

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



# 2018 EU-wide Transparency Exercise Capital

							PT 011 1 T 0 1
Part							
18							
Part   100			transitional adjustments)				
Part			instruments)				
Part							
Part							
Part		A.1.4	Other Reserves	660	667		
1		A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	
		A.1.6	Minority interest given recognition in CET1 capital	165	188	C 01.00 (r230,c010)	Article 84 of CRR
Part		A.1.7	Adjustments to CET1 due to prudential filters	-12	-9	C 01.00 (r250,c010)	***
Part		A.1.8		-602	-596	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
1		A.1.9	<ul> <li>(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs</li> </ul>	0	-23	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
Part		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-38	-59	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
Part		A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
		A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
		A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
March   Marc		A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRS; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 239 of CRS; Articles 36(1) point (k) (iii) and 239(3) of CRS; Articles 36(1) point (k) (iv) and 152(8) of CRS; Articles 36(1) point (k) (iv) and 155(4) of CRS.
Material Content		A.1.14.1		0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
Auto		A.1.15	<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment</li> </ul>	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
Note   Part		A.1.16		0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
Note		A.1.17	<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment</li> </ul>	0	-39	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
ALIS   CARDINAL STATE CONTROL CONTRO		A.1.18	(-) Amount exceding the 17.65% threshold	0	-11	C 01.00 (r510,c010)	Article 48 of CRR
ALIEST   Transcription delicitations (CE to Control High Principle (CE)   CE	i ransitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
A   11		A.1.20	CET1 capital elements or deductions - other	-44	-40	C 01.00 (r529,c010)	-
ACCURATION TO ACCURATE A CONTROL AND ACCURATE AND ACCURATE AND ACCURATE ACCURATE AND ACCURATE ACCURA		A.1.21	Transitional adjustments	67	970	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
A 2		A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
Action   Action   Action   To 1 Cignite insurances   32   29   State   production		A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	82	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
A21		A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	-15	970	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
Accordance   Acc		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	28	28	C 01.00 (r530,c010)	Article 61 of CRR
A		A.2.1	Additional Tier 1 Capital instruments	32	29	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
A24    Addroved Ter 1 transformers		A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
A		A.2.3	Other Additional Tier 1 Capital components and deductions	0	0		
Add   TER 2 CAPTAL (net of deductions and after transitional adjustments)   886   877   C01.00 (775,c010)   Ancie 7.1 d'OR		A.2.4	Additional Tier 1 transitional adjustments	-4	-1	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
Act   Tier 2 Capital instruments   799   802   Col.00 (1900,0109)		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,551	4,610	C 01.00 (r015,c010)	Article 25 of CRR
A.4.2 Cther Ter 2 Capital components and deductions  80 75 ct. 1.00 (100,010) + C01.00 (1		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	886	877	C 01.00 (r750,c010)	Article 71 of CRR
A42   Other Tier 2 Capital components and deductions   80   75   C.C. 100 (1980,cd10) + C		A.4.1	Tier 2 Capital instruments	799	802	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
Common Funds   B		A.4.2	Other Tier 2 Capital components and deductions	80	75	+ C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) +	
REQUIREMENTS   8.1   Of which: Transitional adjustments included   0   233   C55.01 (1015;040)						+ C 01.00 (r960,c010)	
CAPITAL RATIOS (%)   C.1   COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)   13.89%   14.72%   C3 (1)   -	OWN FUNDS REQUIREMENTS						Articles 92(3), 95, 96 and 98 of CRR
C.2   TIER 1 CAPITAL RATIO (transitional period)   13.97%   14.81%   C3 (3)							
C2	CAPITAL RATIOS (%)						
CETI Capital   D   COMMON EQUITY TIER 1 CAPITAL (fully loaded)   4,456   3,611   \$1.2.2.3.2.4.HIN(3.2.4.1.1.2.3.2.3.2.4.HIN(3.4.4.2.2.3.2.3.2.4.HIN(3.4.4.2.2.3.2.3.2.4.HIN(3.4.4.2.2.3.2.3.2.4.HIN(3.4.4.2.2.3.2.3.2.4.HIN(3.4.4.2.2.3.2.3.2.4.HIN(3.4.4.2.2.3.2.3.2.4.HIN(3.4.4.2.2.3.2.3.2.4.4.3.9.0.3.2.3.2.3.2.4.4.3.9.0.3.2.3.2.3.2.4.4.3.9.0.3.2.3.2.3.2.3.2.3.2.3.2.3.2.3.2.3.2.3	Transitional period					**	-
A43,050	CEII Canital						-
F   Adjustments to AT1 due to IFRS 9 transitional arrangements   13-69%   11-71%   (1-1)(16-1-1)   1-7	Fully loaded		COMMON EQUITY TIER 1 CAPITAL (fully loaded)	4,456	3,611	A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3,0),0)]	•
F   Adjustments to AT1 due to IFRS 9 transitional arrangements   0   C05.01 (+402,c020)			COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.68%	11.71%	[D.1]/[B-B.1]	-
Memo items  F Adjustments to 12 due to IFRS 9 transitional arrangements  0 C65.01 (+40,c330)		F	Adjustments to CET1 due to IFRS 9 transitional arrangements		921	C 05.01 (r440,c010)	
F Adjustments to T2 due to IFRS 9 transitional arrangements 0 C05.01 (H40,c030)	Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c020)	
F Adjustments included in RWAs due to IFRS 9 transitional arrangements 169 C05.01 (H40;c040)		F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c030)	
		F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		169	C 05.01 (r440,c040)	

<sup>(1)</sup>The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eliable from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratio spublished by the participating banks e.g. in their Pillar 3 disclosure



# Leverage ratio

	(min EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	4,551			
A.2	Tier 1 capital - fully phased-in definition	4,488	3,614	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	74,242	73,454	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
В.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	74,235	73,248	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.1%	6.3%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.0%	4.9%	C 47.00 (r330,c010)	



# Risk exposure amounts

	As of 31/12/2017	as of 30/06/2018
(mln EUR)		
Risk exposure amounts for credit risk	28,049	26,800
Risk exposure amount for securitisation and re-securitisations in the banking book	351	335
Risk exposure amount for contributions to the default fund of a CCP	2	2
Risk exposure amount Other credit risk	27,696	26,464
Risk exposure amount for position, foreign exchange and commodities (Market risk)	909	746
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	0	0
Risk exposure amount for Credit Valuation Adjustment	145	113
Risk exposure amount for operational risk	3,471	3,471
Other risk exposure amounts	0	0
Total Risk Exposure Amount	32,574	31,130

 $<sup>^{\</sup>left(1\right)}$  May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



### D&I

BPER Banca S.p.A.

	As of 31/12/2017	As of 30/06/2018
(min EUR)	7.5 5. 52, 22, 2527	1.5 31 507 507 2020
Interest income	1,419	722
Of which debt securities income	218	95
Of which loans and advances income	1,152	600
Interest expenses	297	149
(Of which deposits expenses)	143	71
(Of which debt securities issued expenses)	131	58
(Expenses on share capital repayable on demand)	0	0
Dividend income	12	13
Net Fee and commission income	741	389
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	64	148
Gains or (-) losses on financial assets and liabilities held for trading, net	33	15
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	3	3
Gains or (-) losses from hedge accounting, net	0	2
Exchange differences [gain or (-) loss], net	3	2
Net other operating income /(expenses)	186	100
TOTAL OPERATING INCOME, NET	2,163	1,245
(Administrative expenses)	1,371	741
(Depreciation)	79	44
Modification gains or (-) losses, net	n.a.	-1
(Provisions or (-) reversal of provisions)	46	37
(Commitments and guarantees given)	15	-12
(Other provisions)	31	49
Of which pending legal issues and tax litigation <sup>1</sup>	27	
Of which restructuring <sup>1</sup>	0	
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	641	83
(Financial assets at fair value through other comprehensive income)	n.a.	-2
(Financial assets at amortised cost)	n.a.	85
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	41	15
(of which Goodwill)	28	0
Negative goodwill recognised in profit or loss	191	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	23	7
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	199	332
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	177	322
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	177	322
Of which attributable to owners of the parent	176	308

(1) Information available only as of end of the year

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



### Market Risk BPER Banca S.p.A.

								DFL	_K Dailca	3.p.A.												
	SA					IM										IM						
	As of 31/12/2017	As of 30/06/2018				As of 31/1	2/2017						As of 30/06/2018									
			VaR (Memoran	dum item)	STRESSED VaR (	Memorandum item)	AND MIC	NTAL DEFAULT GRATION RISK 'AL CHARGE		RICE RISKS ( HARGE FOR			VaR (Memora	ndum item)	STRESSED VaR (M	lemorandum item)	MIGRAT	MENTAL LT AND ION RISK . CHARGE		PRICE RISKS CHARGE FOR	СТР	
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavq)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	LAST	TOTAL RISK EXPOSURE AMOUNT
(mln EUR)			(vakavy)		(Svakavy)								(vakavy)		(Svakavy)							
Traded Debt Instruments	342	377 286	0	0	0	0							0	0	0	0						
Of which: General risk	267 50	286	0	0	0	0							0	0	0	0						4
Of which: Specific risk Equities	196	175	0	U	U	U								U	0	U					( /	4
Of which: General risk	190	173	0	0	0	0							,	0	0	0					( /	4
Of which: Specific risk	92	82	0	0	0	0							0	0	0	0						4
Foreign exchange risk	1 93	1 00	l ő	0		0							l ő	0	0	0						
Commodities risk	23	21	l ŏ	Ö	l ő	ŏ							ľ	ő	l ŏ	ŏ						
Total	561	573	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0



Credit Risk - Standardised Approach

BPER Banca S.p.A.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)								
	Central governments or central banks	11,595	13,072	1,437		12,655	14,172	1,489	
	Regional governments or local authorities	792	210	42		676	258	51	
	Public sector entities Multilateral Development Banks	746	425	155		601	327	110	
		818	874	0		698	775	0	
	International Organisations Institutions	229	229			228	228	0	
	Institutions Corporates	13.870 9.648	6.875 6.422	2.569 5.853		13.518 9.067	7.181 6.298	2.430 5.729	
	of which: SMF						1,835		
	or which: SME Retail	1.951	1.236	1.167		2.552		1.756	
	of which: SME	1.735	937	565		1.296	680	414	
Commelliate and description	Secured by mortgages on immovable property	1,384	766	438 745		1,019	536	307	
Consolidated data	of which: SMF	1.863 786	1.849 777	745 323		1.310 626	1.297	550 268	
ĺ	or which: SME Exposures in default					1.666	619 867		
	Items associated with particularly high risk	1.809 195	966 153	1.088 230	741	1,666	139	968 209	636
	Covered bonds	1.741	1.741	273		2.141	2.141	322	
l	Claims on institutions and corporates with a ST credit assessment	1.741	1./41	2/3		2.141	2.141	322	
ĺ	Collective investments undertakings (CIU)	267	259	259		335	313	313	
	Equity	539	539	787		530	530	845	
ĺ	Securitisation	231	232	351		399	399	335	
	Other exposures	427	427	373		613	613	564	
	Standardised Total	46,505	35,208	14,727	920	45,927	36,218	14,328	775

(1) Oriainal 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)

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %) Central governments or central banks		11.745	1.432		12.635	14,159	1.485	
	Regional governments or local authorities	11,038 792	11,745	1,432		12,635	14,159		
	Public sector entities	792 543	210	42 77		5/6 598	258 324	51 110	
	Multilateral Development Banks	343	222	0		698	775	110	
	International Organisations	0	0	0		228	7/5	0	
	International Organisations Institutions	5.795	3,258	1.286		13.479	7.142	2,409	
	Corporates	7.683	4.718	4.148		8,776	6.016	5.447	
	of which: SME	1,951	1,236	1.167		2,546	1.829	1,751	
	Retail	1.731	935	563		1,295	680	414	
	of which: SMF	1.384	766	438		1,019	536	307	
ITALY	Secured by mortgages on immovable property	1.859	1.844	744		1.308	1.295	549	
IIALI	of which: SMF	785	776	323		626	619	268	
	Exposures in default	1,759	950	1.070	638	1.665	867	968	636
	Items associated with particularly high risk	195	153	230		193	139	209	
	Covered bonds	528	528	105		2.141	2.141	322	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	205	197	197		313	291	291	
	Equity	461	461	709		530	530	845	
	Securitisation		1	1.07					
	Other exposures	427	427	373		610	610	561	
	Standardised Total <sup>2</sup>				785				775

10 circuit accounts, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk reflectation techniques (e.g., substitution effects).
7° Cotal value adulturents and provisions or country of construentery excludes those for securitation excourse, adultion adultation adultation and the confirmation (AVAI) and other own funds reductions related to the exposures, but includes ownered credit risk adultationally

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06/	2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	U	0		U	0	0	
	International Organisations	0	U	U		U	0	U	
	International Organisations Institutions	0	0	0		U	0	0	
	Corporates	0	U	U		0	0	U	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
C	of which: SME	0	0	0		0	0	0	
Country of	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 2	of which: SME	0		0		0		0	
	Exposures in default	, and a	0	0	0	0	0	0	0
	Items associated with particularly high risk	o o	1 0	0		0	0	0	
	Covered bonds	o o	1 0	0		ů .	o o	0	
	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	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

10 Chajinal exposure, unlike Exposure value, in control defore taking into account any effect due to credit conversion factors or credit risk mitopation techniques (e.g. substitution effects).
20 Total value adjustments and provisions per country of counterparty excludes those for securistation exposure, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	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	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME Retail	0		0		0	0	0	
	nf which: SMF	0		0		U	0	U	
Country of		0	0	0		0	0	0	
Counterpart 3	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 5	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	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	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup> are value, is reported before taking into account any effect due to credit conversion factors or credit risk.				0				0

<sup>10</sup> Chiginal exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and convisions or country of countercant vaciousless those for securistication exposures, additional valuation adjustments (AVA-) and other own funds reductions related to the exposures, but includes operal credit risk adjustments.



Credit Risk - Standardised Approach

BPER Banca S.p.A.

			51.	ar bunca sipiru					
					Standardis	ed Approach			
			As of 31/12	2/2017		As of 30/06/	2018		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)								
i e	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0		0		0	0	0	
	of which: SME	0		0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Country of	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 4	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	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)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				

Total sub-adjustments and provisions per country of counterparty excludes those for securitistication exposures, additional valuation adjustments (AWAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments and provisions per country of counterparty excludes those for securitistication exposures, additional valuation adjustments (AWAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06/	2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	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	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 5	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 5	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	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)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0		0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

\*\* Companie exposuler, unine: exposure vaue, is reported before standard not account any effect due for conscious conscious of content and any effect due for conscious conscious or cereal real, insulgation excension excensional exposure value, is reported before standard not extend any effect due for conscious conscious or cereal real employers, quisitation effects.

\*\*Total value adjustments and provisions per country of counterparty excludes those for sexualisation exposures, additional valuations of distinct and other own funds reductions reductions related to the exposures, but includes general credit risk adjustments and other own funds reductions reductions related to the exposures, but includes general credit risk adjustments and other own funds reductions reductions reductions related to the exposures, but includes general credit risk adjustments and other own funds reductions reductions reductions related to the exposures, but includes general credit risk adjustments and other own funds reductions reductions reductions related to the exposures, but includes general credit risk adjustments and other own funds reductions reductions reductions reductions reductions reductions reductions reductions reductions reductions.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	0	0	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	ō	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 6	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk 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)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation		l i			Ü			
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>			-	0				0

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

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustment and provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	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	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 7	Secured by mortgages on immovable property	0	0	0		0	0	0	
ounterpute /	of which: SME Exposures in default	0		0		U	0	0	
		0	0	0	0	0	0	0	0
	Items associated with particularly high risk Covered bonds	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)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation	0		0		U	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>	· ·		0			0	0	0

<sup>10</sup> Chainal exocurse. untile Exocurse value, is recorded before baking into account any effect due to credit conversion factors or gredit risk mitioation techniques (e.g. substitution effects).

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



Credit Risk - Standardised Approach

BPER Banca S.p.A.

			51.	are buried 5.p.//					
					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0		0		0	0	0	
	International Organisations Institutions	0		0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0		0		0	0	0	
C	of which: SME			0		0	0	0	
Country of	Secured by mortgages on immovable property	,	0	0		0	0	0	
Counterpart 8	of which: SME	0	n n	0		0	0	0	
	Exposures in default	0	l ŏ	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	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	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>								

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

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks 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	0	0	0		0	0	0	
	Corporates	0	0	0		0	o o	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 9	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	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)	0	0	0		0	0	0	
	Equity Securitisation	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>	0							
10.1.1	Standardised Total*  revalue is reported before taking into account any effect due to credit conversion factors or credit risk mi		F-13		0				

Organic popular, uniform the Exposure value, pre-control control production and account any effect due to control control production values and production and production effects).

Organic appropriate purposes, uniform the Exposure values, pre-control production and account any effect due to control production values and production effects).

Organic appropriate production effects and production effects and production effects and production effects and production effects.

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06/	2018	
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks		0	^			^	^	
	Regional governments or local authorities	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		Ů	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 10	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Securitisation	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				

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



# Credit Risk - IRB Approach BPER Banca S.p.A.

				D1 L1	K barica 5.p.A								
							IRB Appro	ach					
				As of 31/12	2017					As of 30	06/2018		
		Original Exp	osure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted <sup>(2)</sup>	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0		0
	Corporates	31.782	6.072	20.515	8.816	587	2.881	30.740	5.140	19.148	8.256		2.950
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0		0
	Corporates - Of Which: SME	16.246	4.633	11.709	3.503	482	2.280	15.312	3.800	10.663	3.188		2.217
	Retail	21,925	3,112	19,834	3,315	571	1,628	22,007	2,462	19,876	3,063		1,390
	Retail - Secured on real estate property	12.641	1.592	12.627	1.992	376	584	12.763	1.288	12.750	1.867		596
	Retail - Secured on real estate property - Of Which: SME	3,269	973	3,257	566	111	372	2,931	774	2,921	513		374
Consolidated data	Retail - Secured on real estate property - Of Which: non-	9,372	620	9,369	1,426	265	211	9,832	514	9,829	1,354		222
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail	9.285	1.519	7.208	1.322	196	1.045	9.244	1.174	7.126	1.195		794
	Retail - Other Retail - Of Which: SME	6,261	1,291	3,633	734	146	885	5,975	991	3,317	656		670
	Retail - Other Retail - Of Which: non-SME	3.024	228	3.575	589	50	160	3.268	183	3.809	540		124
	Equity	0	0	0	0	0		0	0	0	0	defaulted 0 0 550 0 397 376 257 75 182 0 119 89 31	
	Securitisation	0		0	0		0	0		0	0		0
	Other non credit-obligation assets				1,190						1,151		
	IRB Total				13,320						12.470		

<sup>13,320
10</sup> Crigorial exposure, unitie Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk militation inchiques (e.g., substitution effects).

Or for corporate —specialised lending, original values reported in Describer 2017 at consolidated level include all specialised lending exposures, while the corresponding for which defaulted\* exclude those subject to the slotting orients approach.

							IRB Approx	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	Original Exposure <sup>1</sup>		Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustments
	(min EUR, %)	Of which: Of which: provisions Of which: C defaulted def		Of which: defaulted	provisions								
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	31,511	6,002	20,188	8,596	581	2,850	30,558	5,127	18,957	8,194	549	2,946
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	16.170	4.590	11.654	3.490	478	2.260	15.268	3.796	10.631	3.178	397	2.214
	Retail	21,875	3,109	19,793	3,302	571	1,627	21,962	2,461	19,834	3,052	376	1,389
	Retail - Secured on real estate property	12.606	1.590	12.592	1.982	376	583	12.728	1.287	12.715	1.858	257	596
	Retail - Secured on real estate property - Of Which: SMI		973	3,256	566	110	372	2,931	774	2,921	513	75	374
ITALY	Retail - Secured on real estate property - Of Which: nor	9,339	618	9,336	1,416	265	211	9,798	513	9,794	1,345	182	222
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	9.269	1.519	7.201	1.320	195	1.044	9.234	1.174	7.119	1.194	119	794
	Retail - Other Retail - Of Which: SME	6,253	1,291	3,631	733	146	885	5,971	991	3,316	655	89	670
	Retail - Other Retail - Of Which: non-SME	3.016	228	3.570	587	50	160	3.263	183	3.804	539	31	124
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

								IRB Appro	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	Original Exposure <sup>1</sup>			ure amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and
	(min EUR, %)			Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0 0 0 0		0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate proper		0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 2	Retail - Secured on real estate proper	ty - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-	SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets													
	IDP Total													

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	oosure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: S		0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 3	Retail - Secured on real estate property - Of Which: n	on-	0	0	0	0	0	0	0	0	0	0	0
, ,	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												



Credit Risk - IRB Approach BPER Banca S.p.A.

							IRB Approa	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	ō	0
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	Risk exposure amount  Of which:	0
Country of Counterpart 4	Retail - Secured on real estate property - Of Which: non		0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	o o	0	ő	ő	0	0	0	0	0	0	ő	0
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Securitisation Other non credit-obligation assets												
	IRB Total												

IRB Total

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

								IRB Appro	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	Original Exposure <sup>1</sup>			ure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustments and
		(min EUR, %)			Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions		
		banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institut		0	0	0	0	0	0	0	0	0	0	0	0
	Corpora		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 5		Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
, ,		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0		0	0	0	0	0
	Securiti													
		on credit-obligation assets												
	<b>IRB</b> Tot	al												

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	Original Exposure¹ Expo			ure amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and
	(min EUR, %)					Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 6	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

IRB Total

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

								IRB Approa	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments
		(min EUR. %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central I	panks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Instituti	ons	0	0	0	0	0	0	0	0	0	0	0	0
	Corporat	es	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7		Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Securitis													
		on credit-obligation assets												
triginal exposure, unlike Exposure value, is reported	<b>IRB</b> Tota													



Credit Risk - IRB Approach BPER Banca S.p.A.

							IRB Approa	ich					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure¹	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	n	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	ō	ō	0	0	0	0	0	ō	0	0	ō
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
, ,	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	IDR Total												

IRB Total

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

								IRB Approa	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institut	ions	0	0	0	0	0	0	0	0	0	0	0	0
	Corpora		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	F	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Securiti:		- 0	0	0	0	0	- 0	0	0	0	- 0	0	-
		sation on credit-obligation assets												
	IRB Tot													

								IRB Approx	ich					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and
	(m	in EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central gover	nments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: S		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: S	SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on re		0	0	0	0	0	0	0	0	0	0	0	0
		red on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10		red on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Re	volving	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
		er Retail - Of Which: SME er Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
		r Ketail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Securitisation		0	0	0	0	- 0	0	- 0	0	0		0	0
	Other non credit-obligation asse	ate.												
	IRB Total													

(I) 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).



### Sovereign Exposure

BPER Banca S.p.A.

(mln EUR)									As of 31	/12/2017								
				Memo: brea	kdown by acco	ounting portf	olio											
Country / Region	Financial as	of which: loans and advances	of which: debt securities	Held for trading <sup>1</sup>	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss <sup>2</sup>	of which: Loans and advances	of which: Debt securities	- Available-for- sale <sup>3</sup>	of which: Loans and advances	of which: Debt securities	Loans and Receivables <sup>4</sup>	of which: Loans and advances	of which: Debt securities	Held-to- maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	8,602.2	2,315.9	6,286.3	264.0	0.0	264.0	12.1	0.0	12.1	4,536.3	0.0	4,536.3	2,317.6	2,315.9	1.7	1,472.1	0.0	1,472.1
Austria	10.6	0.0	10.6									,						,
Belgium	0.2	0.0	0.2															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	0.0	0.0	0.0															
France	207.5	0.0	207.5															
Germany	0.0	0.0	0.0															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland Table 1	0.0	0.0	0.0															
Italy Latvia	7,651.1 0.0	2,315.9	5,335.2 0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	229.4	0.0	229.4															
Malta	0.0	0.0	0.0															
Netherlands	0.0	0.0	0.0															
Poland	0.0	0.0	0.0															
Portugal	10.7	0.0	10.7															
Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	5.0	0.0	5.0															
Sweden	0.0	0.0	0.0															
United Kingdom	36.5	0.0	36.5															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	64.7	0.0	64.7															
China Hong Kong	0.0 0.0	0.0	0.0															
Japan	25.4	0.0	25.4															
U.S.	352.9	0.0	352.9															
Other advanced economies non EEA	0.0	0.0	0.0															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	8.2	0.0	8.2															
Latin America and the Caribbean	0.0	0.0	0.0															
Africa	0.0	0.0	0.0															
Others	0.0	0.0	0.0															
Note:																		

Note:
Information disclosed in this template is sourced from FINREP templates F 20 and F 04.
The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, and local governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

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

<sup>(1)</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

<sup>(2)</sup> Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

<sup>(3)</sup> Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

<sup>(4)</sup> Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP



		BPER Banca S.n.A.					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [ ] 3M - 1Y [ ] 1Y - 2Y [ ] 2Y - 3Y [ ] 3Y - 5Y [ ] 5Y - 10Y [ ] 10Y - more	Austria	0 0 0 0 0 0 11	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Belgium	0 0 0 0 0 120 0	0 0 0 0 0 120	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 120 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[ 0 - 3M [	Bulgaria	110	110	J	J	J				Ţ		J		
10 - 3M	Cyprus													
[ 0 - 3M [ [ 3M - 1Y [	Czech Republic													
Total  [ 0 - 3M	Denmark													
Total   Tota	Estonia													



	General govern	BPER Banca S.n.A.	the counterparty											
							As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sr	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				of which: Financial assets held for trading	of which: Financial assets designated at fair value	fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
1 2Y - 3Y I	Finland													
[5Y - 10Y   [10Y - more Total														
[ 0 - 3M [		0 17	0 17	0	0	0 17	0	0	0	0	0	0	0	
3M - 1Y     1Y - 2Y     2Y - 3Y	France	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y   [5Y - 10Y   [10Y - more		0 135 42	0 135 42	0	0	0 135 27	0 0 15	0	0 0	0	0	0 0	0	
Total [ 0 - 3M [ [ 3M - 1Y [		194 0	194	0	0	179 0	15 0	0	0	0	0	0	0	0
[ 3M - 1Y [	_	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [	Germany	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [ 0 - 3M [		74 74	74 74	0	0	0	74 <b>74</b>	0	0	0	0	0	0	15
[ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Croatia													
f 10Y - more Total														
[ 0 - 3M [														
[ 2Y - 3Y [ [ 3Y - 5Y [	Greece													
	4													
[ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [	Hungary													
[10Y - more														
Total 「0 - 3M 「 「3M - 1Y 「 「1Y - 2Y 「	1	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y   [5Y - 10Y   [10Y - more	2.3010	0 0 21	0 0 21	0 0	0 0	0	0 0 21	0	0	0	0	0	0	
Total		21	21	Ö	ő	Ŏ	21	Ŏ	Ŏ	ŏ	Ö	ő	ő	0



		BPER Banca S.D.A.					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sh	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance sl	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
														Dick weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [		2,182 288 246	2,172 288 246 281 1,475 2,525	0 0 12	0 0 71	16 287 160	278 1 2	0 0 0	0 0 0	0 0 0	0 0 0	71 729 40	0 0	
[ 2Y - 3Y [	Italy	2,182 288 246 281 1,476 2,454 2,785	281 1,475 2,525 2,783 9,770	0 0 2 0	0 123 0	0 575 640 37	230 758 1,883 2,746 5,897	0 0 0 0	0 0 0	0 0 0 0	0 0 0	0 10 5 3	0 0 0	
[ 0 - 3M [	Latvia	9,711	9,770	14	194	1,715	5,897	0	0	0	0	858	0	2,717
Total  [ 0 - 3M	Lithuania													
Total  [ 0 - 3M	Luxembourg	0 0 0 0 0 23 25 228	0 0 0 0 0 2 23 205 228	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 2 23 155	0 0 0 0 0 0 0 50 50	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M [	Malta	228	228	0	0	1/8	50	0	0	0	0	0	0	U
Total  [ 0 - 3M	Netherlands													
Total	Poland													



		BPER Banca S.p.A.					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)									Nominal	Provisions	Risk weighted exposure amount
				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 [	Portugal	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0	
[ 0 - 3M [	Romania	0	0	0	0	0	0	0	0	0	0	0	0	0
110Y - more Total [ 0 - 3M	Slovakia													
Total  [0 - 3M   [3M - 11f] [1Y - 2Y   [1Y - 2Y   [3Y - 3Y   [3Y - 5Y   [10Y - more Total	Slovenia													
[0 - 3M] [13M - 1Y] [11Y - 2Y] [12Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Spain	0 0 0 0 0 200 0	0 0 0 0 0 200 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 200 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
10 - 3M     13M - 1Y	Sweden	12 0 0 0 0 0 0 0	112 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	112 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
10 - 3M     13M - 11Y     1	United Kingdom		12	,			12	Ţ		3				



		BPER Banca S.n.A.					As of 30/06/2018	•						
						Dire	ct exposures	<u>,                                      </u>						
	(mln EUR)			On balance sl	neet	20	0. 0. pob a. co		Deriva	tives		Off balar	nce sheet	
	(min Edit)											Off-balance sl	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			-
														Blabanalaband
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [														
[ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Iceland													
[ 0 - 3M	Liechtenstein													
110Y - more Total  [ 0 - 3M [	Norway													
10 - 3M     10 - 3M     13M - 1Y     11Y - 2Y     12Y - 3Y     13Y - 5Y     15Y - 10Y     110Y - more   Total	Australia													
[ 0 - 3M [	Canada	0 0 0 0 0 48 0	0 0 0 0 0 48 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 48 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	48
Total  [ 0 - 3M [	Hong Kong	48	48	Ü	U	48	U	Ü		0	0	J	U	95
100 - more	Japan	0 0 17 0 9 0	0 0 0 17 0 9 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 17 0 9 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	13



		BPER Banca S.D.A.					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	ntives		Off bala	nce sheet	
	(											Off-balance sl	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
														Disk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [	U.S.	0 0 0 101 0 103 0 0	0 0 101 0 103 0	0 0 0 0 0	0 0 0 0	0 0 0 101 0 0	0 0 0 0 0 0 103	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
[ 0 - 3M [	China	204	204	0	0	101	103	0	0	0	0	0	0	0
Total  [ 0 - 3M	Switzerland													
10 - 3M     0 - 3M     3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     13Y - 5Y     10Y - more   Total	Other advanced economies non EEA													
[ 0 - 3M [	Other Central and eastern Europe countries non EEA													
Total  [ 0 - 3M	Middle East	0 0 0 0 8 0	0 0 0 0 8 8	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 8 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	
Total	Latin America and the Caribbean	8 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0



## General governments exposures by country of the counterparty

		_	BPER Banca S.n.A.												
								As of 30/06/2018							
							Dire	ct exposures							
	(min EL	UR)			On balance s	neet				Deriva	tives		Off balar	ice sheet	
									Derivatives with po	sitive fair value	Derivatives with	ı negative fair value	Off-balance sh	eet exposures	
												incgaare ian raide			Risk weighted
Residual Mat	rity Country / f	Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	kisk weighted exposure amount
[ 0 - 3M [	Africa														
[ 0 - 3M [ [ 3M - 1Y [		1	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [			0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [	Others	rs	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y   [10Y - more			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

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 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 records cover on in-exposures to certain, records dozen or in-exposures to certain consources to certain, records and season severely approach and season severely exposures. The exposures in the "Financial assests held for basified" confloid after different one cash after conditions have the same instantiate.

(3) The basis disclose the exposures in the "Financial assests held for basified" confloid after different on the cash short conditions have the same instantiate.

(4) The exposures recorded noting the constructions to control to instantial consumers to control to instantial consumers to instantial exposures to exposure the control to instantial consumers to control to instantial consumers to instantial exposures to exposure the control to instantial consumers to the day of the demonstration of the control to instantial consumers to exposure the control to instantial control to in

(5) Residual countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not not recovery not seemed and training the Residual Countries not exported separately not not recovery not seemed and training the Residual Countries not exported separately not not recovery not seemed and training the Residual Countries not exported separately not not not seemed and training the Residual Countries not exported separately not not not seemed and training the Residual Countries not exported separately not not not seemed and training the Residual Countries not exported separately not not not seemed and training the Residual Countries not exported separately not not not seemed and training the Residual Countries and Turner, Printidad and Tobago, Unuguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Riccio, St. Lucia, St. Unicent and the Grenadines, Surname, Trinidad and Tobago, Unuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Riccio, St. Lucia, St. Unicent and the Grenadines, Surname, Trinidad and Tobago, Unuguay, Venezuela, Artigua, Aruba, St. Lucia, St. Unicent and the Grenadines, Surname, Trinidad and Tobago, Unuguay, Venezuela, Artigua, Aruba, St. Lucia, St. Unicent and Hericio, St. Luc



## Performing and non-performing exposures

	As of 31/12/2017							As of 30/06/2018						
	Gross carrying			ng amount accumi value d		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>			Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial
		Of which performing but past due >30	0		On performing exposures <sup>2</sup>	On non- performing	guarantees received on non- performing exposures	Of which performing but past due >30			On performing exposures <sup>2</sup>	On non- performing	guarantees received on non- performing exposures	
(min EUR)	d	days and <=90 days	0	Of which: defaulted	exposures	exposures <sup>3</sup>			days and <=90 days		Of which: defaulted	exposures	exposures <sup>3</sup>	
Debt securities (including at amortised cost and fair value)	14,417	0	1	1	0	0	0	15,330	0	0	0	7	0	0
Central banks	21	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	6,022	0	0	0	0	0	0	6,739	0	0	0	3	0	0
Credit institutions	5,916	0	0	0	0	0	0	6,237	0	0	0	3	0	0
Other financial corporations	1,747	0	0	0	0	0	0	1,747	0	0	0	1	0	0
Non-financial corporations	712	0	1	1	0	0	0	607	0	0	0	1	0	0
Loans and advances(including at amortised cost and fair value)	55,979	406	10,531	10,531	226	5,129	4,643	54,165	357	8,866	8,866	172	5,040	3,207
Central banks	2,040	0	0	0	0	0	0	2,549	0	0	0	0	0	0
General governments	2,332	5	16	16	13	3	12	2,286	0	15	15	10	2	11
Credit institutions	972	0	0	0	0	0	0	599	12	0	0	1	0	0
Other financial corporations	3,207	7	256	256	7	160	69	3,667	2	254	254	9	171	59
Non-financial corporations	30,111	222	8,216	8,216	161	3,961	3,663	27,809	202	7,028	7,028	106	4,038	2,506
of which: small and medium-sized enterprises at amortised cost	19,652	154	7,199	7,199	107	3,566	3,257	17,824	134	5,933	5,933	65	3,425	2,182
Households	17,317	172	2,043	2,043	44	1,006	898	17,255	140	1,569	1,569	46	830	630
DEBT INSTRUMENTS other than HFT	70,397	406	10,532	10,532	226	5,129	4,643	69,494	357	8,866	8,866	179	5,041	3,207
OFF-BALANCE SHEET EXPOSURES	20,764		526	526	32	49	116	20,849		436	436	21	47	100

<sup>(1)</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

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

<sup>(9)</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/fiction convention, as explained in Annex V, Part 1 paragraphs 9 and 10 Regulation (EU) No 880/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention of fibralance sheet commitments are generally reported with a positive sign.



## Forborne exposures

			As of 31/12/2017			As of 30/06/2018						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial		
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		
(mln EUR)  Debt securities (including at amortised cost and fair value)	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		
			· ·		Ü	· ·	· ·		Ů			
Loans and advances (including at amortised cost and fair value)	3,439	2,594	845	832	2,253	3,093	2,350	1,112	1,099	1,732		
Central banks	0	0	0	0	0	0	0	0	0	0		
General governments	14	2	1	0	2	1	0	0	0	0		
Credit institutions	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	140	84	31	31	84	136	86	54	52	61		
Non-financial corporations	2,626	2,065	659	649	1,693	2,357	1,869	881	873	1,270		
of which: small and medium-sized enterprises at amortised cost	1,994	1,593	515	510	1,374	1,729	1,410	647	641	993		
Households	659	442	155	152	473	600	394	177	174	401		
DEBT INSTRUMENTS other than HFT	3,439	2,594	845	832	2,253	3,093	2,350	1,112	1,099	1,732		
Loan commitments given	139	68	0	0	0	84	56	0	0	19		

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

To the continuous of control accordance sheet terms, accumulated according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/delt 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/delt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 880/2014 - ITS on Supervisory reporting, However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, they convention, they convention of balance sheet commitments are generally reported with a positive sign.