<table>
<thead>
<tr>
<th><strong>2019 EU-wide Transparency Exercise</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Bank Name</strong></td>
</tr>
<tr>
<td><strong>LEI Code</strong></td>
</tr>
<tr>
<td><strong>Country Code</strong></td>
</tr>
</tbody>
</table>
### Available capital (amounts)

<table>
<thead>
<tr>
<th></th>
<th>As of 30/09/2018</th>
<th>As of 31/12/2018</th>
<th>As of 31/03/2019</th>
<th>As of 30/06/2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Common Equity Tier 1 (CET1) capital - transitional period</td>
<td>4,460</td>
<td>4,368</td>
<td>4,336</td>
<td>4,357</td>
</tr>
<tr>
<td>Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</td>
<td>3,610</td>
<td>3,643</td>
<td>3,717</td>
<td>3,737</td>
</tr>
<tr>
<td>Tier 1 capital - transitional period</td>
<td>4,490</td>
<td>4,398</td>
<td>4,361</td>
<td>4,382</td>
</tr>
<tr>
<td>Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition</td>
<td>3,841</td>
<td>3,674</td>
<td>3,763</td>
<td>3,763</td>
</tr>
<tr>
<td>Total capital - transitional period</td>
<td>5,367</td>
<td>5,279</td>
<td>5,247</td>
<td>5,266</td>
</tr>
<tr>
<td>Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</td>
<td>4,518</td>
<td>4,559</td>
<td>4,628</td>
<td>4,647</td>
</tr>
</tbody>
</table>

### Risk-weighted assets (amounts)

<table>
<thead>
<tr>
<th></th>
<th>As of 30/09/2018</th>
<th>As of 31/12/2018</th>
<th>As of 31/03/2019</th>
<th>As of 30/06/2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total risk-weighted assets</td>
<td>30,266</td>
<td>30,066</td>
<td>30,459</td>
<td>30,403</td>
</tr>
<tr>
<td>Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</td>
<td>30,095</td>
<td>30,489</td>
<td>30,372</td>
<td>30,319</td>
</tr>
</tbody>
</table>

### Capital ratios

<table>
<thead>
<tr>
<th></th>
<th>As of 30/09/2018</th>
<th>As of 31/12/2018</th>
<th>As of 31/03/2019</th>
<th>As of 30/06/2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition</td>
<td>14.74%</td>
<td>14.27%</td>
<td>14.23%</td>
<td>14.39%</td>
</tr>
<tr>
<td>Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</td>
<td>12.00%</td>
<td>11.95%</td>
<td>12.24%</td>
<td>12.39%</td>
</tr>
<tr>
<td>Tier 1 (as a percentage of risk exposure amount) - transitional definition</td>
<td>14.84%</td>
<td>14.37%</td>
<td>14.32%</td>
<td>14.41%</td>
</tr>
<tr>
<td>Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</td>
<td>12.19%</td>
<td>12.05%</td>
<td>12.32%</td>
<td>12.41%</td>
</tr>
<tr>
<td>Total capital (as a percentage of risk exposure amount) - transitional definition</td>
<td>17.79%</td>
<td>17.29%</td>
<td>17.22%</td>
<td>17.37%</td>
</tr>
<tr>
<td>Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</td>
<td>15.01%</td>
<td>14.04%</td>
<td>15.24%</td>
<td>15.39%</td>
</tr>
</tbody>
</table>

### Leverage ratio

<table>
<thead>
<tr>
<th></th>
<th>As of 30/09/2018</th>
<th>As of 31/12/2018</th>
<th>As of 31/03/2019</th>
<th>As of 30/06/2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital</td>
<td>73.979</td>
<td>72.113</td>
<td>74.037</td>
<td>74.112</td>
</tr>
<tr>
<td>Leverage ratio - using a transitional definition of Tier 1 capital</td>
<td>6.07%</td>
<td>6.01%</td>
<td>5.88%</td>
<td>5.81%</td>
</tr>
</tbody>
</table>
### 2019 EU-wide Transparency Exercise

#### Leverage ratio

BPER Banca S.p.A.

<table>
<thead>
<tr>
<th></th>
<th>As of 30/09/2018</th>
<th>As of 31/12/2018</th>
<th>As of 31/03/2019</th>
<th>As of 30/06/2019</th>
<th>COREP CODE</th>
<th>REGULATION</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>A.1 Tier 1 capital - transitional definition</strong></td>
<td>4,490</td>
<td>4,399</td>
<td>4,361</td>
<td>4,382</td>
<td>C 47.00 (-120;0)</td>
<td>Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR</td>
</tr>
<tr>
<td><strong>A.2 Tier 1 capital - fully phased-in definition</strong></td>
<td>3,641</td>
<td>3,674</td>
<td>3,742</td>
<td>3,763</td>
<td>C 47.00 (-110;0)</td>
<td></td>
</tr>
<tr>
<td><strong>B.1 Total leverage ratio exposures - using a transitional definition of Tier 1 capital</strong></td>
<td>73,979</td>
<td>73,211</td>
<td>74,037</td>
<td>74,112</td>
<td>C 47.00 (-100;0)</td>
<td></td>
</tr>
<tr>
<td><strong>B.2 Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital</strong></td>
<td>73,822</td>
<td>73,389</td>
<td>74,074</td>
<td>74,149</td>
<td>C 47.00 (-90;0)</td>
<td></td>
</tr>
<tr>
<td><strong>C.1 Leverage ratio - using a transitional definition of Tier 1 capital</strong></td>
<td>6.1%</td>
<td>6.0%</td>
<td>5.9%</td>
<td>5.9%</td>
<td>C 47.00 (-140;0)</td>
<td></td>
</tr>
<tr>
<td><strong>C.2 Leverage ratio - using a fully phased-in definition of Tier 1 capital</strong></td>
<td>4.9%</td>
<td>5.0%</td>
<td>5.1%</td>
<td>5.1%</td>
<td>C 47.00 (-130;0)</td>
<td></td>
</tr>
</tbody>
</table>
### 2019 EU-wide Transparency Exercise

**BPER Banca S.p.A.**

As of 30/09/2018

<table>
<thead>
<tr>
<th>Capital Requirement</th>
<th>Tier 1</th>
<th>Tier 2</th>
<th>Tier 3</th>
<th>Total</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>CORE CONCERNS</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Tier 1, transitional adjustments</strong></td>
<td>4,399</td>
<td>0</td>
<td>0</td>
<td>4,399</td>
<td></td>
</tr>
<tr>
<td><strong>Tier 2, transitional adjustments</strong></td>
<td>2,353</td>
<td>117</td>
<td>0</td>
<td>2,470</td>
<td></td>
</tr>
<tr>
<td><strong>Tier 3, transitional adjustments</strong></td>
<td>3,643</td>
<td>0</td>
<td>0</td>
<td>3,643</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>4,357</td>
<td>117</td>
<td>0</td>
<td>4,474</td>
<td></td>
</tr>
</tbody>
</table>

#### Additional Information

- **Tier 1**
  - CET1 Capital (Fully loaded) = 5,247
  - Tier 1 Capital Ratio (transitional period) = 12.32%

- **Tier 2**
  - Tier 2 Capital Ratio (transitional period) = 12.24%

- **Tier 3**
  - Additional Tier 1 transitional adjustments = 447
  - Other Tier 2 Capital components and deductions = 104

### Notes

- **Tier 1**
  - CET1 Capital (net of deductions and after transitional adjustments) = 4,490
  - Tier 1 Capital Ratio (net of deductions and after transitional adjustments) = 14.27%

- **Tier 2**
  - Tier 2 Capital (net of deductions and after transitional adjustments) = 4,361
  - Tier 2 Capital Ratio (net of deductions and after transitional adjustments) = 11.95%

- **Tier 3**
  - Additional tier 1 transitional adjustments = 4,399
  - Other Tier 2 Capital components and deductions = 117

- **Core Capital Requirements**
  - Core Capital Adequacy Ratio = 14.32%

- **CET1 Capital (Fully loaded)**
  - CET1 Capital (Fully loaded) = 77

- **Related Notes**
  - Articles 469 to 472, 478 and 481 of CRR
  - Articles 92(3), 95, 96 and 98 of CRR
  - Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
  - Articles 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii)  and 379(3) of CRR; Articles 36(1) point (j) of CRR
  - Articles 4(112), 26(1) point (f) and  36 (1) point (l) of CRR
  - Articles 4(100), 26(1) point (d) and  36 (1) point (l) of CRR
  - Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
  - Articles 4(118) and 72 of CRR
### Overview of Risk exposure amounts

**BPER Banca S.p.A.**

<table>
<thead>
<tr>
<th>Risk Category</th>
<th>As of 30/09/2018</th>
<th>As of 31/12/2018</th>
<th>As of 31/03/2019</th>
<th>As of 30/06/2019</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Credit risk (excluding CCR and Securitisations)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>25,727</td>
<td>26,302</td>
<td>26,013</td>
<td>26,074</td>
</tr>
<tr>
<td>Of which the standardised approach</td>
<td>13,535</td>
<td>13,896</td>
<td>13,235</td>
<td>13,381</td>
</tr>
<tr>
<td>Of which the advanced approach</td>
<td>11,126</td>
<td>11,378</td>
<td>11,333</td>
<td>11,243</td>
</tr>
<tr>
<td>Of which equity</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Counterparty credit risk (CCR, excluding CVA)</strong></td>
<td>141</td>
<td>131</td>
<td>265</td>
<td>188</td>
</tr>
<tr>
<td><strong>Credit valuation adjustment - CVA</strong></td>
<td>106</td>
<td>50</td>
<td>51</td>
<td>61</td>
</tr>
<tr>
<td><strong>Settlement risk</strong></td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Securitisation exposures in the banking book (after the cap)</strong></td>
<td>228</td>
<td>195</td>
<td>200</td>
<td>197</td>
</tr>
<tr>
<td><strong>Position, foreign exchange and commodities risks (Market risk)</strong></td>
<td>553</td>
<td>607</td>
<td>578</td>
<td>526</td>
</tr>
<tr>
<td>Of which the standardised approach</td>
<td>553</td>
<td>607</td>
<td>578</td>
<td>526</td>
</tr>
<tr>
<td>Of which IMA</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Of which securitisations and resecuritisations in the trading book</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Large exposures in the trading book</strong></td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Operational risk</strong></td>
<td>3,471</td>
<td>3,522</td>
<td>3,322</td>
<td>3,322</td>
</tr>
<tr>
<td>Of which basic indicator approach</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Of which standardised approach</td>
<td>3,471</td>
<td>3,522</td>
<td>3,322</td>
<td>3,322</td>
</tr>
<tr>
<td>Of which advanced measurement approach</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Other risk exposure amounts</strong></td>
<td>0</td>
<td>0</td>
<td>37</td>
<td>36</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>30,266</td>
<td>30,606</td>
<td>30,459</td>
<td>30,403</td>
</tr>
</tbody>
</table>

*Note: The provided formulas for calculations are not fully transcribed due to space constraints.*
<table>
<thead>
<tr>
<th>Description</th>
<th>As of 30/09/2018</th>
<th>As of 31/12/2018</th>
<th>As of 31/03/2019</th>
<th>As of 30/06/2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest income (mln EUR)</td>
<td>1,263</td>
<td>1,296</td>
<td>343</td>
<td>443</td>
</tr>
<tr>
<td>Of which debt securities income</td>
<td>142</td>
<td>187</td>
<td>10</td>
<td>183</td>
</tr>
<tr>
<td>Of which loans and advances income</td>
<td>884</td>
<td>1,147</td>
<td>245</td>
<td>314</td>
</tr>
<tr>
<td>Interest expense</td>
<td>248</td>
<td>259</td>
<td>47</td>
<td>116</td>
</tr>
<tr>
<td>Of which deposits expenses</td>
<td>58</td>
<td>187</td>
<td>59</td>
<td>110</td>
</tr>
<tr>
<td>Of which loans and advances expenses</td>
<td>194</td>
<td>10</td>
<td>13</td>
<td>11</td>
</tr>
<tr>
<td>Other income</td>
<td>196</td>
<td>119</td>
<td>17</td>
<td>13</td>
</tr>
<tr>
<td>Interest income (mln EUR)</td>
<td>1,073</td>
<td>1,376</td>
<td>331</td>
<td>661</td>
</tr>
<tr>
<td>Of which debt securities income</td>
<td>147</td>
<td>199</td>
<td>52</td>
<td>104</td>
</tr>
<tr>
<td>Of which loans and advances income</td>
<td>886</td>
<td>1,147</td>
<td>245</td>
<td>314</td>
</tr>
<tr>
<td>Interest expenses</td>
<td>224</td>
<td>255</td>
<td>57</td>
<td>116</td>
</tr>
<tr>
<td>Of which deposits expenses</td>
<td>107</td>
<td>145</td>
<td>39</td>
<td>77</td>
</tr>
<tr>
<td>Of which loans and advances expenses</td>
<td>88</td>
<td>109</td>
<td>19</td>
<td>40</td>
</tr>
<tr>
<td>Dividend income (mln EUR)</td>
<td>14</td>
<td>34</td>
<td>1</td>
<td>10</td>
</tr>
<tr>
<td>Net Fee and commission income (mln EUR)</td>
<td>577</td>
<td>776</td>
<td>193</td>
<td>388</td>
</tr>
<tr>
<td>Gains or (losses) on derecognition of financial assets and liabilities</td>
<td>153</td>
<td>63</td>
<td>10</td>
<td>51</td>
</tr>
<tr>
<td>Of which deposits expenses</td>
<td>22</td>
<td>9</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>Of which debt securities issued expenses</td>
<td>88</td>
<td>109</td>
<td>19</td>
<td>40</td>
</tr>
<tr>
<td>Expense on share capital redemption on demand</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Net other operating income (mln EUR)</td>
<td>201</td>
<td>152</td>
<td>38</td>
<td>80</td>
</tr>
<tr>
<td>Total operating income, net (mln EUR)</td>
<td>1,832</td>
<td>2,188</td>
<td>527</td>
<td>1,050</td>
</tr>
<tr>
<td>Administrative expenses (mln EUR)</td>
<td>1,153</td>
<td>1,440</td>
<td>359</td>
<td>710</td>
</tr>
<tr>
<td>Depreciation</td>
<td>66</td>
<td>90</td>
<td>33</td>
<td>67</td>
</tr>
<tr>
<td>Modification gains or losses, net</td>
<td>-3</td>
<td>-3</td>
<td>-1</td>
<td>-1</td>
</tr>
<tr>
<td>Provisions or (-) reversal of provisions</td>
<td>49</td>
<td>8</td>
<td>2</td>
<td>12</td>
</tr>
<tr>
<td>Commitments and guarantees given</td>
<td>-19</td>
<td>-20</td>
<td>-1</td>
<td>-1</td>
</tr>
<tr>
<td>Other provisions</td>
<td>68</td>
<td>24</td>
<td>3</td>
<td>13</td>
</tr>
<tr>
<td>TOTAL OPERATING INCOME, NET (mln EUR)</td>
<td>1,394</td>
<td>1,116</td>
<td>903</td>
<td>1,399</td>
</tr>
<tr>
<td>Negative goodwill recognised in profit or loss</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>RESULTS OF OPERING ACTIVITIES (mln EUR)</td>
<td>403</td>
<td>346</td>
<td>63</td>
<td>121</td>
</tr>
<tr>
<td>PROFIT OR (-) LOSS FOR THE YEAR</td>
<td>379</td>
<td>446</td>
<td>51</td>
<td>109</td>
</tr>
<tr>
<td>Of which attributable to owners of the parent (mln EUR)</td>
<td>358</td>
<td>402</td>
<td>48</td>
<td>100</td>
</tr>
</tbody>
</table>

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."
## 2019 EU-wide Transparency Exercise

### Total Assets: fair value and impairment distribution

**IFRS Banks S.p.A.**

<table>
<thead>
<tr>
<th>Net unrealised gains and losses on financial assets held for trading</th>
<th>Carrying amount</th>
<th>Fair value hierarchy</th>
<th>Accumulated impairment</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Level 1</td>
<td>Level 2</td>
<td>Level 3</td>
</tr>
<tr>
<td>Loans and advances</td>
<td>8,470</td>
<td>1,960</td>
<td>4,140</td>
<td>1,970</td>
</tr>
<tr>
<td>Debt securities</td>
<td>261</td>
<td>146</td>
<td>105</td>
<td>11</td>
</tr>
<tr>
<td>Non-trading financial assets receivable at fair value through profit or loss</td>
<td>809</td>
<td>182</td>
<td>98</td>
<td>3</td>
</tr>
<tr>
<td>Financial assets designated at fair value through profit or loss</td>
<td>217</td>
<td>81</td>
<td>134</td>
<td>0</td>
</tr>
<tr>
<td>Financial assets designated at fair value through other comprehensive income</td>
<td>8,216</td>
<td>7,795</td>
<td>1,021</td>
<td>314</td>
</tr>
<tr>
<td>Financial assets at amortised cost</td>
<td>52,993</td>
<td>33,198</td>
<td>19,541</td>
<td>0</td>
</tr>
<tr>
<td>Financial assets at fair value through other comprehensive income</td>
<td>57</td>
<td>27</td>
<td>9</td>
<td>0</td>
</tr>
<tr>
<td>Derivatives – hedge accounting</td>
<td>217</td>
<td>81</td>
<td>134</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td>71,231</td>
<td>56,029</td>
<td>15,138</td>
<td>0</td>
</tr>
</tbody>
</table>

**Notes:**
- Financial assets held at amortised cost: include financial assets designated at fair value through other comprehensive income.
- Financial assets designated at fair value through other comprehensive income: include financial assets at fair value through other comprehensive income.
- Financial assets at fair value through other comprehensive income: under IFRS 9.
- Financial instruments with an embedded derivative: include financial instruments designated at fair value through other comprehensive income.
- Financial instruments designated at fair value through other comprehensive income: under IFRS 9.
- Financial instruments at fair value through other comprehensive income: under IFRS 9.
- Financial assets at fair value through other comprehensive income: include financial assets at fair value through other comprehensive income.
- Financial assets at fair value through profit or loss: include financial assets designated at fair value through profit or loss.
- Financial assets designated at fair value through profit or loss: under IFRS 9.
- Financial instruments held at amortised cost: include financial instruments designated at fair value through other comprehensive income.
- Financial instruments designated at fair value through other comprehensive income: include financial instruments at fair value through other comprehensive income.
- Financial instruments at fair value through other comprehensive income: under IFRS 9.
- Financial instruments at fair value through profit or loss: include financial instruments designated at fair value through profit or loss.
- Financial instruments designated at fair value through profit or loss: under IFRS 9.
- Financial assets at amortised cost: include financial assets designated at fair value through other comprehensive income.
- Financial assets designated at fair value through other comprehensive income: include financial assets at fair value through other comprehensive income.
- Financial instruments at fair value through other comprehensive income: under IFRS 9.
- Financial instruments at fair value through profit or loss: include financial instruments designated at fair value through profit or loss.
- Financial instruments designated at fair value through profit or loss: under IFRS 9.
- Financial assets at amortised cost: include financial assets designated at fair value through other comprehensive income.
- Financial assets designated at fair value through other comprehensive income: include financial assets at fair value through other comprehensive income.
- Financial instruments at fair value through other comprehensive income: under IFRS 9.
- Financial instruments at fair value through profit or loss: include financial instruments designated at fair value through profit or loss.
- Financial instruments designated at fair value through profit or loss: under IFRS 9.
- Financial assets at amortised cost: include financial assets designated at fair value through other comprehensive income.
- Financial assets designated at fair value through other comprehensive income: include financial assets at fair value through other comprehensive income.
- Financial instruments at fair value through other comprehensive income: under IFRS 9.
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- Financial assets designated at fair value through other comprehensive income: include financial assets at fair value through other comprehensive income.
- Financial instruments at fair value through other comprehensive income: under IFRS 9.
- Financial instruments at fair value through profit or loss: include financial instruments designated at fair value through profit or loss.
## Market Risk

**BPER Banca S.p.A.**

<table>
<thead>
<tr>
<th>Date</th>
<th>Traded Debt Instruments</th>
<th>Total</th>
<th>Equities</th>
<th>Total</th>
<th>Foreign Exchange Risk</th>
<th>Commodities Risk</th>
</tr>
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<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>(in EUR)</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>As of 30/09/2018</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>General risk</td>
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<tr>
<td>Specific risk</td>
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<td>83</td>
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<tr>
<td>As of 31/12/2018</td>
<td></td>
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<tr>
<td>General risk</td>
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<tr>
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<td>366</td>
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<td>438</td>
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<tr>
<td>Specific risk</td>
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<td>32</td>
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<td>As of 30/06/2019</td>
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</table>

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

<table>
<thead>
<tr>
<th></th>
<th>As of 30/09/2018</th>
<th>As of 31/12/2018</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Risk exposure amount</strong></td>
<td>13,555 (290,168)</td>
<td>13,994 (306,670)</td>
</tr>
<tr>
<td><strong>Value adjustments and provisions</strong></td>
<td>3,119 (66,196)</td>
<td>3,184 (87,096)</td>
</tr>
<tr>
<td><strong>Total value adjustments and provisions per country of counterparty</strong></td>
<td>3,119 (66,196)</td>
<td>3,184 (87,096)</td>
</tr>
</tbody>
</table>

---

### Italy

<table>
<thead>
<tr>
<th></th>
<th>As of 30/09/2018</th>
<th>As of 31/12/2018</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Risk exposure amount</strong></td>
<td>13,088 (323,048)</td>
<td>13,893 (339,917)</td>
</tr>
<tr>
<td><strong>Value adjustments and provisions</strong></td>
<td>4,180 (98,131)</td>
<td>4,267 (105,844)</td>
</tr>
<tr>
<td><strong>Total value adjustments and provisions per country of counterparty</strong></td>
<td>4,180 (98,131)</td>
<td>4,267 (105,844)</td>
</tr>
</tbody>
</table>

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### France

<table>
<thead>
<tr>
<th></th>
<th>As of 30/09/2018</th>
<th>As of 31/12/2018</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Risk exposure amount</strong></td>
<td>13,065 (322,981)</td>
<td>13,948 (339,917)</td>
</tr>
<tr>
<td><strong>Value adjustments and provisions</strong></td>
<td>4,180 (98,131)</td>
<td>4,267 (105,844)</td>
</tr>
<tr>
<td><strong>Total value adjustments and provisions per country of counterparty</strong></td>
<td>4,180 (98,131)</td>
<td>4,267 (105,844)</td>
</tr>
</tbody>
</table>

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### Netherlands

<table>
<thead>
<tr>
<th></th>
<th>As of 30/09/2018</th>
<th>As of 31/12/2018</th>
</tr>
</thead>
<tbody>
<tr>
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<tr>
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<td>4,180 (98,131)</td>
<td>4,267 (105,844)</td>
</tr>
</tbody>
</table>

---

### Notes:
1. Columns may not sum due to rounding or different currency units.
2. Additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but not reported in the consolidated data, may be included.
3. The value adjustments and provisions per counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but not reported in the consolidated data, may be included.
### Credit Risk - Standardised Approach

<table>
<thead>
<tr>
<th>Country of Counterpart</th>
<th>As of 30/09/2018</th>
<th>As of 31/12/2018</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>UNITED KINGDOM</strong></td>
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<td></td>
</tr>
<tr>
<td>Regional government or local authorities</td>
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<td>0</td>
</tr>
<tr>
<td>Public corporations</td>
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<td>0</td>
</tr>
<tr>
<td>Multinational financial institutions</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>International organisations</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Multilateral Development Banks</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Covered bonds</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Items associated with particularly high risk</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Exposures in default</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Secured by mortgages on immovable property</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Risk exposure amount</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Original exposure</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Exposure value</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total value adjustments and provisions</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>SPAIN</strong></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Regional government or local authorities</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Public corporations</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Multinational financial institutions</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>International organisations</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Multilateral Development Banks</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Covered bonds</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Items associated with particularly high risk</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Exposures in default</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Secured by mortgages on immovable property</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Risk exposure amount</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Original exposure</td>
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<td>0</td>
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<tr>
<td>Exposure value</td>
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<td>0</td>
</tr>
<tr>
<td>Total value adjustments and provisions</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
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<table>
<thead>
<tr>
<th><strong>GERMANY</strong></th>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Regional government or local authorities</td>
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<td>0</td>
</tr>
<tr>
<td>Public corporations</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Multinational financial institutions</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>International organisations</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Multilateral Development Banks</td>
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<tr>
<td>Covered bonds</td>
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<td>0</td>
</tr>
<tr>
<td>Items associated with particularly high risk</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Exposures in default</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Secured by mortgages on immovable property</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Risk exposure amount</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Original exposure</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Exposure value</td>
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<td>0</td>
</tr>
<tr>
<td>Total value adjustments and provisions</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
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<table>
<thead>
<tr>
<th><strong>Country of Counterpart</strong></th>
<th>As of 30/09/2018</th>
<th>As of 31/12/2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regional government or local authorities</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Public corporations</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Multinational financial institutions</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>International organisations</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
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<td>0</td>
</tr>
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<tr>
<td>Exposures in default</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Secured by mortgages on immovable property</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Risk exposure amount</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Original exposure</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Exposure value</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total value adjustments and provisions</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

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

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).
### 2019 EU-wide Transparency Exercise

#### Credit Risk - Standardised Approach

**BPER Banca S.p.A.**

<table>
<thead>
<tr>
<th>Country of Counterpart 8</th>
<th>As of 30/09/2018</th>
<th>As of 31/12/2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Original Exposure</td>
<td>Exposure Value</td>
<td>Risk adjustments and provisions</td>
</tr>
<tr>
<td>---</td>
<td>---</td>
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<tr>
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<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td>Original Exposure</td>
<td>Exposure Value</td>
<td>Risk adjustments and provisions</td>
</tr>
<tr>
<td>---</td>
<td>---</td>
<td>---</td>
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<table>
<thead>
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<th>As of 31/12/2018</th>
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</thead>
<tbody>
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<td>Original Exposure</td>
<td>Exposure Value</td>
<td>Risk adjustments and provisions</td>
</tr>
<tr>
<td>---</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

---

1. Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the credit conversion factors or credit risk mitigation techniques. For the purposes of this calculation, the total value adjustments and provisions refer to the exposures, but includes general credit risk adjustments.

2. 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).
### Standardised Approach

#### Consolidated data

<table>
<thead>
<tr>
<th>Country</th>
<th>As of 31/03/2019</th>
<th>Exposure Value</th>
<th>Value adjustments and provisions</th>
<th>As of 30/06/2019</th>
<th>Exposure Value</th>
<th>Value adjustments and provisions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Italy</td>
<td>Original Exposure</td>
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<td>3,001</td>
<td>3,344</td>
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<td>France</td>
<td>Original Exposure</td>
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<td>1,500</td>
<td>2,769</td>
<td>1,500</td>
<td>1,000</td>
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<tr>
<td>Netherlands</td>
<td>Original Exposure</td>
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<td>600</td>
<td>500</td>
<td>300</td>
<td>200</td>
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#### France

<table>
<thead>
<tr>
<th>Country</th>
<th>As of 31/03/2019</th>
<th>Exposure Value</th>
<th>Value adjustments and provisions</th>
<th>As of 30/06/2019</th>
<th>Exposure Value</th>
<th>Value adjustments and provisions</th>
</tr>
</thead>
<tbody>
<tr>
<td>France</td>
<td>Original Exposure</td>
<td>3,269</td>
<td>1,500</td>
<td>2,769</td>
<td>1,500</td>
<td>1,000</td>
</tr>
</tbody>
</table>

#### Napoleon

<table>
<thead>
<tr>
<th>Country</th>
<th>As of 31/03/2019</th>
<th>Exposure Value</th>
<th>Value adjustments and provisions</th>
<th>As of 30/06/2019</th>
<th>Exposure Value</th>
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</tr>
</thead>
<tbody>
<tr>
<td>France</td>
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<td>1,500</td>
<td>2,769</td>
<td>1,500</td>
<td>1,000</td>
</tr>
</tbody>
</table>

#### Value adjustments and provisions

- **Exposure Value**: The original exposure, unlike the Exposure Value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).
- **Value adjustments and provisions**: These include general credit risk adjustments.

---

(1) Original exposure, Exposure Value, and Value adjustments and provisions are uniform across all EBA disclosure documents and have been implemented by EBA since 2012.

(2) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

(3) Full risk adjustments and provisions per security of reference exposure (securitisation exposures, additional valuation adjustments (AVAs) and other own funds deduction related to the exposure) for individual and total levels are included.
<table>
<thead>
<tr>
<th>Country of Counterparty</th>
<th>As of 31/03/2019</th>
<th>As of 30/06/2019</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Original Exposure</td>
<td>Exposure Valued</td>
</tr>
<tr>
<td>General government</td>
<td>0</td>
<td>0</td>
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<tr>
<td>Regional governments at home</td>
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<tr>
<td>Public sector undertakings</td>
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<tr>
<td>Multilateral Development Banks</td>
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<td>0</td>
</tr>
<tr>
<td>International Financial Institutions</td>
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<td>0</td>
</tr>
<tr>
<td>Exposures in default</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Secured by mortgages or immovable property</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Domestic exposures</td>
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<td>0</td>
</tr>
<tr>
<td>Foreign exposures</td>
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<tr>
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</tr>
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(1) Original exposure, unlike Exposure Value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.
### 2019 EU-wide Transparency Exercise

**Credit Risk - Standardised Approach**

**BPER Banca S.p.A.**

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<thead>
<tr>
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<th>As of 30/06/2019</th>
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*Notes:*

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<table>
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<tr>
<th>Original Exposure^a</th>
<th>Exposure Nate^b</th>
<th>Risk exposure amount</th>
<th>Value and/or provisions</th>
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<th>Exposure Nate^b</th>
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<td>12,386</td>
<td>1,705</td>
<td>20,893</td>
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####酯

- Exposure Nate^b
- Risk exposure amount
- Value and/or provisions

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## 2019 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

#### As of 30/06/2019

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<th>Original Exposure</th>
<th>Value of Exposures</th>
<th>Risk exposure amount</th>
<th>As of 30/06/2019</th>
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<td>Value of Exposures</td>
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<td>5,881</td>
<td>50,459</td>
<td>9,977</td>
</tr>
<tr>
<td>Retail</td>
<td>21,434</td>
<td>1,068</td>
<td>1,725</td>
<td>25,346</td>
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### 2019 EU-wide Transparency Exercise

**Credit Risk - IRB Approach**

**BPM Banco S.p.A.**

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#### Country of Counterpart 10

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Adjustments and provisions that affect the risk exposure amount

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).
## 2019 EU-wide Transparency Exercise

**General governments exposures by country of the counterparty**

**BPER Banca S.p.A.**

**As of 31/12/2018**

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>On balance sheet</th>
<th>Direct exposures</th>
<th>Derivatives</th>
<th>Off balance sheet</th>
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2019 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bankia S.A.
### 2019 EU-wide Transparency Exercise

**General governments exposures by country of the counterparty**

**BPER Banca S.p.A.**

**As of 31/12/2018**

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<tr>
<th>Residual Maturity</th>
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**Total carrying amount of assets (net of short positions)**

- of which: Financial assets held for trading
- of which: Financial assets amortised at fair value through profit or loss
- of which: Financial assets at amortised cost
- of which: Financial assets at fair value through other comprehensive income

**Derivatives**

- Derivatives with positive fair value
- Derivatives with negative fair value

**Off balance sheet exposure**

- Nominal
- Provisions

**Risk weighted exposure amount**
### General Governments Exposures by Country of the Counterparty

#### 2019 EU-wide Transparency Exercise

**BPER Banca S.p.A.**

As of 31/12/2018

<table>
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<td>Total amount of which financial assets recognized in other comprehensive income</td>
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<td>Total amount of which financial assets at amortized cost</td>
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#### Direct Exposures

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#### Off-balance sheet exposures

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#### Risk weighted exposure amount

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**Derivatives**

#### Financial assets

- **Designated at fair value through other comprehensive income**
- **Amortised cost**

#### Financial assets (net of short positions)

- **Total net amount of which financial assets held for trading**
- **Total net amount of which financial assets recognized in profit or loss**
- **Total net amount of which financial assets recognized in other comprehensive income**
- **Total net amount of which financial assets at amortized cost**

---

**On balance sheet**

- **Total gross carrying amount**
- **Total national amount**

---

**General governments exposures**

- **Direct exposures**
- **Off-balance sheet**

---

**Risk weighted exposure amount**

- **Total risk weighted exposure amount**
<table>
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<tr>
<th>Residual Maturity</th>
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<tr>
<td>10Y +</td>
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<td>Latin America and the Caribbean</td>
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</tr>
<tr>
<td>10Y +</td>
<td>Latin America and the Caribbean</td>
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### 2019 EU-wide Transparency Exercise

#### General governments exposures by country of the counterparty

**BPER Banca S.p.A.**

**As of 31/12/2018**

### Direct exposures

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>On balance sheet</th>
<th>Derivatives</th>
<th>Off balance sheet</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Total gross carrying amount of non-derivative financial assets</td>
<td>Derivatives with positive fair value</td>
<td>Derivatives with negative fair value</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total carrying amount of non-derivative financial assets (net of short positions)</td>
<td>Carrying amount</td>
<td>National amount</td>
</tr>
<tr>
<td></td>
<td></td>
<td>of which: Financial assets held for trading</td>
<td>National amount</td>
<td>National amount</td>
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<tr>
<td></td>
<td></td>
<td>of which: Financial assets amortised at fair value through profit or loss</td>
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<td>National amount</td>
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<tr>
<td></td>
<td></td>
<td>of which: Financial assets at amortised cost</td>
<td>National amount</td>
<td>National amount</td>
</tr>
<tr>
<td></td>
<td></td>
<td>of which: Financial assets at fair value through other comprehensive income</td>
<td>National amount</td>
<td>National amount</td>
</tr>
</tbody>
</table>

### Notes and definitions

1. **Information on sovereign exposures is only available for institutions that hold sovereign exposures of at least 1% of total risk assets and less immaterial**. Country of denomination is only available for institutions that hold non-domestic sovereign exposures of 1% 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 banks disclose the exposures in the "Financial assets at fair value through other comprehensive income" and "Financial assets at amortised cost" portfolios after offsetting the cash short positions having the same maturities**.

5. **The banks disclose the exposures in the "Financial assets at fair value through profit or loss" portfolio after offsetting the cash short positions having the same maturities**.

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**.
<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>Direct exposures</th>
<th>Derivatives</th>
<th>Off balance sheet</th>
<th>Risk weighted exposure amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>On balance sheet</td>
<td></td>
<td>Derivatives with positive fair value</td>
<td>Derivatives with negative fair value</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total gross carrying amount of non-derivative financial assets</td>
<td>Total carrying amount of non-derivative financial assets (net of short positions)</td>
<td>of which: Financial assets designated at fair value through profit or loss</td>
<td>of which: Financial assets designated at fair value through other comprehensive income</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Czech Republic</td>
<td>201906</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
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<td></td>
<td>Spain</td>
<td>201906</td>
<td>0</td>
<td>0</td>
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<tr>
<td></td>
<td></td>
<td>Hungary</td>
<td>201906</td>
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<tr>
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<td>Belgium</td>
<td>201906</td>
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<td>201906</td>
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<tr>
<td></td>
<td></td>
<td>Cyprus</td>
<td>201906</td>
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</table>

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty
BPER Banca S.p.A.
As of 30/06/2019
<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>Total gross carrying amount of non-derivative financial assets</th>
<th>Total carrying amount of non-derivative financial assets (net of short positions)</th>
<th>Derivatives with positive fair value</th>
<th>Derivatives with negative fair value</th>
<th>Off balance sheet exposure</th>
<th>Risk weighted exposure amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Hungary</td>
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<td></td>
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<tr>
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<td>Ireland</td>
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<td>Greece</td>
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<tr>
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<td>Croatia</td>
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<tr>
<td></td>
<td>Austria</td>
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<td></td>
<td>Greece</td>
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<td>Croatia</td>
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<td></td>
<td>Austria</td>
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<tr>
<td></td>
<td>France</td>
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</tbody>
</table>

As of 30/06/2019

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty
BPER Banca S.p.A.
### General governments exposures by country of the counterparty

#### As of 30/06/2019

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>Direct exposures</th>
<th>Derivatives</th>
<th>Off balance sheet</th>
<th>Risk weighted exposure amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>[1Y - 5Y]</td>
<td>Lithuania</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>[3M - 1Y]</td>
<td>Luxembourg</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>[2Y - 3Y]</td>
<td>Malta</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
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<td>Netherlands</td>
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<tr>
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</tr>
<tr>
<td>[1Y - 2Y]</td>
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<tr>
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<td>Romania</td>
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<td>[3Y - 5Y]</td>
<td>Slovenia</td>
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</tbody>
</table>

#### Total carrying amount of non-derivative financial assets (net of short positions)

- of which: Financial assets held for trading
- of which: Financial assets recognised in other comprehensive income
- of which: Financial assets at amortised cost

#### Of which: Financial assets held for trading through profit or loss

- Carrying amount
- Notional amount

#### Nominal

- Provisions

#### Derivatives with positive fair value

- Notional amount
- Carrying amount

#### Derivatives with negative fair value

- Notional amount
- Carrying amount

#### Off-balance sheet exposures

- Nominal
- Provisions

#### Total

---

2019 EU-wide Transparency Exercise

BPER Banca S.p.A.
### 2019 EU-wide Transparency Exercise

**General governments exposures by country of the counterparty**

**BPER Banca S.p.A.**

**As of 30/06/2019**

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>Direct exposures</th>
<th>Derivatives</th>
<th>Off balance sheet</th>
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<tbody>
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<td>Risk weighted exposure amount</td>
</tr>
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<td>Total gross carrying amount of non-derivative financial assets</td>
<td>Total carrying amount of non-derivative financial assets (net of short positions)</td>
<td>Derivatives with positive fair value</td>
</tr>
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<td>of which: financial assets held for trading</td>
<td>of which: financial assets designated at fair value through profit or loss</td>
<td>of which: financial assets at fair value through other comprehensive income</td>
</tr>
<tr>
<td>0-3M</td>
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</tr>
<tr>
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## 2019 EU-wide Transparency Exercise

### General governments exposures by country of the counterparty

**BPER Banca S.p.A.**

**As of 30/06/2019**

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>Total gross carrying amount of non-derivative financial assets</th>
<th>On balance sheet</th>
<th>Derivatives</th>
<th>Off balance sheet</th>
<th>Direct exposures</th>
<th>Derivatives with positive fair value</th>
<th>Derivatives with negative fair value</th>
<th>Risk weighted exposure amount</th>
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<td>Other emerging market countries</td>
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<td>Latin America and the Caribbean</td>
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<td>Residual Maturity</td>
<td>Country / Region</td>
<td>Direct exposures</td>
<td>Derivatives</td>
<td>Off balance sheet</td>
<td>Risk weighted exposure amount</td>
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<tr>
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<td>Residual carrying amount of non-derivative financial assets</td>
<td>Total gross carrying amount of non-derivative financial assets</td>
<td>Carrying amount</td>
<td>Derivatives with positive fair value</td>
<td>Derivatives with negative fair value</td>
<td>Off-balance sheet exposure</td>
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<td></td>
</tr>
<tr>
<td></td>
<td>of which: Financial assets held for trading</td>
<td>of which: Financial assets classified as at amortised cost</td>
<td>of which: Financial assets at fair value through profit or loss</td>
<td>of which: Financial assets at fair value through other comprehensive income</td>
<td>of which: Financial assets at fair value through other comprehensive income</td>
<td>Non-risk-weighted amount</td>
<td>Risk-weighted amount</td>
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<tr>
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<td>Risk weighted carrying amount</td>
<td>Risk weighted carrying amount</td>
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<td>Risk weighted carrying amount</td>
<td>Risk weighted carrying amount</td>
<td>Risk weighted carrying amount</td>
<td></td>
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</tr>
</tbody>
</table>

**Notes and definitions**

(1) Information on sovereign exposures is only available for institutions that hold sovereign exposures of at least 1% of total debt securities and loans imbalances. Country of identification 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 on the line “exposures to central, regional and local governments” are reported as balances between banks and do not include exposures to other counterparts with full or partial government guarantees.

(3) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS) financial assets, listed in all the accounting portfolios (on- or off-balance sheet). Identification of the denominator used in the computation is not reported.

(4) The exposures reported on the line “as at 30/06/2019” refer to the denominator used in the computation. The denominator used in the computation is not reported.

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

**Regions**

- Other advanced non-EEA: Iceland, Korea, New Zealand, Luxembourg, Singapore and Taiwan.
- Other CEE (non-EEA): Albania, Bosnia and Herzegovina, FYR Macedonia, Serbia and Turkey.
- Middle East: Bahrain, Qatar, Oman, United Arab Emirates.
- Other Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Guatemala, Honduras, Mexico, Nicaragua, Panama, Peru, Uruguay, Venezuela.
- Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Serbia and Turkey.
- Other advanced non-EEA: Israel, Korea, New Zealand, Luxembourg, Singapore and Taiwan.
- Other non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Serbia and Turkey.

**Information**

Information is sourced from the ECB’s COREP template 110, finalised with the reporting framework 2.7, applicable for reports as of 31 March 2019.
## 2019 EU-wide Transparency Exercise

### Performing and non-performing exposures

#### BPER Banca S.p.A.

As of 30/09/2018  
As of 31/12/2018

<table>
<thead>
<tr>
<th>Gross carrying amount</th>
<th>Accumulated impairment, accumulated changes in fair value due to credit risk and provisions</th>
<th>Collaterals and financial guarantees received on non-performing exposures</th>
<th>Gross carrying amount</th>
<th>Accumulated impairment, accumulated changes in fair value due to credit risk and provisions</th>
<th>Collaterals and financial guarantees received on non-performing exposures</th>
</tr>
</thead>
<tbody>
<tr>
<td>Debt securities (including at amortised cost and fair value)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Of which performing but past due &gt;30 days and &lt;=90 days</td>
<td>Of which non-performing¹</td>
<td>On performing exposures²</td>
<td>On non-performing exposures³</td>
<td></td>
<td>Of which performing but past due &gt;30 days and &lt;=90 days</td>
</tr>
<tr>
<td>15,649</td>
<td>0</td>
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<td>0</td>
<td>7</td>
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</tr>
<tr>
<td>Central banks</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>General governments</td>
<td>6,782</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>3</td>
</tr>
<tr>
<td>Credit institutions</td>
<td>6,475</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>1,785</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>687</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Loans and advances (including at amortised cost and fair value)</td>
<td>54,820</td>
<td>334</td>
<td>8,788</td>
<td>8,788</td>
<td>164</td>
</tr>
<tr>
<td>Central banks</td>
<td>3,190</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>General governments</td>
<td>2,376</td>
<td>0</td>
<td>13</td>
<td>11</td>
<td>9</td>
</tr>
<tr>
<td>Credit institutions</td>
<td>834</td>
<td>4</td>
<td>0</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>3,454</td>
<td>1</td>
<td>287</td>
<td>287</td>
<td>5</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>27,852</td>
<td>184</td>
<td>6,949</td>
<td>6,949</td>
<td>104</td>
</tr>
<tr>
<td>of which: small and medium-sized enterprises at amortised cost</td>
<td>17,548</td>
<td>129</td>
<td>5,819</td>
<td>5,819</td>
<td>59</td>
</tr>
<tr>
<td>Households</td>
<td>17,367</td>
<td>144</td>
<td>1,133</td>
<td>1,133</td>
<td>43</td>
</tr>
</tbody>
</table>

**DEBT INSTRUMENTS other than HFT**

| 70,469 | 334 | 8,788 | 8,788 | 172 | 4,963 | 3,279 | 68,812 | 345 | 7,046 | 7,046 | 176 | 3,841 | 2,784 |

**OFF-BALANCE SHEET EXPOSURES**

| 20,592 | 404 | 404 | 18 | 43 | 91 | 20,716 | 430 | 430 | 19 | 44 | 110 |

¹ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2—Template related instructions, subpar 24

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

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

⁴ For the off-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 balance convention, as explained in Annex V, Part 1 paragraphs 9 and 16 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same data (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.
### 2019 EU-wide Transparency Exercise

#### Performing and non-performing exposures

**BPER Banca S.p.A.**

As of 31/03/2019

<table>
<thead>
<tr>
<th>Gross carrying amount</th>
<th>Accumulated impairment, accumulated changes in fair value due to credit risk and provisions$^1$</th>
<th>Collaterals and financial guarantees received on non-performing exposures</th>
<th>Gross carrying amount</th>
<th>Accumulated impairment, accumulated changes in fair value due to credit risk and provisions$^1$</th>
<th>Collaterals and financial guarantees received on non-performing exposures</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Of which performing but past due &gt;30 days and &lt;=90 days</td>
<td>Of which non-performing$^1$</td>
<td>On performing exposures$^1$</td>
<td>On non-performing exposures$^1$</td>
<td>Of which non-performing$^1$</td>
</tr>
<tr>
<td>Debt securities (including at amortised cost and fair value)</td>
<td>16,477</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>9</td>
</tr>
<tr>
<td>Central banks</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>General governments</td>
<td>6,668</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>Credit institutions</td>
<td>6,668</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>3</td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>1,361</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Non-financial corporations</td>
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<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Loans and advances (including at amortised cost and fair value)</td>
<td>52,637</td>
<td>465</td>
<td>6,947</td>
<td>6,947</td>
<td>163</td>
</tr>
<tr>
<td>Central banks</td>
<td>969</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>General governments</td>
<td>2,373</td>
<td>9</td>
<td>7</td>
<td>7</td>
<td>9</td>
</tr>
<tr>
<td>Credit institutions</td>
<td>1,267</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>3</td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>3,434</td>
<td>16</td>
<td>227</td>
<td>227</td>
<td>11</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>27,030</td>
<td>249</td>
<td>5,494</td>
<td>5,494</td>
<td>95</td>
</tr>
<tr>
<td>of which: small and medium-sized enterprises at amortised cost</td>
<td>16,415</td>
<td>163</td>
<td>4,532</td>
<td>4,532</td>
<td>51</td>
</tr>
<tr>
<td>Households</td>
<td>17,624</td>
<td>191</td>
<td>1,218</td>
<td>1,218</td>
<td>45</td>
</tr>
<tr>
<td>DEBT INSTRUMENTS other than HFT</td>
<td>69,114</td>
<td>465</td>
<td>6,947</td>
<td>6,947</td>
<td>172</td>
</tr>
<tr>
<td>OFF-BALANCE SHEET EXPOSURES</td>
<td>20,830</td>
<td>415</td>
<td>415</td>
<td>19</td>
<td>43</td>
</tr>
</tbody>
</table>

- **Of which performing but past due >30 days and <=90 days**
- **Of which non-performing**
- **On performing exposures**
- **On non-performing exposures**

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

$^2$ Institutions report here 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).

$^3$ In the on-balance sheet items, accumulated impairments and accumulated changes in fair value due to credit risk and provisions (instruments at fair value other than HFT) are disclosed with a positive sign if they are increasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet items, 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.
## 2019 EU-wide Transparency Exercise

**Forborne exposures**

BPER Banca S.p.A.

<table>
<thead>
<tr>
<th></th>
<th>As of 30/09/2018</th>
<th>As of 31/12/2018</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Debt securities (including at amortised cost and fair value)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Of which non-performing exposures with forbearance measures</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Of which on non-performing exposures with forbearance measures</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Loans and advances (including at amortised cost and fair value)</strong></td>
<td>3,087</td>
<td>2,392</td>
</tr>
<tr>
<td>Of which non-performing exposures with forbearance measures</td>
<td>1,127</td>
<td>1,117</td>
</tr>
<tr>
<td>Of which on non-performing exposures with forbearance measures</td>
<td>1,177</td>
<td>1,177</td>
</tr>
<tr>
<td><strong>Loan commitments given</strong></td>
<td>69</td>
<td>43</td>
</tr>
</tbody>
</table>

### Notes:

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

2. For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures) 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.
### 2019 EU-wide Transparency Exercise

**Forborne exposures**

BPER Banca S.p.A.

As of 31/03/2019

<table>
<thead>
<tr>
<th></th>
<th>Gross carrying amount of exposures with forbearance measures</th>
<th>Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures</th>
<th>Collateral and financial guarantees received on exposures with forbearance measures</th>
<th>Gross carrying amount of exposures with forbearance measures</th>
<th>Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures</th>
<th>Collateral and financial guarantees received on exposures with forbearance measures</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Debt securities (including at amortised cost and fair value)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Central banks</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>General governments</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Credit institutions</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Loans and advances (including at amortised cost and fair value)</strong></td>
<td>2,756</td>
<td>2,078</td>
<td>860</td>
<td>847</td>
<td>1,667</td>
<td>2,734</td>
</tr>
<tr>
<td>Central banks</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>General governments</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Credit institutions</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>DEBT INSTRUMENTS other than HFT</strong></td>
<td>2,756</td>
<td>2,078</td>
<td>860</td>
<td>847</td>
<td>1,667</td>
<td>2,734</td>
</tr>
<tr>
<td>Loan commitments given</td>
<td>61</td>
<td>45</td>
<td>0</td>
<td>0</td>
<td>22</td>
<td>69</td>
</tr>
</tbody>
</table>

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.