



2025 EU-wide Transparency Exercise

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

BPER Banca S.p.A.

		(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	9,022	9,695	9,951	10,133	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	9,022	9,695			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	145,381	145,976	147,222	149,894	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	145,381	145,976			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.21%	6.64%	6.76%	6.76%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.21%	6.64%			[A.2]/[B.2]	

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P&L
BPER Banca S.p.A.

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	3,803	5,014	1,128	2,221
Of which debt securities income	313	439	139	293
Of which loans and advances income	3,074	4,042	888	1,738
Interest expenses	1,289	1,648	319	600
(Of which deposits expenses)	854	1,096	212	396
(Of which debt securities issued expenses)	300	388	87	174
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	40	42	3	43
Net Fee and commission income	1,492	2,040	532	1,048
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	36	70	9	28
Gains or (-) losses on financial assets and liabilities held for trading, net	46	40	58	118
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-112	-136	-57	-110
Gains or (-) losses from hedge accounting, net	1	2	-1	-3
Exchange differences [gain or (-) loss], net	45	56	19	21
Net other operating income / (expenses)	280	370	128	236
TOTAL OPERATING INCOME, NET	4,342	5,848	1,501	3,000
(Administrative expenses)	2,246	3,013	672	1,335
(Cash contributions to resolution funds and deposit guarantee schemes)	110	112	0	0
(Depreciation)	205	293	74	151
Modification gains or (-) losses, net	-1	-1	-3	-3
(Provisions or (-) reversal of provisions)	10	54	16	13
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-16	-18	4	-5
(Other provisions)	27	72	12	18
Of which pending legal issues and tax litigation ⁽¹⁾	0	-13	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)	253	332	68	140
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	253	332	68	141
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	1	42	-1	0
(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	153	53	5	11
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	1,669	2,054	674	1,369
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,166	1,439	451	920
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,166	1,439	451	920
Of which attributable to owners of the parent	1,137	1,403	443	903

⁽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
BPER Banca S.p.A.

ASSETS:		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				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		9,911				8,902				8,615				8,596				IAS 1.54 (f)
Financial assets held for trading		677	79	593	6	665	79	579	6	744	130	610	5	804	146	653	5	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		957	271	143	544	938	272	96	569	973	258	161	554	982	264	142	577	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(ii); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		5,648	4,806	297	545	5,694	4,827	234	633	5,818	5,018	165	635	5,377	4,504	232	640	IFRS 7.8(b); IFRS 9.4.1.2a
Financial assets at amortised cost		110,048				112,537				113,239				118,082				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		796	0	796	0	649	0	649	0	627	0	627	0	629	0	629	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		0				0				0				-9				IAS 39.49A(a); IFRS 9.6.5.8
Other assets ⁽¹⁾		11,897				11,207				11,940				10,066				
TOTAL ASSETS		139,936				140,591				141,957				144,528				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 but not credit-impaired	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	5,007	81	0	-2	0	0	0	4,902	143	0	-2	0	0	5,017	150	0	-2	0	0	4,583	136	0	-2	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	19,950	701	0	-6	-14	0	21,133	390	366	-6	-2	-10	22,603	437	356	-6	-2	-10	24,290	441	343	-7	-2	-10	Annex V Part 1.31, 44(b)	
	Loans and advances	80,292	8,284	2,069	-191	-462	-1,055	81,691	8,261	1,901	-215	-410	-990	81,779	7,279	2,079	-225	-372	-1,086	84,792	7,488	2,086	-200	-389	-1,122	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

BPER Banca S.p.A.

(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	247	224	209	217	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	2,467	2,712	3,001	3,200	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	119,162	120,453	119,009	121,558	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	248	226	169	160	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-96	-82	-70	-55	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,601	1,614	1,525	1,376	IAS 37.10; IAS 1.54(l)
Tax liabilities	169	72	169	133	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	5,336	3,802	5,945	6,300	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	5	5	5	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	129,134	129,027	129,962	132,894	IAS 1.9(b);IG 6
TOTAL EQUITY	10,801	11,564	11,995	11,634	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	139,936	140,591	141,957	144,528	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

BPER Banca S.p.A.

(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		493	451	377	373	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	2	0	1	3	Annex V.Part 1.31
Deposits	Central banks	0	0	0	0	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	2,128	1,961	2,176	2,172	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,069	1,915	2,129	2,101	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	4,987	5,036	4,561	3,909	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	1,146	979	1,119	1,070	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	7,930	8,085	10,418	11,712	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	3,561	3,633	3,260	3,355	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	28,745	29,295	27,708	29,297	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	24,622	25,391	23,745	25,194	ECB/2013/33 Annex 2.Part 2.9.1
	Households	64,658	65,539	63,916	64,286	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	60,448	61,889	60,729	61,291	Annex V.Part 1.42(f), 44(c)
Debt securities issued		12,554	12,602	12,586	12,834	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,677	1,477	1,460	1,478	Annex V.Part 1.37
Other financial liabilities		627	648	644	550	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		122,124	123,616	122,388	125,135	

2025 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 (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	701	788	0	0	0	0						0	0	0	0									
Of which: General risk	640	726	0	0	0	0						0	0	0	0									
Of which: Specific risk	8	13	0	0	0	0						0	0	0	0									
Equities	17	10	0	0	0	0						0	0	0	0									
Of which: General risk	9	5	0	0	0	0						0	0	0	0									
Of which: Specific risk	9	5	0	0	0	0						0	0	0	0									
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0									
Commodities risk	0	0	0	0	0	0						0	0	0	0									
Total	718	799	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025											
Traded Debt Instruments	725	635	0	0	0	0						0	0	0	0									
Of which: General risk	611	547	0	0	0	0						0	0	0	0									
Of which: Specific risk	43	26	0	0	0	0						0	0	0	0									
Equities	28	60	0	0	0	0						0	0	0	0									
Of which: General risk	14	30	0	0	0	0						0	0	0	0									
Of which: Specific risk	14	30	0	0	0	0						0	0	0	0									
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0									
Commodities risk	0	0	0	0	0	0						0	0	0	0									
Total	753	695	0	0	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). 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 RWEA OV2 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		41,277	41,277	2,391	2,044	41,277	41,277	2,381	2,044
Regional governments or local authorities		1,095	1,181	100	1,084	1,094	1,201	74	1,020
Public sector entities		1,046	688	248	800	963	561	382	582
Multilateral Development Banks		1,281	1,231	0	1,251	1,247	0	0	1,247
International Organizations		1,094	1,094	0	1,174	1,174	0	0	1,174
Institutions		13,411	5,788	2,374	11,038	5,728	2,389	3,359	2,389
Corporates		11,609	9,135	7,594	18,200	9,639	8,375	10,275	8,375
of which: SME		3,134	1,246	882	5,056	1,631	1,239	1,239	1,239
Retail		7,215	1,634	1,043	3,308	1,662	1,058	1,058	1,058
of which: SME		4,025	1,062	598	4,388	1,076	653	653	653
Secured by mortgages on immovable property and AOC exposures		4,599	4,544	1,799	4,490	4,441	1,761	1,761	1,761
of which: SME		1,280	1,261	471	1,270	1,217	451	451	451
Exposures in default		961	721	221	841	594	201	201	201
Items associated with particularly high risk		105	83	124	83	70	204	204	204
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		4,012	4,012	404	3,608	3,608	397	397	397
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)		742	742	1,079	749	749	1,202	1,202	1,202
Equity		883	883	1,446	743	743	1,088	1,088	1,088
Other exposures		1,231	1,231	1,351	1,201	1,201	1,358	1,358	1,358
Standardized Total ⁽⁴⁾		61,981	68,271	19,981	722	61,340	68,276	19,980	652

⁽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 securitization position unless in the results prior to the 2016 exercise.
⁽³⁾ Only the most relevant exposures are disclosed. These have been selected under the following rule: Countries of counterparties cover up to 95% of total original exposure or Top 10 countries covered by original exposure, 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		23,601	23,771	2,243	2,122	23,621	23,671	2,147	2,147
Regional governments or local authorities		991	1,077	80	911	991	1,077	70	907
Public sector entities		720	365	241	379	251	158	158	158
Multilateral Development Banks		18	171	0	19	180	0	0	180
International Organizations		118	118	0	101	101	0	0	101
Institutions		5,402	3,104	1,549	3,597	3,071	1,483	1,483	1,483
Corporates		10,202	7,013	4,341	10,673	8,066	7,201	8,066	7,201
of which: SME		3,133	936	746	3,181	1,082	849	849	849
Retail		7,069	4,078	3,595	7,492	2,478	2,652	2,652	2,652
of which: SME		4,478	905	530	4,303	888	512	512	512
Secured by mortgages on immovable property and AOC exposures		4,571	4,520	1,788	4,463	4,424	1,764	1,764	1,764
of which: SME		1,279	1,261	474	1,270	1,219	451	451	451
Exposures in default		974	741	218	827	586	195	195	195
Items associated with particularly high risk		105	83	124	83	70	204	204	204
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		548	547	53	500	500	53	53	53
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)		629	629	901	629	629	1,088	1,088	1,088
Equity		748	745	1,054	659	654	1,019	1,019	1,019
Other exposures		1,230	1,230	1,303	1,230	1,230	1,388	1,388	1,388
Standardized Total ⁽⁴⁾		48,881	50,881	14,881	48,881	48,881	14,881	14,881	418

⁽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 securitization 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		53	490	0	0	269	607	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		330	330	0	305	305	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organizations		0	0	0	0	0	0	0	0
Institutions		1,881	851	174	1,745	726	201	201	201
Corporates		250	1,061	100	250	1,056	100	100	100
of which: SME		72	30	9	75	30	9	9	9
Retail		178	1,031	91	175	1,026	91	91	91
of which: SME		12	12	7	15	15	9	9	9
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		1,411	1,411	141	1,410	1,409	141	141	141
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		18	18	18	18	18	18	18	18
Other exposures		0	0	0	0	0	0	0	0
Standardized Total ⁽⁴⁾		2,382	2,382	318	2,382	2,382	318	318	318

⁽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 securitization 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		347	831	0	0	334	831	0	0
Regional governments or local authorities		1,411	1,411	0	1,364	1,364	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		0	0	0	0	0	0	0	0
Institutions		1,068	1,068	100	1,068	1,068	100	100	100
Corporates		50	41	38	77	47	37	37	37
of which: SME		21	21	17	47	47	38	38	38
Retail		14	14	8	20	20	11	11	11
of which: SME		1	1	0	1	1	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		417	417	41	376	376	41	41	41
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		14	14	14	14	14	14	14	14
Collective Investments Undertakings (CIU)		14	14	14	14	14	14	14	14
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardized Total ⁽⁴⁾		2,826	2,826	181	2,826	2,826	181	181	181

⁽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 securitization 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		830	851	0	830	851	0	0	0
Regional governments or local authorities		1,711	1,711	0	1,711	1,711	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		0	0	0	0	0	0	0	0
Institutions		1,068	1,068	87	1,068	1,068	87	87	87
Corporates		40	33	32	52	35	33	33	33
of which: SME		11	11	11	11	11	11	11	11
Retail		15	15	9	11	11	9	9	9
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		185	185	19	166	166	19	19	19
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		14	14	14	14	14	14	14	14
Collective Investments Undertakings (CIU)		14	14	14	14	14	14	14	14
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardized Total ⁽⁴⁾		2,826	2,826	181	2,826	2,826	181	181	181

⁽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 securitization exposures but includes general credit risk adjustments.

		Standardised 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⁾
(in EUR '000)									
Other Countries	Central governments or central banks	13	13	13		14	14	14	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	1,541	1,541	0		1,355	1,355	0	
	International Organisations	705	705	0		809	809	0	
	Institutions	2	0	0		2	0	0	
	Corporates	88	49	13		120	62	29	
	of which: SME	3	3	2		5	5	4	
	of which: SME	4	4	2		4	4	3	
	Secured by mortgages on immovable property and AOC 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	0	0
	Items excluded with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collateral investments undertaken (CII)	2	2	2		2	2	2	
Equity	1	1	1		1	1	1		
Other exposures	0	0	0		0	0	0		
Standardised Total⁽⁴⁾	2,152	2,152	16	0	2,152	2,152	16	0	

⁽¹⁾ Original exposure, unless Exposure value. It reported before take into account any effect due to credit conversion factors or credit risk mitigation techniques in a substitution effect.

⁽²⁾ Exposure value adjustments and provisions are reported on country of customer's residence. These for securitisation exposures but include several 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		28,276	28,276	2,213	421	28,276	28,276	2,213	421
Central governments or central banks		1,653	1,653	139	0	1,648	1,648	137	0
Regional governments or local authorities		1,040	1,040	85	0	1,038	1,038	85	0
Public sector entities		1,040	1,040	85	0	1,038	1,038	85	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		17,114	17,114	1,399	0	17,050	17,050	1,399	0
Corporates		1,887	1,887	154	0	1,874	1,874	154	0
of which: SME		2,270	2,270	187	0	2,267	2,267	187	0
Retail		4,055	4,055	332	0	4,042	4,042	332	0
of which: SME		5,443	5,443	450	0	5,430	5,430	450	0
Secured by mortgages on immovable property and ADC exposures		1,833	1,788	80	421	1,880	1,837	80	427
of which: SME		950	923	28	0	957	929	28	0
Exposures in default		484	481	721	0	485	482	727	0
Items associated with particularly high risk		3,778	3,778	395	0	3,700	3,699	370	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		746	746	1,338	0	774	774	1,042	0
Claims on institutions and corporates with a ST credit assessment		746	746	1,338	0	774	774	1,042	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		1,110	1,110	1,117	0	1,117	1,117	1,117	0
Other exposures		0	0	0	0	0	0	0	0
Standardised Total ⁽⁴⁾		86,033	79,034	38,586	421	86,273	77,580	21,313	627

(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 10% of total original exposure or Top 10 countries ranked by original exposure, whichever is the highest.
(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		25,109	24,027	2,078	421	25,027	24,027	2,078	421
Central governments or central banks		1,653	1,653	139	0	1,648	1,648	137	0
Regional governments or local authorities		1,040	1,040	85	0	1,038	1,038	85	0
Public sector entities		1,040	1,040	85	0	1,038	1,038	85	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		8,228	8,228	749	0	8,156	8,156	749	0
Corporates		14,122	14,122	1,143	0	14,012	14,012	1,143	0
of which: SME		3,495	3,495	315	0	3,423	3,423	315	0
Retail		13,225	13,225	1,098	0	13,189	13,189	1,098	0
of which: SME		3,000	3,000	266	0	2,974	2,974	266	0
Secured by mortgages on immovable property and ADC exposures		5,417	5,372	2,254	421	5,459	5,395	2,260	427
of which: SME		1,833	1,788	80	0	1,880	1,837	80	0
Exposures in default		204	204	256	0	205	205	257	0
Items associated with particularly high risk		40	40	55	0	40	40	56	0
Subordinated debt exposures		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		887	887	1,860	0	894	894	1,860	0
Other exposures		3,129	3,129	3,127	0	3,127	3,127	3,127	0
Standardised Total ⁽⁴⁾		84,300	77,034	38,586	421	84,540	77,580	21,313	627

(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		58	58	0	0	58	58	0	0
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		2,123	2,123	147	0	2,129	2,129	144	0
Corporates		134	134	50	0	134	134	42	0
of which: SME		11	11	9	0	11	11	8	0
Retail		9	9	5	0	9	9	4	0
of which: SME		9	9	5	0	9	9	4	0
Secured by mortgages on immovable property and ADC 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		120	120	193	0	120	120	193	0
Covered bonds		1,800	1,800	1,317	0	1,817	1,817	1,317	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 ⁽⁴⁾		2,301	2,301	390	0	2,301	2,301	390	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.

		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		432	432	0	0	434	434	0	0
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		1,454	1,454	160	0	1,454	1,454	161	0
Corporates		56	56	34	0	56	56	34	0
of which: SME		37	37	26	0	37	37	26	0
Retail		19	19	8	0	19	19	8	0
of which: SME		1	1	1	0	1	1	1	0
Secured by mortgages on immovable property and ADC 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		36	36	114	0	36	36	114	0
Covered bonds		365	365	37	0	354	353	35	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 ⁽⁴⁾		1,882	1,882	390	0	1,884	1,884	390	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.

		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		352	352	0	0	360	360	0	0
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		307	307	46	0	311	311	22	0
Corporates		46	46	23	0	47	47	23	0
of which: SME		6	6	4	0	6	6	4	0
Retail		6	6	5	0	6	6	5	0
of which: SME		6	6	5	0	6	6	5	0
Secured by mortgages on immovable property and ADC 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		18	18	27	0	18	18	27	0
Covered bonds		170	170	17	0	170	170	17	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 ⁽⁴⁾		352	352	73	0	360	360	73	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.

		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⁾
(in EUR '000)									
Other Countries	Central governments or central banks	14	14	14		13	13	13	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	1,240	1,240	0		950	1,000	0	
	International Organisations	792	792	0		690	690	0	
	Institutions	0	0	0		0	0	0	
	Corporates	322	371	36		311	422	26	
	of which: SME	32	25	20		33	18	14	
	Retail	3	3	1		3	3	1	
	of which: SME	3	3	1		3	3	1	
	Secured by mortgages on immovable property and ACC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Provisions in default	0	0	0		0	0	0	
	Items associated with particular high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	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)	1	1	4		1	1	1		
Equity	1	1	1		1	1	1		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁽⁴⁾									

⁽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 exclude those for securitisation exposures but include general credit risk adjustments.

		IRB Approach				IRB Approach			
		As of 30/09/2024		As of 31/12/2024		As of 30/09/2024		As of 31/12/2024	
		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	
Consolidated data	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	48,994	866	25,840	15,617	337	621	48,670	731
	Corporates - Of Which: Specialized Lending	378	0	119	250	0	0	258	15,008
	Corporates - Of Which: SME	14,863	648	8,206	5,018	256	443	14,653	630
	Retail	45,864	3,502	42,138	6,092	354	821	46,497	1,021
	Retail - Secured on real estate property	29,990	136	30,623	4,718	139	449	30,464	480
	Retail - Secured on real estate property - Of Which: SME	5,330	254	4,886	1,163	72	188	5,200	219
	Retail - Secured on real estate property - Of Which: non-SME	24,660	282	25,736	3,554	67	261	25,274	261
	Retail - Qualifying Revolving	1,240	29	1,182	126	14	22	1,281	28
	Retail - Other Retail	14,635	487	11,033	2,088	202	360	14,752	503
	Retail - Other Retail - Of Which: SME	9,314	364	4,880	1,233	168	242	9,435	375
	Retail - Other Retail - Of Which: non-SME	5,321	123	6,154	856	34	118	5,317	127
Equity	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)				2,537				2,510	
Other non-credit-obligation assets									24,880
IRB Total ⁽⁴⁾									

⁽¹⁾Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾Incl. MGA and PDA from Q1 2025.
⁽³⁾IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.
⁽⁴⁾Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty counting up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach				IRB Approach			
		As of 30/09/2024		As of 31/12/2024		As of 30/09/2024		As of 31/12/2024	
		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	
ITALY	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	47,928	866	24,674	15,315	337	621	47,805	731
	Corporates - Of Which: Specialized Lending	378	0	119	250	0	0	258	15,008
	Corporates - Of Which: SME	14,841	648	8,389	5,009	256	443	14,632	630
	Retail	45,798	3,508	42,097	6,843	353	828	46,342	1,028
	Retail - Secured on real estate property	29,939	134	30,539	4,687	138	447	30,371	478
	Retail - Secured on real estate property - Of Which: SME	5,327	254	4,883	1,162	72	192	5,288	218
	Retail - Secured on real estate property - Of Which: non-SME	14,712	288	25,655	3,524	66	256	25,150	262
	Retail - Qualifying Revolving	1,240	29	1,182	126	14	22	1,281	28
	Retail - Other Retail	14,635	486	11,039	2,093	202	369	14,651	502
	Retail - Other Retail - Of Which: SME	9,283	364	4,814	1,169	168	242	9,385	375
	Retail - Other Retail - Of Which: non-SME	5,356	122	6,242	862	33	117	5,306	127
Equity	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)									
Other non-credit-obligation assets									
IRB Total ⁽⁴⁾									

⁽¹⁾Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾Incl. MGA and PDA from Q1 2025.

		IRB Approach				IRB Approach			
		As of 30/09/2024		As of 31/12/2024		As of 30/09/2024		As of 31/12/2024	
		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	
FRANCE	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	178	0	177	110	0	0	179	49
	Corporates - Of Which: Specialized Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	19	0	18	19	0	0	19	19
	Retail - Secured on real estate property	4	0	4	4	0	0	4	4
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	15	0	15	17	0	0	16	18
	Retail - Other Retail - Of Which: SME	14	0	14	17	0	0	15	18
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)									
Other non-credit-obligation assets									
IRB Total ⁽⁴⁾									

⁽¹⁾Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾Incl. MGA and PDA from Q1 2025.

		IRB Approach				IRB Approach			
		As of 30/09/2024		As of 31/12/2024		As of 30/09/2024		As of 31/12/2024	
		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	
GERMANY	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	136	0	136	41	0	130	130	29
	Corporates - Of Which: Specialized Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	27	0	26	26	0	23	22	22
	Retail - Secured on real estate property - Of Which: SME	16	0	15	15	0	14	14	14
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	21	0	21	24	0	15	15	18
	Retail - Other Retail - Of Which: SME	19	0	19	23	0	15	15	18
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	0	0
Equity	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)									
Other non-credit-obligation assets									
IRB Total ⁽⁴⁾									

⁽¹⁾Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾Incl. MGA and PDA from Q1 2025.

		IRB Approach				IRB Approach			
		As of 30/09/2024		As of 31/12/2024		As of 30/09/2024		As of 31/12/2024	
		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	
SPAIN	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	33	0	33	35	0	11	0	0
	Corporates - Of Which: Specialized Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	3	0	3	1	0	3	3	1
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)									
Other non-credit-obligation assets									
IRB Total ⁽⁴⁾									

⁽¹⁾Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾Incl. MGA and PDA from Q1 2025.

		IRB Approach															
		As of 30/09/2024						As of 31/12/2024									
		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			
(in EUR, '000)																	
Other Countries	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Public entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	3	0	3	0	0	0	0	0	3	0	4	1	0	0	0	
	Corporate - Of Which: Specialized Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporate - Of Which: SME	0	0	1	0	0	0	0	0	0	0	1	1	0	0	0	
	Retail	3	0	3	1	0	0	0	0	3	0	3	1	0	0	0	
	Retail - Secured on real estate property	3	0	3	1	0	0	0	0	3	0	3	1	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	1	0	0	0	0	3	0	3	1	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Collective Investments Undertakings (CIU)																
Other non-credit obligation assets																	
IRB Total																	

⁽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⁾Incl. NGAIs and PSDs from Q1 2023

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

BPER Banca S.p.A.

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																
Total		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]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	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
Total		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⁾	83	83	0	0	83	0	0	0	0	0	0	0	0	0	0	0
Total		83	83	0	0	83	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]		243	243	0	0	209	34	0	0	0	0	0	0	0	0	0	0
Total		243	243	0	0	209	34	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]		13	13	0	0	13	0	0	0	0	0	0	0	0	0	0	0
Total		13	13	0	0	13	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]		136	136	0	0	22	114	0	0	0	0	0	0	0	0	0	0
Total		136	136	0	0	22	114	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]		19	19	0	0	19	0	0	0	0	0	0	0	0	0	0	0
Total		19	19	0	0	19	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]		353	353	0	0	89	264	0	0	0	0	0	0	0	0	0	0
Total		353	353	0	0	89	264	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]		297	297	0	0	14	284	0	0	0	0	0	0	0	0	0	0
Total		297	297	0	0	14	284	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]		1,174	1,174	0	0	417	757	0	0	0	0	0	0	0	0	0	0
Total		1,174	1,174	0	0	417	757	0	0	0	0	0	0	0	0	0	0

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other 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

BPER Banca S.p.A.

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
[0 - 3M]	[3M - 1Y]	[1Y - 2Y]	[2Y - 3Y]	[3Y - 5Y]	[5Y - 10Y]	[10Y+ more]	Total	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Others ⁽¹⁾	93	13	39	98	19	423	60	15	32	19	0	0	0	0	0	0
	Total	93	13	39	98	19	423	60	15	32	19	0	0	0	0	0	0

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other 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.

2025 EU-wide Transparency Exercise

Forborne exposures

BPER Banca S.p.A.

	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
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)	1,493	701	476	396	889	283	1,484	603	396	328	872	254
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	14	0	0	0	8	0	14	0	0	0	8	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	12	10	7	6	5	3	7	5	4	3	4	2
Non-financial corporations	1,013	487	340	287	571	187	1,028	409	290	236	549	160
of which: small and medium-sized enterprises	747	374	256	219	455		693	341	223	197	424	
Households	454	204	129	103	305	93	434	188	102	88	311	92
DEBT INSTRUMENTS other than HFT	1,493	701	476	396	889		1,484	603	396	328	872	
Loan commitments given	30	13	0	0	3	1	34	13	0	0	4	1
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

BPER Banca S.p.A.

	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)	1,520	627	400	339	914	267	1,508	606	400	337	860	249
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	34	0	1	0	26	0	13	0	0	0	6	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	28	5	5	4	22	1	27	5	5	4	21	1
Non-financial corporations	1,033	436	291	245	560	176	1,048	418	293	243	531	161
of which: small and medium-sized enterprises	664	353	217	196	408		624	331	207	187	384	
Households	425	187	103	90	306	90	420	183	101	90	301	87
DEBT INSTRUMENTS other than HFT	1,520	627	400	339	914		1,508	606	400	337	860	
Loan commitments given	52	12	0	0	4	1	69	14	0	0	5	1
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice (1)	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)	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
 BPER Banca S.p.A.

(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: 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 ⁽¹⁾	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 ⁽¹⁾	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 ⁽¹⁾	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 ⁽¹⁾
A Agriculture, forestry and fishing	1,000	40	40	1,000	29	0	1,043	46	46	1,043	30	0	1,041	48	48	1,041	32	0	1,041	49	49	1,041	34	0
B Mining and quarrying	77	2	2	77	1	0	106	2	2	106	1	0	84	1	1	84	1	0	129	1	1	129	1	0
C Manufacturing	13,185	365	365	13,044	273	0	13,055	282	282	12,961	233	0	12,729	332	332	12,569	247	0	13,219	326	326	13,078	268	0
D Electricity, gas, steam and air conditioning supply	1,472	30	30	1,172	39	0	1,450	29	29	1,450	41	0	1,270	30	30	1,270	41	0	1,335	18	18	1,335	26	0
E Water supply	767	8	8	767	9	0	859	7	7	859	9	0	826	12	12	826	11	0	819	11	11	819	10	0
F Construction	2,970	256	256	2,970	210	0	2,848	209	209	2,848	173	0	2,745	229	229	2,745	175	0	2,811	230	230	2,811	180	0
G Wholesale and retail trade	7,019	276	276	7,018	185	0	7,003	239	239	7,002	178	0	6,844	260	260	6,843	187	0	6,901	273	273	6,901	202	0
H Transport and storage	1,518	52	52	1,515	54	0	1,553	50	50	1,551	53	0	1,628	61	61	1,625	51	0	1,642	61	61	1,640	45	0
I Accommodation and food service activities	1,604	124	124	1,604	82	0	1,614	111	111	1,614	77	0	1,599	119	119	1,599	75	0	1,561	114	114	1,561	70	0
J Information and communication	736	29	29	736	29	0	868	28	28	868	29	0	871	32	32	871	30	0	1,098	27	27	1,098	44	0
K Financial and insurance activities	81	0	0	81	1	0	88	0	0	88	0	0	61	0	0	61	0	0	8	0	0	8	0	0
L Real estate activities	3,791	272	272	3,791	242	0	3,582	219	219	3,582	190	0	3,492	233	233	3,492	181	0	3,493	223	223	3,493	182	0
M Professional, scientific and technical activities	3,107	50	50	3,107	54	0	3,052	41	41	3,052	32	0	3,021	41	41	3,021	32	0	3,571	35	35	3,571	39	0
N Administrative and support service activities	1,302	19	19	1,302	16	0	1,263	18	18	1,263	15	0	1,192	21	21	1,192	16	0	1,208	25	25	1,208	17	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	48	2	2	48	1	0	46	2	2	46	1	0	45	2	2	45	1	0	46	2	2	46	1	0
Q Human health services and social work activities	543	24	24	543	20	0	520	18	18	520	17	0	492	23	23	492	16	0	472	22	22	472	17	0
R Arts, entertainment and recreation	219	26	26	219	17	0	216	25	25	216	17	0	212	27	27	212	17	0	208	27	27	208	19	0
S Other services	790	19	19	790	9	0	958	17	17	958	10	0	832	18	18	832	10	0	1,011	21	21	1,011	11	0
Loans and advances	39,938	1,595	1,595	39,784	1,271	0	40,123	1,342	1,342	40,020	1,108	0	38,982	1,480	1,480	38,819	1,120	0	40,571	1,464	1,464	40,428	1,189	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.

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)