, 46, 49(2) and (3) and 79 of CR
	A.1.16	(-) Deductible DTA that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 00080;0010	Articles 36(1) point (c) and 36, Article 48(2) point (a) and 48(2) of CR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-122	-170	-58	0	C 01.00 00080;0010	Articles 47(1), 36(1) point (l), 41, 46, 47, 48(2) point (b), 49(2) (b) and 79 of CR
	A.1.18	(-) Amount exceeding the 17.65% threshold	-644	-511	-463	-311	C 01.00 00030;0010	Article 41 of CR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 00030;0010	Articles 36(1) point (c) and Article 47 of CR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 00030;0010	Articles 36(1) point (c) and Article 33(2) of CR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 00030;0010	Articles 36(1) point (c) of CR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CR	0	-128	-111	-111	C 01.00 00030;0010	Articles 1 CR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 00030;0010	-
	A.1.21	Transitional adjustments	0	0	781	546	CR 1.1.1.6 + 1.1.1.8 + 1.1.1.3(2)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 00030;0010	Articles 48(2) to (5) and 48(1) and 48(7) of CR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 00040;0010	Articles 47(1) and 48(2) of CR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	781	546	C 01.00 00030;0010	Articles 48(1) to 47(1), 47(1) and 48(2) of CR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,390	1,390	1,390	1,390	C 01.00 00050;0010	Articles 61 of CR	
A.2.1	Additional Tier 1 Capital Instruments	1,390	1,390	1,390	1,287	C 01.00 00050;0010 + C 01.00 00070;0010	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 00070;0010	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	-107	C 01.00 00050;0010 + C 01.00 00070;0010 + C 01.00 00080;0010 + C 01.00 00090;0010 + C 01.00 00100;0010 + C 01.00 00110;0010 + C 01.00 00120;0010 + C 01.00 00130;0010 + C 01.00 00140;0010 + C 01.00 00150;0010 + C 01.00 00160;0010 + C 01.00 00170;0010 + C 01.00 00180;0010 + C 01.00 00190;0010 + C 01.00 00200;0010 + C 01.00 00210;0010 + C 01.00 00220;0010 + C 01.00 00230;0010 + C 01.00 00240;0010 + C 01.00 00250;0010 + C 01.00 00260;0010 + C 01.00 00270;0010 + C 01.00 00280;0010 + C 01.00 00290;0010 + C 01.00 00300;0010 + C 01.00 00310;0010 + C 01.00 00320;0010 + C 01.00 00330;0010 + C 01.00 00340;0010 + C 01.00 00350;0010 + C 01.00 00360;0010 + C 01.00 00370;0010 + C 01.00 00380;0010 + C 01.00 00390;0010 + C 01.00 00400;0010 + C 01.00 00410;0010 + C 01.00 00420;0010 + C 01.00 00430;0010 + C 01.00 00440;0010 + C 01.00 00450;0010 + C 01.00 00460;0010 + C 01.00 00470;0010 + C 01.00 00480;0010 + C 01.00 00490;0010 + C 01.00 00500;0010 + C 01.00 00510;0010 + C 01.00 00520;0010 + C 01.00 00530;0010 + C 01.00 00540;0010 + C 01.00 00550;0010 + C 01.00 00560;0010 + C 01.00 00570;0010 + C 01.00 00580;0010 + C 01.00 00590;0010 + C 01.00 00600;0010 + C 01.00 00610;0010 + C 01.00 00620;0010 + C 01.00 00630;0010 + C 01.00 00640;0010 + C 01.00 00650;0010 + C 01.00 00660;0010 + C 01.00 00670;0010 + C 01.00 00680;0010 + C 01.00 00690;0010 + C 01.00 00700;0010 + C 01.00 00710;0010 + C 01.00 00720;0010 + C 01.00 00730;0010 + C 01.00 00740;0010 + C 01.00 00750;0010 + C 01.00 00760;0010 + C 01.00 00770;0010 + C 01.00 00780;0010 + C 01.00 00790;0010 + C 01.00 00800;0010 + C 01.00 00810;0010 + C 01.00 00820;0010 + C 01.00 00830;0010 + C 01.00 00840;0010 + C 01.00 00850;0010 + C 01.00 00860;0010 + C 01.00 00870;0010 + C 01.00 00880;0010 + C 01.00 00890;0010 + C 01.00 00900;0010 + C 01.00 00910;0010 + C 01.00 00920;0010 + C 01.00 00930;0010 + C 01.00 00940;0010 + C 01.00 00950;0010 + C 01.00 00960;0010 + C 01.00 00970;0010 + C 01.00 00980;0010 + C 01.00 00990;0010 + C 01.00 01000;0010		
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 00050;0010 + C 01.00 00060;0010 + C 01.00 00070;0010 + C 01.00 00080;0010 + C 01.00 00090;0010 + C 01.00 00100;0010 + C 01.00 00110;0010 + C 01.00 00120;0010 + C 01.00 00130;0010 + C 01.00 00140;0010 + C 01.00 00150;0010 + C 01.00 00160;0010 + C 01.00 00170;0010 + C 01.00 00180;0010 + C 01.00 00190;0010 + C 01.00 00200;0010 + C 01.00 00210;0010 + C 01.00 00220;0010 + C 01.00 00230;0010 + C 01.00 00240;0010 + C 01.00 00250;0010 + C 01.00 00260;0010 + C 01.00 00270;0010 + C 01.00 00280;0010 + C 01.00 00290;0010 + C 01.00 00300;0010 + C 01.00 00310;0010 + C 01.00 00320;0010 + C 01.00 00330;0010 + C 01.00 00340;0010 + C 01.00 00350;0010 + C 01.00 00360;0010 + C 01.00 00370;0010 + C 01.00 00380;0010 + C 01.00 00390;0010 + C 01.00 00400;0010 + C 01.00 00410;0010 + C 01.00 00420;0010 + C 01.00 00430;0010 + C 01.00 00440;0010 + C 01.00 00450;0010 + C 01.00 00460;0010 + C 01.00 00470;0010 + C 01.00 00480;0010 + C 01.00 00490;0010 + C 01.00 00500;0010 + C 01.00 00510;0010 + C 01.00 00520;0010 + C 01.00 00530;0010 + C 01.00 00540;0010 + C 01.00 00550;0010 + C 01.00 00560;0010 + C 01.00 00570;0010 + C 01.00 00580;0010 + C 01.00 00590;0010 + C 01.00 00600;0010 + C 01.00 00610;0010 + C 01.00 00620;0010 + C 01.00 00630;0010 + C 01.00 00640;0010 + C 01.00 00650;0010 + C 01.00 00660;0010 + C 01.00 00670;0010 + C 01.00 00680;0010 + C 01.00 00690;0010 + C 01.00 00700;0010 + C 01.00 00710;0010 + C 01.00 00720;0010 + C 01.00 00730;0010 + C 01.00 00740;0010 + C 01.00 00750;0010 + C 01.00 00760;0010 + C 01.00 00770;0010 + C 01.00 00780;0010 + C 01.00 00790;0010 + C 01.00 00800;0010 + C 01.00 00810;0010 + C 01.00 00820;0010 + C 01.00 00830;0010 + C 01.00 00840;0010 + C 01.00 00850;0010 + C 01.00 00860;0010 + C 01.00 00870;0010 + C 01.00 00880;0010 + C 01.00 00890;0010 + C 01.00 00900;0010 + C 01.00 00910;0010 + C 01.00 00920;0010 + C 01.00 00930;0010 + C 01.00 00940;0010 + C 01.00 00950;0010 + C 01.00 00960;0010 + C 01.00 00970;0010 + C 01.00 00980;0010 + C 01.00 00990;0010 + C 01.00 01000;0010		
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	10,972	10,665	12,779	10,488	C 01.00 00060;0010	Articles 62 of CR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,850	1,865	1,884	1,873	C 01.00 00070;0010	Articles 71 of CR	
A.4.1	Tier 2 Capital Instruments	2,049	2,572	2,061	2,051	C 01.00 00070;0010 + C 01.00 00080;0010	-	
A.4.2	Other Tier 2 Capital components and deductions	-199	-707	-177	-178	C 01.00 00070;0010 + C 01.00 00080;0010 + C 01.00 00090;0010 + C 01.00 00100;0010 + C 01.00 00110;0010 + C 01.00 00120;0010 + C 01.00 00130;0010 + C 01.00 00140;0010 + C 01.00 00150;0010 + C 01.00 00160;0010 + C 01.00 00170;0010 + C 01.00 00180;0010 + C 01.00 00190;0010 + C 01.00 00200;0010 + C 01.00 00210;0010 + C 01.00 00220;0010 + C 01.00 00230;0010 + C 01.00 00240;0010 + C 01.00 00250;0010 + C 01.00 00260;0010 + C 01.00 00270;0010 + C 01.00 00280;0010 + C 01.00 00290;0010 + C 01.00 00300;0010 + C 01.00 00310;0010 + C 01.00 00320;0010 + C 01.00 00330;0010 + C 01.00 00340;0010 + C 01.00 00350;0010 + C 01.00 00360;0010 + C 01.00 00370;0010 + C 01.00 00380;0010 + C 01.00 00390;0010 + C 01.00 00400;0010 + C 01.00 00410;0010 + C 01.00 00420;0010 + C 01.00 00430;0010 + C 01.00 00440;0010 + C 01.00 00450;0010 + C 01.00 00460;0010 + C 01.00 00470;0010 + C 01.00 00480;0010 + C 01.00 00490;0010 + C 01.00 00500;0010 + C 01.00 00510;0010 + C 01.00 00520;0010 + C 01.00 00530;0010 + C 01.00 00540;0010 + C 01.00 00550;0010 + C 01.00 00560;0010 + C 01.00 00570;0010 + C 01.00 00580;0010 + C 01.00 00590;0010 + C 01.00 00600;0010 + C 01.00 00610;0010 + C 01.00 00620;0010 + C 01.00 00630;0010 + C 01.00 00640;0010 + C 01.00 00650;0010 + C 01.00 00660;0010 + C 01.00 00670;0010 + C 01.00 00680;0010 + C 01.00 00690;0010 + C 01.00 00700;0010 + C 01.00 00710;0010 + C 01.00 00720;0010 + C 01.00 00730;0010 + C 01.00 00740;0010 + C 01.00 00750;0010 + C 01.00 00760;0010 + C 01.00 00770;0010 + C 01.00 00780;0010 + C 01.00 00790;0010 + C 01.00 00800;0010 + C 01.00 00810;0010 + C 01.00 00820;0010 + C 01.00 00830;0010 + C 01.00 00840;0010 + C 01.00 00850;0010 + C 01.00 00860;0010 + C 01.00 00870;0010 + C 01.00 00880;0010 + C 01.00 00890;0010 + C 01.00 00900;0010 + C 01.00 00910;0010 + C 01.00 00920;0010 + C 01.00 00930;0010 + C 01.00 00940;0010 + C 01.00 00950;0010 + C 01.00 00960;0010 + C 01.00 00970;0010 + C 01.00 00980;0010 + C 01.00 00990;0010 + C 01.00 01000;0010		
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 00070;0010 + C 01.00 00080;0010 + C 01.00 00090;0010 + C 01.00 00100;0010 + C 01.00 00110;0010 + C 01.00 00120;0010 + C 01.00 00130;0010 + C 01.00 00140;0010 + C 01.00 00150;0010 + C 01.00 00160;0010 + C 01.00 00170;0010 + C 01.00 00180;0010 + C 01.00 00190;0010 + C 01.00 00200;0010 + C 01.00 00210;0010 + C 01.00 00220;0010 + C 01.00 00230;0010 + C 01.00 00240;0010 + C 01.00 00250;0010 + C 01.00 00260;0010 + C 01.00 00270;0010 + C 01.00 00280;0010 + C 01.00 00290;0010 + C 01.00 00300;0010 + C 01.00 00310;0010 + C 01.00 00320;0010 + C 01.00 00330;0010 + C 01.00 00340;0010 + C 01.00 00350;0010 + C 01.00 00360;0010 + C 01.00 00370;0010 + C 01.00 00380;0010 + C 01.00 00390;0010 + C 01.00 00400;0010 + C 01.00 00410;0010 + C 01.00 00420;0010 + C 01.00 00430;0010 + C 01.00 00440;0010 + C 01.00 00450;0010 + C 01.00 00460;0010 + C 01.00 00470;0010 + C 01.00 00480;0010 + C 01.00 00490;0010 + C 01.00 00500;0010 + C 01.00 00510;0010 + C 01.00 00520;0010 + C 01.00 00530;0010 + C 01.00 00540;0010 + C 01.00 00550;0010 + C 01.00 00560;0010 + C 01.00 00570;0010 + C 01.00 00580;0010 + C 01.00 00590;0010 + C 01.00 00600;0010 + C 01.00 00610;0010 + C 01.00 00620;0010 + C 01.00 00630;0010 + C 01.00 00640;0010 + C 01.00 00650;0010 + C 01.00 00660;0010 + C 01.00 00670;0010 + C 01.00 00680;0010 + C 01.00 00690;0010 + C 01.00 00700;0010 + C 01.00 00710;0010 + C 01.00 00720;0010 + C 01.00 00730;0010 + C 01.00 00740;0010 + C 01.00 00750;0010 + C 01.00 00760;0010 + C 01.00 00770;0010 + C 01.00 00780;0010 + C 01.00 00790;0010 + C 01.00 00800;0010 + C 01.00 00810;0010 + C 01.00 00820;0010 + C 01.00 00830;0010 + C 01.00 00840;0010 + C 01.00 00850;0010 + C 01.00 00860;0010 + C 01.00 00870;0010 + C 01.00 00880;0010 + C 01.00 00890;0010 + C 01.00 00900;0010 + C 01.00 00910;0010 + C 01.00 00920;0010 + C 01.00 00930;0010 + C 01.00 00940;0010 + C 01.00 00950;0010 + C 01.00 00960;0010 + C 01.00 00970;0010 + C 01.00 00980;0010 + C 01.00 00990;0010 + C 01.00 01000;0010		

2025 EU-wide Transparency Exercise

P&L
BANCO BPM SOCIETÀ PER AZIONI

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	5,342	6,947	1,504	2,889
Of which debt securities income	821	1,120	304	628
Of which loans and advances income	4,011	5,181	1,066	2,058
Interest expenses	2,761	3,512	688	1,293
(Of which deposits expenses)	1,358	1,677	281	536
(Of which debt securities issued expenses)	496	676	184	375
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	58	70	14	130
Net Fee and commission income	1,452	1,929	546	1,142
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	10	-24	9	184
Gains or (-) losses on financial assets and liabilities held for trading, net	171	62	188	334
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-187	-191	-87	-149
Gains or (-) losses from hedge accounting, net	-3	-8	-3	11
Exchange differences [gain or (-) loss], net	-6	72	-60	-120
Net other operating income / (expenses)	175	291	73	151
TOTAL OPERATING INCOME, NET	4,251	5,635	1,497	3,278
(Administrative expenses)	2,002	2,867	653	1,397
(Cash contributions to resolution funds and deposit guarantee schemes)	99	100	0	0
(Depreciation)	216	291	72	154
Modification gains or (-) losses, net	1	1	0	0
(Provisions or (-) reversal of provisions)	8	23	-1	-3
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-12	-12	5	-3
(Other provisions)	21	35	-6	0
Of which pending legal issues and tax litigation ⁽¹⁾	0	-9	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)	297	408	77	161
(Financial assets at fair value through other comprehensive income)	2	2	0	1
(Financial assets at amortised cost)	295	406	77	161
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	1	43	0	1
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	133	187	53	86
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	500	500	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	2,262	2,590	747	1,653
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,699	1,925	511	1,223
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,699	1,925	511	1,223
Of which attributable to owners of the parent	1,699	1,925	511	1,214

⁽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."

2025 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

BANCO BPM SOCIETA' PER AZIONI

ASSETS:		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				References
		Fair value hierarchy				Fair value hierarchy				Fair value hierarchy				Fair value hierarchy				
		Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	9,911				10,012				10,043				12,643				IAS 1.54 (f)	
Financial assets held for trading	4,805	2,207	2,598	0	6,008	2,258	3,750	0	7,555	3,444	4,111	0	10,331	3,587	6,743	0	IFRS 7.8(a)(ii); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	2,222	602	33	1,587	2,272	601	36	1,636	2,261	606	36	1,729	2,507	679	44	1,791	IFRS 7.8(a)(iii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	13,363	13,086	116	162	13,280	13,003	2	275	15,273	14,992	2	279	15,697	15,415	2	280	IFRS 7.8(b); IFRS 9.4.1.2a	
Financial assets at amortised cost	132,812				131,179				135,741				136,046				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	952	0	952	0	1,033	0	1,033	0	885	0	885	0	950	0	950	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.2.6	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-9				-1				-88				-57				IAS 39.49A(a); IFRS 9.6.5.8	
Other assets ⁽¹⁾	15,588				15,360				16,784				16,100					
TOTAL ASSETS	179,644				182,143				191,573				194,217				IAS 1.9(a); XI.6	

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

Breakdown of financial assets by instrument and by counterparty sector ⁽¹⁾		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						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	13,021	68	0	-3	-1	0	12,480	98	0	-3	-2	0	14,479	59	0	-3	-2	0	14,545	58	0	-3	-2	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	29,756	71	2	-8	-2	27,757	493	469	-8	-4	-5	31,331	412	473	-5	-4	-5	31,264	410	426	-5	-5	-5	Annex V Part 1.31, 44(b)	
	Loans and advances	91,182	10,444	3,200	-86	-343	-1,505	92,205	9,032	2,868	-87	-351	-1,292	95,526	8,841	2,767	-95	-347	-1,249	99,864	9,227	2,592	-87	-358	-1,166	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.

2025 EU-wide Transparency Exercise

Breakdown of liabilities

BANCO BPM SOCIETA' PER AZIONI

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	19,818	22,929	27,942	28,475	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	5,033	4,956	4,607	4,643	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	132,297	133,513	137,075	136,800	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	996	869	713	789	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-458	-404	-447	-340	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	794	990	945	844	IAS 37.10; IAS 1.54(l)
Tax liabilities	335	323	372	433	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	5,851	4,364	5,502	7,260	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	1	1	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ⁽¹⁾	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	164,666	167,542	176,709	178,904	IAS 1.9(b);IG 6
TOTAL EQUITY	14,978	14,601	14,864	15,313	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	179,644	182,143	191,573	194,217	IAS 1.IG6

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

2025 EU-wide Transparency Exercise

Breakdown of liabilities

BANCO BPM SOCIETA' PER AZIONI

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives		2,630	2,349	1,927	2,482	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	38	16	11	17	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	750	637	1,271	2,118	Annex V.Part 1.31
Deposits	Central banks	2,870	1,785	3,009	2,079	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	4,784	4,560	5,064	5,805	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	4,758	4,550	5,044	5,780	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	18,736	20,049	24,529	22,525	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	1,181	893	1,195	1,590	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	10,237	11,579	15,404	14,517	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	3,463	3,798	4,017	3,672	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	30,457	32,030	31,946	32,447	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	29,661	31,057	31,061	31,729	ECB/2013/33 Annex 2.Part 2.9.1
	Households	59,574	60,654	59,943	60,518	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	58,881	59,971	59,362	59,919	Annex V.Part 1.42(f), 44(c)
	Debt securities issued		27,305	27,773	26,506	27,314
Of which: Subordinated Debt securities issued		2,413	2,572	2,574	5,912	Annex V.Part 1.37
Other financial liabilities		762	835	728	887	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		158,143	162,267	170,337	170,707	

2025 EU-wide Transparency Exercise

Market Risk

BANCO BPM SOCIETA' PER AZIONI

TOTAL RISK EXPOSURE AMOUNT	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 (ms) 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 (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(mln EUR)	As of 30/09/2024	As of 31/12/2024	As of 30/09/2024										As of 31/12/2024											
Traded Debt Instruments	0	0	4	2	16	6						6	2	19	8									
Of which: General risk	0	0	3	1	13	5						4	2	16	6									
Of which: Specific risk	0	0	3	1	9	3						4	2	13	6									
Equities	0	0	6	2	28	11						7	2	27	12									
Of which: General risk	0	0	6	2	28	11						7	2	27	12									
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0									
Foreign exchange risk	0	0	1	0	2	1						2	1	6	3									
Commodities risk	1	0	0	0	0	0						0	0	0	0									
Total	1	0	7	2	31	12	51	43	0	0	0	1,111	9	4	27	8	57	58	0	0	0	0	0	1,184
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025											
Traded Debt Instruments	0	0	8	3	25	10						8	2	24	7									
Of which: General risk	0	0	6	2	17	6						5	2	15	6									
Of which: Specific risk	0	0	5	2	17	7						7	2	21	4									
Equities	0	0	9	2	46	14						12	3	40	10									
Of which: General risk	0	0	9	2	46	14						12	3	40	10									
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0									
Foreign exchange risk	0	0	1	1	2	1						6	3	8	5									
Commodities risk	0	0	10	0	0	0						0	0	0	0									
Total	0	0	11	4	46	13	53	57	0	0	0	1,424	16	5	42	15	61	59	0	0	0	0	0	1,493

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). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR), both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks re in the RWIA OV1 template.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	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⁾
Consolidated data	11,762	16,892	3,397	11,762	16,994	3,409	11,762	16,994
Central governments or central banks	654	333	67	654	314	63	654	314
Regional governments or local authorities	1,598	883	376	1,598	848	400	1,598	848
Public sector entities	421	451	0	421	450	0	421	450
Multilateral Development Banks	271	42	0	269	39	0	271	42
International Organizations	54,262	12,251	4,474	54,262	13,454	4,854	54,262	13,454
Institutions	8,951	4,346	3,748	8,951	3,775	3,395	8,951	3,775
Corporates	1,127	3,179	2,778	1,128	3,174	2,800	1,128	3,174
of which: SME	3,472	530	383	3,361	507	368	3,472	530
Secured by mortgages on immovable property and AOC exposures	1,128	234	145	1,128	234	145	1,128	234
of which: SME	421	409	179	411	420	185	421	409
Exposures in default	271	271	110	269	263	117	271	271
Items associated with particularly high risk	1	1	0	1	1	0	1	1
Subordinated debt exposures	604	604	60	604	604	60	604	604
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	2,761	2,476	2,485	2,880	2,572	2,501	2,761	2,501
Collective Investments Undertakings (CIU)	2,048	2,099	2,048	2,048	2,099	2,078	2,048	2,099
Equity	1,141	1,141	1,171	1,141	1,141	1,168	1,141	1,168
Other exposures	1,141	1,141	1,171	1,141	1,141	1,168	1,141	1,168
Standardized Total ⁽⁴⁾	16,811	19,221	25,991	16,811	19,994	21,855	16,811	19,994

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).
⁽²⁾ Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.
⁽³⁾ Only the most relevant exposures are disclosed. These have been selected under the following rule: Counterparty counterparties cover up to 95% of total original measure or Top 10 counterparties covered by original measure, whichever is the higher.
⁽⁴⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	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⁾
ITALY	10,152	15,741	3,297	10,152	16,872	2,990	10,152	16,872
Central governments or central banks	654	333	67	654	314	63	654	314
Regional governments or local authorities	1,474	817	350	1,474	791	366	1,474	791
Public sector entities	0	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organizations	28,609	8,824	3,090	28,609	8,806	3,270	28,609	8,806
Institutions	4,788	2,264	2,121	4,662	2,290	2,290	4,788	2,290
Corporates	2,892	2,181	2,103	2,817	1,738	1,849	2,892	1,849
of which: SME	2,490	389	369	2,490	389	369	2,490	389
Secured by mortgages on immovable property and AOC exposures	1,128	214	145	1,128	211	144	1,128	211
of which: SME	421	409	179	411	420	185	421	409
Exposures in default	271	271	110	269	263	117	271	271
Items associated with particularly high risk	1	1	0	1	1	0	1	1
Subordinated debt exposures	204	204	20	204	204	20	204	204
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	2,248	1,989	2,128	2,398	2,198	2,198	2,248	2,198
Collective Investments Undertakings (CIU)	2,051	2,047	2,111	2,418	2,414	1,525	2,051	2,111
Equity	1,141	1,141	1,171	1,141	1,141	1,168	1,141	1,168
Other exposures	1,141	1,141	1,171	1,141	1,141	1,168	1,141	1,168
Standardized Total ⁽⁴⁾	15,811	18,221	24,991	15,811	19,872	21,855	15,811	19,872

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

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	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⁾
FRANCE	6,512	6,512	0	6,512	6,580	0	6,512	6,580
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 Organizations	15,969	1,591	964	15,969	1,517	973	15,969	1,517
Institutions	63	35	35	63	34	37	63	34
Corporates	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 and AOC exposures	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
Subordinated debt exposures	71	71	7	71	71	7	71	71
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	138	138	111	140	140	111	138	140
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
Standardized Total ⁽⁴⁾	16,512	16,512	10	16,512	16,680	14	16,512	16,680

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

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	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⁾
GERMANY	6,512	6,512	0	6,512	6,580	0	6,512	6,580
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 Organizations	18,221	1,727	270	18,221	1,698	288	18,221	1,698
Institutions	28	28	28	28	28	28	28	28
Corporates	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 and AOC exposures	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
Subordinated debt exposures	38	38	4	38	38	4	38	38
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	104	104	11	104	104	11	104	111
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
Standardized Total ⁽⁴⁾	16,512	16,512	10	16,512	16,680	14	16,512	16,680

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

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	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⁾
SPAIN	6,052	6,052	0	6,052	6,792	0	6,052	6,792
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 Organizations	2,361	569	251	2,361	412	180	2,361	412
Institutions	33	53	41	33	53	42	33	53
Corporates	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 and AOC exposures	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
Subordinated debt exposures	105	105	10	105	105	11	105	111
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	45	45	8	45	51	9	45	51
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
Standardized Total ⁽⁴⁾	8,414	8,661	10	8,414	8,897	22	8,414	8,913

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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⁾
Consolidated data	Central governments or central banks	54,674	742,74	2,613		46,413	20,884	4,328	
	Regional governments or local authorities	676	427	85		728	427	85	
	Public sector entities	2,135	1,384	469		2,091	960	405	
	Multilateral Development Banks	407	0	0		407	0	0	
	International Organisations	98,790	30	0		97	66	0	
	Institutions	9,336	3,657	3,006		9,305	3,770	3,075	
	Corporates	4,177	2,480	2,040		4,245	2,583	2,182	
	of which: SME	3,896	543	390		3,773	524	377	
	Retail	1,281	1,937	176		1,472	253	187	
	of which: SME	104	105	102		105	104	102	
	Secured by mortgages on immovable property and ADC exposures	309	276	202		298	256	179	
	of which: SME	232	202	139		232	194	133	
	Exposures in default	206	201	409		216	214	313	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	605	605	85		607	607	66	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	2,870	2,842	2,800		2,853	3,013	3,001		
Collective investments undertakings (CIU)	4,940	4,940	4,940		4,940	4,940	4,940		
Equity	3,981	3,978	3,900		4,002	4,002	4,002		
Other exposures	18,550	38,777	32,989		177,800	69,794	20,468		
Standardised Total ⁽⁴⁾				160				128	

(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 2025 exercise.
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, whichever is of the greater.
(4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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⁾
ITALY	Central governments or central banks	33,820	48,700	2,622		33,744	47,595	2,574	
	Regional governments or local authorities	1,048	623	81		1,011	421	84	
	Public sector entities	1,805	917	366		1,662	759	303	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	40,236	7,333	2,277		39,570	5,777	1,724	
	Corporates	2,486	2,478	2,200		2,408	2,227	2,028	
	of which: SME	2,574	1,581	1,405		2,805	1,703	1,565	
	Retail	1,846	849	689		1,778	523	376	
	of which: SME	1,007	266	178		1,152	253	167	
	Secured by mortgages on immovable property and ADC exposures	335	330	300		326	312	279	
	of which: SME	291	281	260		286	276	256	
	Exposures in default	206	204	419		212	194	379	
	Items associated with particularly high risk	0	0	0		82	0	0	
	Subordinated debt exposures	36	32	49		51	47	71	
	Covered bonds	33	32	34		34	34	35	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	1,122	1,100	1,122		1,122	1,100	1,122		
Equity	4,901	4,901	4,901		2,885	2,885	1,720		
Other exposures	3,980	3,977	3,920		4,022	4,022	4,022		
Standardised Total ⁽⁴⁾				237				303	

(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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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⁾
FRANCE	Central governments or central banks	4,800	4,800	0		5,861	5,861	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	45,555	2,789	136		39,728	2,742	353	
	Corporates	96	2,789	220		95	2,721	220	
	of which: SME	71	71	71		71	71	71	
	Retail	25	2,718	149		24	2,650	149	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	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	
	Subordinated debt exposures	85	85	97		61	61	91	
	Covered bonds	84	84	87		60	60	87	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁽⁴⁾				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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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⁾
GERMANY	Central governments or central banks	4,114	4,114	0		4,444	4,444	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	83	83	0		84	84	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	9,022	1,554	228		8,049	1,426	211	
	Corporates	1	0	0		0	0	0	
	of which: SME	1	0	0		1	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	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	
	Subordinated debt exposures	71	71	107		72	72	109	
	Covered bonds	69	69	99		69	69	99	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	134	134	134		132	132	132		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁽⁴⁾				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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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⁾
SPAIN	Central governments or central banks	5,177	5,177	0		4,884	4,884	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	58	58	0		51	51	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,377	403	149		1,700	381	134	
	Corporates	52	303	82		57	87	55	
	of which: SME	37	251	69		39	76	48	
	Retail	15	80	13		18	11	7	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	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	
	Subordinated debt exposures	30	30	50		42	42	63	
	Covered bonds	30	30	50		42	42	63	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁽⁴⁾				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 but includes general credit risk adjustments.

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

BANCO BPM SOCIETA' PER AZIONI

As of 31/12/2024

(mln EUR)		Direct exposures													Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet								Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
[0 - 3M]	Finland																	
[3M - 1Y]																		
[1Y - 2Y]																		
[2Y - 3Y]																		
[3Y - 5Y]																		
[5Y - 10Y]																		
[10Y - more]																		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	France	246	246	246	0	0	0	0	246	0	0	0	0	0	0	0	0	
[3M - 1Y]		489	489	489	0	0	0	0	489	0	0	0	0	0	0	0	0	
[1Y - 2Y]		246	246	246	0	0	0	0	246	0	0	0	0	0	0	0	0	
[2Y - 3Y]		2,065	2,065	2,065	0	0	0	0	2,065	0	0	0	0	0	0	0	0	
[3Y - 5Y]		3,543	3,543	3,543	0	0	2,115	1,428	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		101	101	101	0	0	17	83	0	0	0	0	0	0	0	0	0	
[10Y - more]																		
Total		6,693	6,693	0	0	2,132	4,561	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Germany	198	198	198	0	0	0	198	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		263	263	263	0	0	0	263	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		472	472	472	0	0	50	422	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		397	397	397	0	0	140	257	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		2,828	2,828	2,828	0	0	1,079	1,749	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]																		
Total		4,159	4,159	7	0	1,270	2,882	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Croatia	5	5	5	0	0	0	5	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]																		
Total		5	5	0	0	0	5	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Greece																	
[3M - 1Y]																		
[1Y - 2Y]																		
[2Y - 3Y]																		
[3Y - 5Y]																		
[5Y - 10Y]																		
[10Y - more]																		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		19	19	19	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]																		
Total		19	19	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		20	20	20	0	0	0	0	20	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]																		
Total		20	20	0	0	0	0	20	0	0	0	0	0	0	0	0		
[0 - 3M]	Italy	933	977	242	0	734	1	17	0	0	0	0	0	7	1,365	1	0	
[3M - 1Y]		466	466	96	0	409	0	0	0	0	0	0	0	0	317	0	0	
[1Y - 2Y]		1,762	1,762	39	0	1,723	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		2,045	2,045	6	0	2,040	0	0	0	0	0	0	0	0	1	0	0	
[3Y - 5Y]		4,414	4,414	17	0	4,397	0	0	0	0	0	0	0	0	1	0	0	
[5Y - 10Y]		5,836	5,836	24	0	5,812	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	2,103	2,103	288	0	440	0	0	0	0	0	0	0	0	0	0	0		
Total		17,437	17,420	653	0	15,011	15,264	1	21	45	74	2,644	1,689	1	322	0		

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

BANCO BPM SOCIETA' PER AZIONI

As of 31/12/2024

(mln EUR)		Direct exposures												Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet						
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Australia															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Canada															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Hong Kong															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Japan															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	U.S.															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	China															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Switzerland															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other advanced economies non EEA															
		55	55	0	0	0	0	51	5	0	0	0	0	0	0	9

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

BANCO BPM SOCIETA' PER AZIONI

As of 31/12/2024

(mln EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet exposures							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount			Carrying amount	Notional amount				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	Other Central and eastern Europe countries non EEA																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	Middle East																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	Latin America and the Caribbean	2	2	0	0	0	0	2	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	Others ⁽¹⁾	2	1	0	0	0	0	1	0	0	0	0	0	0	0	0	0
Total		59	59	0	0	0	0	48	10	0	0	0	0	0	211	0	0

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees.

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise.

Regions:

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua and Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks and Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of 0.04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP.

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

BANCO BPM SOCIETA' PER AZIONI

As of 30/06/2025

(mln EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M]	[3M - 1Y]	[1Y - 2Y]	[2Y - 3Y]	[3Y - 5Y]	[5Y - 10Y]	[10Y - more]	[0 - 3M]	[3M - 1Y]	[1Y - 2Y]	[2Y - 3Y]	[3Y - 5Y]	[5Y - 10Y]	[10Y - more]				
	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	France	322	469	960	1,342	6,101	196	0	0	0	0	0	0	0	0	0	0
	Germany	262	410	471	256	3,038	75	63	51	199	389	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	14	7	0	0	0	0	0	0	0	0	0	0	0
	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Italy	635	1,989	1,598	2,196	3,277	2,260	15	31	326	494	853	1,695	584	1,703	309	28
	Total	21,231	21,226	1,890	2,773	16,540	0	10	46	83	2,114	0	384	0	0	0	0

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

BANCO BPM SOCIETA' PER AZIONI

As of 30/06/2025

(mln EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet exposures							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount			Carrying amount	Notional amount				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Other Central and eastern Europe countries non EEA																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Middle East																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Others ⁽¹⁾	8	8	0	0	0	0	0	0	0	0	0	0	0	0	148	0
		66	66	0	0	0	0	48	17	0	0	0	0	0	211	0	0

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterpart with full or partial government guarantees.

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise.

Regions:

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua and Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks and Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported "Total" the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of €04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP.

	As of 30/09/2024														As of 30/09/2024																						
	Gross carrying amount/ Nominal amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾							Collateral 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⁾							Collateral and financial guarantees received on non-performing exposures							
	Of which performing		Of which non-performing ⁽²⁾					Of performing exposures ⁽³⁾			Of non-performing exposures ⁽³⁾				Of which performing exposures ⁽³⁾	Of which performing		Of which non-performing ⁽²⁾					Of performing exposures ⁽³⁾			Of non-performing exposures ⁽³⁾				Of which performing exposures ⁽³⁾							
	Of which Stage 1	Of which performing not past due (90 days and <90 days)	Of which Stage 2	Of which defaulted	Of which stage 3 ⁽⁴⁾	Of which Stage 2	Of which Stage 2	Of which Stage 2	Of which Stage 3 ⁽⁴⁾	Of which Stage 2	Of which Stage 2	Of which Stage 3 ⁽⁴⁾	Of which Stage 2	Of which Stage 2		Of which Stage 3 ⁽⁴⁾	Of which Stage 2	Of which Stage 2	Of which Stage 3 ⁽⁴⁾	Of which Stage 2	Of which Stage 2	Of which Stage 3 ⁽⁴⁾	Of which Stage 2	Of which Stage 2	Of which Stage 3 ⁽⁴⁾	Of which Stage 2	Of which Stage 2	Of which Stage 3 ⁽⁴⁾									
Cash balances at central banks and other demand deposits	9,384	9,386	0	0	0	0	0	0	0	0	0	0	0	0	12,270	12,273	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Debt securities (including at amortized cost and fair value)	42,973	42,940	139	0	0	27	0	27	0	14	3	24	0	2	0	41,338	40,849	390	0	489	0	489	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	34,105	34,109	2	0	0	0	0	0	2	0	0	0	0	0	0	32,290	32,290	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other institutions	3,068	3,045	115	0	0	27	0	27	0	12	3	24	0	2	0	3,338	3,264	88	0	115	0	115	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	3,094	3,051	43	0	0	2	0	2	0	0	0	0	0	0	0	2,314	2,271	43	0	489	0	489	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	1,528	1,528	0	0	0	0	0	0	0	0	0	0	0	0	1,528	1,528	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortized cost and fair value)	185,237	182,879	10,444	149	2,558	0	1,858	2,200	427	141	1,575	0	1,595	1,895	109,896	101,982	9,914	223	2,223	0	2,223	0	2,223	0	2,223	0	2,223	0	2,223	0	2,223	0	2,223	0	2,223	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	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1,553	1,554	1	2	1	0	1	1	1	4	0	1	0	1	1,437	1,436	1	0	1	0	1	0	1	0	1	0	1	0	1	0	1	0	1	0	1	0	
Credit institutions	2,373	2,373	0	0	0	0	0	0	0	0	0	0	0	0	2,346	2,346	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	11,551	11,423	471	0	118	0	118	118	29	17	72	0	72	45	11,833	11,770	368	0	57	0	57	0	57	0	57	0	57	0	57	0	57	0	57	0	57	0	57
Non-financial corporations	57,361	54,641	8,602	67	2,720	0	2,720	2,375	314	251	1,229	0	1,165	1,655	56,523	54,627	7,247	94	2,464	0	2,464	0	2,464	0	2,464	0	2,464	0	2,464	0	2,464	0	2,464	0	2,464	0	2,464
of which: small and medium sized enterprises	32,851	30,680	5,639	52	2,175	0	2,175	1,947	238	198	1,009	0	978	849	28,596	26,623	4,451	1,831	1,031	0	1,031	0	1,031	0	1,031	0	1,031	0	1,031	0	1,031	0	1,031	0	1,031	0	1,031
of which: Loans collateralized by commercial immovable property	10,948	10,247	2,513	18	681	0	681	583	154	133	300	0	240	373	10,547	9,918	1,877	27	620	0	620	0	620	0	620	0	620	0	620	0	620	0	620	0	620	0	620
of which: Loans collateralized by residential immovable property	32,734	32,039	1,815	80	731	0	731	700	89	76	271	0	247	403	32,664	31,994	1,479	131	660	0	660	0	660	0	660	0	660	0	660	0	660	0	660	0	660	0	660
of which: Credit for consumption	27,265	26,827	1,202	54	440	0	440	418	63	52	130	0	127	311	27,249	26,822	1,812	100	434	0	434	0	434	0	434	0	434	0	434	0	434	0	434	0	434	0	434
of which: Credit for consumption	521	495	26	0	27	0	27	26	4	2	20	0	20	1	493	463	26	0	26	0	26	0	26	0	26	0	26	0	26	0	26	0	26	0	26	0	26
DEBT INSTRUMENTS other than WP	122,289	128,618	18,339	0	0	0	0	0	0	0	0	0	0	0	128,426	138,262	9,836	223	2,715	0	2,715	0	2,715	0	2,715	0	2,715	0	2,715	0	2,715	0	2,715	0	2,715	0	
OFF BALANCE SHEET EXPOSURE	88,349	87,648	3,498	0	0	0	0	0	0	0	0	0	0	0	79,413	79,148	1,477	0	689	0	689	0	689	0	689	0	689	0	689	0	689	0	689	0	689		

⁽¹⁾ For the definition of off-balance sheet exposures refer to Article 121 of Regulation (EU) No 175/2013 (SRB).
⁽²⁾ Institutions report the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet measures.
⁽³⁾ Institutions report the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement. The accumulated credit losses in the table due to credit risk for financial instruments measured at the value through profit or loss other than IFT and provisions for off-balance sheet measures.
⁽⁴⁾ For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with positive sign if they are decreasing values. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the IFRS 9 provisions (paragraphs 18.02 / 18.03), which follow a sign convention based on credit loss recognition, as explained in Annex 9 of the IFRS 9 (paragraphs 18.02/18.03). It is to be noted that, however, for the off-balance sheet instruments, the same sign (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the IFRS 9 sign convention. This is because, based on this sign convention, the provision on off-balance sheet commitments are generally reported with positive sign.
 (5) From June 2023, the gross carrying amount of assets and accumulated exposures that are purchased or engaged in credit mitigation or other mitigation are not included in the impairment stage, as it was the case in previous periods.

2025 EU-wide Transparency Exercise
Performing and non-performing exposures
BANCO BPM SOCIETÀ PER AZIONI

	as of 30/06/2025														as of 30/06/2024																					
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk, and provisions ⁽¹⁾										Collateral 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⁾										Collateral and financial guarantees received on non-performing exposures						
	Of which performing		Of which non-performing ⁽²⁾		On performing exposures ⁽³⁾					On non-performing exposures ⁽³⁾						Of which performing		Of which non-performing ⁽²⁾		On performing exposures ⁽³⁾					On non-performing exposures ⁽³⁾											
		Of which Stage 2	Of which performing and put over 100 days and 100 days	Of which Stage 2	Of which defaulted	Of which stage 3 ⁽⁴⁾	Of which Stage 2	Of which Stage 2	Of which stage 2	Of which stage 3 ⁽⁴⁾	Of which Stage 2	Of which Stage 2	Of which stage 2	Of which stage 3 ⁽⁴⁾		Of which Stage 2	Of which performing and put over 100 days and 100 days	Of which Stage 2	Of which defaulted	Of which stage 3 ⁽⁴⁾	Of which Stage 2	Of which Stage 2	Of which stage 2	Of which stage 3 ⁽⁴⁾	Of which Stage 2	Of which Stage 2	Of which stage 2	Of which stage 3 ⁽⁴⁾								
Cash balances at central banks and other demand deposits	12,546	12,546	0	0	0	0	0	0	0	0	0	0	0	0	12,524	12,524	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	46,797	46,301	471	0	0	0	0	0	0	494	473	14	4	29	0	46,752	46,302	488	0	0	0	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	
General governments	37,995	37,995	1	0	0	0	0	0	0	0	0	0	0	0	37,722	37,722	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	3,823	3,844	21	0	11	0	11	0	0	11	0	0	0	0	3,873	3,868	20	0	11	0	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	2,462	2,568	644	0	0	0	0	0	0	415	413	2	0	0	2,467	2,558	421	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	1,011	1,158	12	0	0	0	0	0	0	0	0	0	0	0	1,010	1,081	24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	106,051	100,200	8,841	231	1,895	0	1,895	2,761	446	347	1,349	0	1,249	1,264	106,245	102,346	9,227	111	1,995	0	2,995	2,191	446	358	1,249	0	1,249	1,171	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1,188	1,587	4	0	1	0	1	1	1	1	0	0	0	0	1,461	1,461	2	0	1	0	1	4	0	1	4	0	1	1	0	0	0	0	0	0	0	0
Credit institutions	2,312	2,332	8	0	0	0	0	0	0	0	0	0	0	0	2,346	2,344	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	10,967	10,921	175	1	46	0	46	46	20	11	0	0	0	0	11,455	11,405	264	1	50	0	50	10	0	14	0	14	0	14	0	0	0	0	0	0	0	0
Non-financial corporations	58,472	56,072	7,024	81	2,400	0	2,400	2,082	347	274	1,051	0	946	914	57,465	55,151	7,434	34	2,100	0	2,310	2,002	351	382	1,038	0	1,038	0	0	0	0	0	0	0	0	0
of which: small and medium-sized enterprises	29,021	27,381	3,875	78	1,640	0	1,640	1,423	214	172	804	0	716	704	28,860	27,312	4,024	11	1,520	0	1,520	1,513	222	181	744	0	744	0	0	0	0	0	0	0	0	
of which: loans collateralised by commercial immovable property	10,194	9,881	1,844	34	556	0	556	407	121	100	232	0	180	265	10,144	9,872	2,034	11	472	0	472	463	137	110	744	0	744	0	0	0	0	0	0	0	0	0
Households	32,164	31,914	1,430	144	647	0	647	618	71	61	214	0	200	261	32,688	32,344	1,480	71	544	0	544	518	76	87	101	0	101	0	0	0	0	0	0	0	0	0
of which: loans collateralised by residential immovable property	27,318	26,996	880	111	611	0	611	492	51	48	130	0	127	281	27,261	27,224	490	51	338	0	338	314	51	46	90	0	90	0	0	0	0	0	0	0	0	0
of which: credit for consumption	444	441	14	0	0	0	0	0	0	0	0	0	0	0	440	440	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
OFI instruments other than MTF	146,246	148,477	8,143	0	220	0	220	0	0	0	0	0	0	0	146,246	148,767	9,889	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
OFF-BALANCE SHEET EXPOSURES	79,746	79,746	0	0	0	0	0	0	0	0	0	0	0	0	79,746	79,746	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

(1) For the disclosure of non-performing exposures, please refer to Article 170(4) of Regulation (EU) No 1024/2013 (CRD IV).
(2) Institutions report here the cumulative amount of expected credit losses (see 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 (see 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 MTF and provisions for off-balance sheet exposures).
(4) For the disclosure of short-term, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with positive sign if they are increasing assets. Following the sign convention, information is disclosed with the opposite sign of what is reported according to the IFRS9 framework (paragraph 7.1.2.10 (b)), which follows the sign convention based on a credit-risk convention, as explained in Annex 1 to the Long-term (LT) and Long-term (LT) in Regulatory reporting. However, for the off-balance sheet instruments, the same sign (accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the credit-risk sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
(5) From June 2024, the gross carrying amount of assets and accumulated impairments that are purchased or originated at some recognition or not included in the impairment stage, as it was the case in previous periods.

2025 EU-wide Transparency Exercise

Forborne exposures

BANCO BPM SOCIETA' PER AZIONI

	As of 30/09/2024							As of 31/12/2024						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures			
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		
(mln EUR)														
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0	
Central banks	0	0	0	0	0		0	0	0	0	0		0	
General governments	0	0	0	0	0		0	0	0	0	0		0	
Credit institutions	0	0	0	0	0		0	0	0	0	0		0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0	
Loans and advances (including at amortised cost and fair value)	2,888	1,408	562	477	1,697	616	2,767	1,326	566	464	1,606	568		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	1	1	0	0	0	0	1	0	0	0	0	0	0	
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	30	15	11	10	18	4	29	24	13	13	16	11		
Non-financial corporations	2,237	1,155	469	399	1,160	449	2,146	1,077	473	386	1,096	402		
of which: small and medium-sized enterprises	1,597	875	350	293	940		1,497	782	322	256	871			
Households	620	238	82	67	519	163	591	225	80	66	494	154		
DEBT INSTRUMENTS other than HFT	2,888	1,408	562	477	1,697		2,767	1,326	566	464	1,606			
Loan commitments given	60	15	1	1	3	1	58	12	1	0	3	0		
QUALITY OF FORBEARANCE														
Loans and advances that have been forborne more than twice (3)	0						0							
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (3)	0						0							

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

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

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

2025 EU-wide Transparency Exercise

Forborne exposures

BANCO BPM SOCIETA' PER AZIONI

	As of 31/03/2025						As of 30/06/2025					
	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
(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)	2,561	1,213	533	436	1,483	512	2,498	1,142	515	408	1,407	483
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1	0	0	0	0	0	1	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	19	14	11	10	8	4	25	13	11	9	15	3
Non-financial corporations	1,988	989	440	357	1,021	372	1,962	939	433	344	970	349
of which: small and medium-sized enterprises	1,125	514	289	234	731		1,038	478	253	199	678	
Households	553	209	83	68	455	137	509	190	71	55	422	131
DEBT INSTRUMENTS other than HFT	2,561	1,213	533	436	1,483		2,498	1,142	515	408	1,407	
Loan commitments given	41	23	1	1	3	0	40	20	1	0	4	0
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice (3)	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (3)	0						0					

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

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

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

2025 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 BANCO BPM SOCIETA' PER AZIONI

(mln EUR)	As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount		Of which: non-performin	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 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 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 loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	1,642	64	64	1,642	32	0	1,665	62	62	1,641	27	0	1,654	60	60	1,654	29	0	1,655	58	58	1,655	30	0
B Mining and quarrying	204	3	3	204	3	0	176	3	3	176	2	0	179	18	18	179	9	0	185	18	18	185	7	0
C Manufacturing	20,106	736	736	20,086	380	1	19,344	755	755	19,324	398	2	20,441	782	782	20,424	427	2	20,125	793	793	20,107	430	2
D Electricity, gas, steam and air conditioning supply	1,400	27	27	1,400	23	0	1,665	15	15	1,665	17	0	1,452	6	6	1,452	10	0	1,645	11	11	1,645	14	0
E Water supply	855	18	18	855	10	0	852	17	17	852	11	0	899	17	17	899	11	0	906	22	22	906	19	0
F Construction	5,247	464	464	5,244	327	0	5,014	431	431	5,011	306	0	4,987	362	362	4,985	264	0	4,920	318	318	4,918	251	0
G Wholesale and retail trade	8,886	502	502	8,867	274	10	8,652	397	397	8,634	229	10	9,037	401	401	9,018	232	10	8,914	390	390	8,895	235	13
H Transport and storage	2,244	67	67	2,243	50	0	2,355	55	55	2,355	50	0	2,304	51	51	2,303	44	0	2,298	46	46	2,298	37	0
I Accommodation and food service activities	2,109	95	95	2,106	57	0	2,110	84	84	2,106	47	0	2,202	81	81	2,198	48	0	2,180	72	72	2,176	47	0
J Information and communication	1,845	49	49	1,844	33	0	1,700	47	47	1,700	35	0	1,877	53	53	1,877	38	0	1,844	54	54	1,843	39	0
K Financial and insurance activities	493	1	1	416	6	0	428	0	0	407	6	0	358	0	0	325	7	0	259	0	0	236	6	0
L Real estate activities	4,951	537	537	4,592	190	39	4,940	489	489	4,578	156	39	5,030	421	421	4,688	130	40	4,943	395	395	4,612	111	53
M Professional, scientific and technical activities	4,117	70	70	4,105	54	1	4,299	61	61	4,287	51	1	4,555	66	66	4,552	49	1	4,312	56	56	4,310	44	2
N Administrative and support service activities	1,645	48	48	1,645	27	0	1,673	45	45	1,673	25	0	1,717	47	47	1,717	26	0	1,742	45	45	1,742	25	0
O Public administration and defence, compulsory social security	17	0	0	17	0	0	12	0	0	12	0	0	8	0	0	8	0	0	7	0	0	7	0	0
P Education	123	3	3	123	2	0	119	2	2	119	1	0	121	2	2	121	1	0	121	2	2	121	1	0
Q Human health services and social work activities	879	19	19	879	12	0	872	14	14	872	12	0	874	13	13	874	10	0	883	12	12	883	12	0
R Arts, entertainment and recreation	450	9	9	450	6	0	457	7	7	457	5	0	530	7	7	530	6	0	469	6	6	469	5	0
S Other services	203	10	10	203	6	0	195	10	10	195	6	0	246	12	12	246	6	0	256	12	12	256	6	0
Loans and advances	57,361	2,720	2,720	56,921	1,491	52	56,525	2,496	2,496	56,081	1,383	52	58,472	2,400	2,400	58,051	1,340	53	57,465	2,310	2,310	57,055	1,319	70

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the 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.

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024_7158)