

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



2019 EU-wide Transparency Exercise Key Metrics

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	4,460	4,368	4,336	4,357	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	3,610	3,643	3,717	3,737	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	4,490	4,399	4,361	4,382	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	3,641	3,674	3,742	3,763	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	5,367	5,279	5,247	5,266	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,518	4,554	4,628	4,647	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	30,266	30,606	30,459	30,403	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	30,095	30,489	30,372	30,319	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.74%	14.27%	14.23%	14.33%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.00%	11.95%	12.24%	12.33%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.84%	14.37%	14.32%	14.41%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.10%	12.05%	12.32%	12.41%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	17.73%	17.25%	17.23%	17.32%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.01%	14.94%	15.24%	15.33%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	73,979	73,211	74,037	74,112	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.07%	6.01%	5.89%	5.91%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	4,490	4,399	4,361	4,382	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	3,641	3,674	3,742	3,763	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	73,979	73,211	74,037	74,112	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	73,822	73,389	74,074	74,149	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.1%	6.0%	5.9%	5.9%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.9%	5.0%	5.1%	5.1%	C 47.00 (r330,c010)	

2019 EU-wide Transparency Exercise Capital

BPER Banca S.p.A.

			As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
	A	(mln EUR, %) OWN FUNDS	5,367	5,279	5,247		C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional	4,460	4,368	4,336		C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	2,351	2,352	2,353		C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
		instruments) Retained earnings	1,333	1,399	1,424		C 01.00 (r130,c010)	Articles 26(1) points (a) and (b), 27 to 23, 36(1) points (f) and 12 of CRR Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
		Accumulated other comprehensive income	-73	-108	-95		C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	667	668	668		C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
		Funds for general banking risk	0	0	0		C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	151	155	155	156	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-9	-9	-9	-9	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-593	-559	-552	-546	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
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-23	-59	-65	-71	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-53	-51	-52	-62	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	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	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	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (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 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 k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-28	-31	-31	-32	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
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	-75	-77	-42	-38	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-39	-36	-35	-35	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	849	725	619	619	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	849	725	619	619	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	30	32	26	26	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	30	32	26	26	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,490	4,399	4,361	4,382	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	877	880	886	884	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	803	805	809	807	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	73	74	77	76	C 01.00 (r910,c010) + C 01.00 (r920,c010) + 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) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	1	1	1	1	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	30,266	30,606	30,459		C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
2 1 1 1 1 1 1 1 1 1 1	B.1	Of which: Transitional adjustments included	170	117	87	84	C 05.01 (r010;c040)	
CARITAL PATTOR (A)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.74%	14.27%	14.23%	14.33%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.84%	14.37%	14.32%	14.41%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.73%	17.25%	17.23%	17.32%		-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	3,610	3,643	3,717	3,737	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.00%	11.95%	12.24%	12.33%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	849	725	619	619	C 05.01 (r440,c010)	
Mome items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	170	117	87	84	C 05.01 (r440,c040)	
		lated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regu				•		1

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.

Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure



Overview of Risk exposure amounts

		R	WAs		
(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	25,727	26,302	26,013	26,074	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460,
Of which the standardised approach	13,535	13,896	13,235	13,381	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	11,126	11,378	11,333	11,243	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	141	131	256	188	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	106	50	53	61	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	228	195	200	197	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	593	607	578	526	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	593	607	578	526	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_0
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	3,471	3,322	3,322	3,322	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	3,471	3,322	3,322	3,322	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	37	34	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	30,266	30,606	30,459	30,403	



2019 EU-wide Transparency Exercise P&L BPER Banca S.p.A.

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	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
(mln EUR)	1,073	1,376	221	661
Interest income	·		331	104
Of which loans and advances income	147 886	199		554
Of which loans and advances income		1,163	57	334
Interest expenses (Of which denseits expenses)	224	255		77
(Of which deposits expenses)	107	145	39	40
(Of which debt securities issued expenses) (Expenses on share capital repayable on demand)	88	109	19	40
	<u>U</u>	0	U	U 10
Dividend income	14	34	102	10
Net Fee and commission income	577	776	193	388
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	153	92	19	51
Gains or (-) losses on financial assets and liabilities held for trading, net	22	-2	4	-17
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	10	8	0	-4
Gains or (-) losses from hedge accounting, net	2	2	-1	-1
Exchange differences [gain or (-) loss], net	4	5	0	-1
Net other operating income /(expenses)	201	152	38	80
TOTAL OPERATING INCOME, NET	1,832	2,188	527	1,050
(Administrative expenses)	1,153	1,440	359	710
(Depreciation)	66	90	33	67
Modification gains or (-) losses, net	-3	-3	-1	-1
(Provisions or (-) reversal of provisions)	49	8	2	12
(Commitments and guarantees given)	-19	-16	-1	-1
(Other provisions)	68	24	3	13
Of which pending legal issues and tax litigation ¹		61		
Of which restructuring ¹		0		
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	153	224	72	147
(Financial assets at fair value through other comprehensive income)	-2	-2	0	0
(Financial assets at amortised cost)	155	226	72	147
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	15	95	0	3
(of which Goodwill)	0	62	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	11	17	4	10
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	403	346	63	121
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	379	446	51	109
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	379	446	51	109
Of which attributable to owners of the parent	358	402	48	100
(1) Information available only as of end of the year	330	102	10	100

⁽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."



Total Assets: fair value and impairment distribution

(mln EUR)	A	s of 30/09/201	.8			As of 31/	12/2018			As of 31/	03/2019			As of 30/	06/2019		
		Fai	ir value hierarc	hy		Fa	ir value hierard	hy		Fa	ir value hierarc	hy		Fa	ir value hierarc	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount Level 1	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	3,672				1,465				1,452				1,752				IAS 1.54 (i)
Financial assets held for trading	288	146	131	11	247	128	108	11	249	112	124	13	270	93	161	16	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	909	192	99	619	663	180	99	384	580	176	99	304	558	168	98	291	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	217	83	134	0	219	83	136	0	217	82	136	0	220	82	138	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	9,026	7,795	927	304	8,564	7,628	650	287	8,254	7,392	582	280	7,808	6,978	556	274	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	52,583				55,049				55,667				56,105				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	57	0	57	0	36	0	36	0	34	0	34	0	54	0	54	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	4,469				4,392				4,645				4,816				
TOTAL ASSETS	71,222				70,635				71,097				71,583				IAS 1.9(a), IG 6

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

(ml	n EUR)		4	As of 30/09/20:	18					As of 31/1	12/2018					As of 31/	03/2019					As of 30	/06/2019			
		Gross carr	ying amount		Accu	mulated impairm	ent	Gros	ss carrying amou	nt	Accu	mulated impairr	nent	Gro	ss carrying am	ount	Accui	nulated impair	ment	Gros	ss carrying am	ount	Accu	mulated impair	rment	
reakdown of financial asset by instrument and by counterparty sector ¹	TS	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired		Stage 1 Assets without significant increase in credit risk since initial recognition	credit risk since C	Stage 3	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk	Stage 3 Credit- impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since initial recognition	Stage 3 Credit- impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit- impaired assets	References
Financial assets at fair	Debt securities	8,273	470	0	-4	-1	(7,817	472	0	-4	0	0	7,540	445)	1 -1	0	7,222	324		o	-1	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	3	(0	0	0	(3	0	0	C	0	0	0	0)	0	0	0	C		o	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	6,183	25	0	-2	0	(7,422	45	0	-4	0	0	8,031	45	;		1 0	0	8,308	C		J	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	36,508	6,229	8,788	-92	-72	-4,983	38,248	6,301	7,046	-98	-70	-3,841	37,975	6,627	6,94	7 -8	-76	-3,790	40,510	4,301	6,93	7 -8'	-59	-3,799	Annex V.Part 1.32, 44(a)

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



Market RiskBPER Banca S.p.A.

							_	DI LIN DANCA	i Sipii ii											
Ī	SA				IM										IM					
			VaR <i>(Memorandum item)</i>	STRESSED VaR (Men	morandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE		ICE RISKS CA ARGE FOR C			VaR (Memora	andum item)	STRESSED VaR (Memo	norandum item)	DEFAU MIGRAT	MENTAL LT AND ION RISK . CHARGE		E RISKS CAPITAL GE FOR CTP	
(. I . EUD)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		ATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST	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 /AILABLE (SVaRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR A	2 WEEKS LVERAGE IEASURE MEASURI	TOTAL RISK EXPOSURE AMOUNT
(mln EUR)	As of 30/09/2018	As of 31/12/2018			As of 30/0	09/2018									As of 31/12	/2018				
Traded Debt Instruments	401	445	0 0	0	0							0	0	0	0					
Of which: General risk	326	374	0 0	0	0							0	0	0	0					
Of which: Specific risk	40	39	0 0	0	0							0	0	0	0					
Equities Of which: General risk	168	138	0 0	0	0							0	0	0	0					
Of which: Specific risk	83	69			0										0					
Foreign exchange risk	0	0			0										0					
Commodities risk	23	23	0 0	0	0							0	0	0	0					
Total	591	607	0 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0	0
	As of 31/03/2019	As of 30/06/2019			As of 31/0	3/2019									As of 30/06	/2019				
Traded Debt Instruments	432	438	0 0	0	0							0	0	0	0					
Of which: General risk	397	366	0 0	0	0							0	0	0	0					
Of which: Specific risk	35	32	0 0	0	0							0	0	0	0					
Equities Of which Conoral rick	135	68	0 0	0	0									0	0					
Of which: General risk Of which: Specific risk	05 70	32	0	0	0							0	0	0	U					
Foreign exchange risk	70	32 n		0	0							0	0	١	0					
Commodities risk	10	21		0	0							l o			0					
Total	578	526	0 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0	0

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



Credit Risk - Standardised Approach

BPER Banca S.p.A.

						·			
					Standardise	ed Approach			
			As of 30/	09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks	13,293	15,042	1,605		10,801	13,033	1,518	
	Regional governments or local authorities	648	269	54		785	333	45	
	Public sector entities	605	308	106		651	287	135	
	Multilateral Development Banks	701	778	0		714	789	0	
	International Organisations	270	270	0		295	295	0	
	Institutions	13,254	6,628	2,100		13,310	6,431	2,142	
	Corporates	9,051	6,239	5,696		10,185	6,722	6,108	
	of which: SME	2,530	1,832	1,753		2,632	1,933	1,881	
	Retail	1,267	667	405		1,421	864	524	
Consolidated data	of which: SME	1,016	538	308		1,202	696	398	
Consolidated data	secured by moregages on miniovable property	1,262	1,250	526		1,021	1,012	411	
	of which: SME	602	595	255		491	484	201	=0.4
	Exposures in default	1,667	852	950		1,444	808	905	524
	Items associated with particularly high risk	177	133	199		152	119	178	
	Covered bonds	2,480	2,479	388		2,650	2,649	568	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		102	0	0	
	Collective investments undertakings (CIU)	406	388	388		403	3/1	371	
	Equity	494	494	756		456	456	664	
	Other exposures	552	552	500		488	488	455	
	Standardised Total ²	46,127	36,350	13,674	774	44,775	34,656	14,024	643

⁽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) 6.						
'-' Standard	dised Lotal d	loes not include th	e Secutarisation r	oosition unlike in the	e nrevious Transnare	ncy exercises' results.
o carraar c	aloca local c	acco mot miciaac ti	c occuration p	Joseph armine in the	e previous rrunspure	ine y exercises results.

					Standardise	ed Approach					
			As of 30/09/2018 As of 31/12/2018								
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(mln EUR, %)										
	Central governments or central banks	12,561	13,466	1,602		10,787	13,021	1,515			
	Regional governments or local authorities	575	195	39		785	333	45			
	Public sector entities	437	140	45		651	287	135			
	Multilateral Development Banks	701	778	0		714	789	0			
	International Organisations	0	0	0		295	295	0			
	Institutions	5,692	3,296	1,132		13,296	6,416	2,133			
	Corporates	7,486	4,892	4,354		9,932	6,485	5,871			
	of which: SME	2,258	1,560	1,483		2,628	1,929	1,877			
	Retail	1,264	666	403		1,416	859	521			
ITALY	of which: SME	1,016	538	308		1,197	691	396			
IIALI	Secured by mortgages on immovable property	1,259	1,246	525		1,020	1,011	411			
	of which: SME	602	594	255		491	484	201			
	Exposures in default	1,590	840	984	612	1,440	805	901	17		
	Items associated with particularly high risk	177	133	153		152	119	178			
	Covered bonds	641	640	126		2,632	2,631	565			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	257	240	240		380	348	348			
	Equity	455	455	717		456	456	664			
	Other exposures	551	551	500		488	488	455			
	Standardised Total ²				730				23		

(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardice	ed Approach			
					Stanuaruise	и Арргоасп			
			As of 30	/09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)	20					•		
	Central governments or central banks	98	641	0		0	0	0	
	Regional governments or local authorities	0	0 94	0		0	0	0	
	Public sector entities Multilateral Development Banks	94	94	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,252	667	133		0	0		
	Corporates	232	232	232		9	9	9	
	of which: SME	172	172	172		0	0	0	
	Retail	0	0	0		0	0	0	
ED ANCE	of which: SME	0	0	0		0	0	0	
FRANCE	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	404	404	66		3	3	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	23	23	23		3	3	3	
	Equity	8	8	8		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				1				0

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

		exposures, but includes gener	al credit risk adjustments.			exposures, but includes general credit risk adjustments.									
					Standardise	d Approach									
			As of 30/	09/2018			As of 31	./12/2018							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²						
	(mln EUR, %)														
	Central governments or central banks Regional governments or local authorities	0	0 0	0		0 0	0 0	0							
	Public sector entities Multilateral Development Banks	0	0	0 0		0	0	0							
	International Organisations	0	0	0		0	0	0							
	Institutions Corporates	981 293	319 243	64 243		3	3	3							
	of which: SME Retail	40 0	40 0	40 0		0	0	0							
NETHERLANDS	of which: SME	0	0	0		0	0	0							
THE THERE WAS	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0							
	Exposures in default Items associated with particularly high risk	0	0	0	0	0	0	0	0						
	Covered bonds	217	217	22		0	0	0							
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0 0		0	0	0							
	Equity Other exposures	9	9	9		0 0	0	0 0							
	Standardised Total ²				0				0						

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation 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.

					Standardise	ed Approach			
			As of 30,	09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²
	(mln 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	1,344	447	90		2	2	1	
	Corporates	231	146	143		13	13	13	
	of which: SME	34	34	34		0	0	0	
	Retail of which: SME	0	0	0		1	1	0	
NITED KINGDOM	of which: SME Secured by mortgages on immovable property of which: SME	0	0	0		1	1	0	
	of which: SME	0	0	0		0	0		
	Exposures in default	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0	0	0	0		
	Covered bonds	79	79	٩		n	n		
	Claims on institutions and corporates with a ST credit assessment	75	/5 N	l o		n	n		
	Collective investments undertakings (CIU)	0	0			0	0		
	Equity	0	0			0	0		
	Other exposures	0	0			0	0	0	
	Standardised Total ²				1				

exposures, but includes general credit risk adjustments.

		exposures, but includes general			Standardise	ed Approach			
			As of 30	/09/2018			As of 31,	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	240	265	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 Institutions	385	80	35		0	0	0	
	Corporates	71	0U 54	54		6	0	0	
	of which: SME	71 8	27 8	۶ کار م		0	1	0	
	Retail		0	0		ľ			
OD 4 71 1	of which: SME	0	0	0		0	0	0	
SPAIN	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	186	186	37		3	3	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	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

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

		exposures, but includes genera		terparty excludes those for secu	issisation exposures, additional	valuation dajustments (71775) d	ina other own rands reductions	related to the	
					Standardise	d Approach			
			As of 30	/09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	188	0		0	0	0	
	Regional governments or local authorities	73	73	15		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	589	290	58		0	0	0	
	Corporates	29	290 27	27		13	13	13	
	of which: SME	5	5	5		12	12	13	
	Retail	0	0			1	1		
	of which: SME	0	0			1	1		
GERMANY	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	3	2	4	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	221	221	22		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	6	6	6		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				1				0

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

		exposures, but includes genera		terparty excludes those for sect	iristisation exposures, additional	valuation adjustments (AVAS) at	nd other own rands reductions	Telated to the	
					Standardise	d Approach			
			As of 30,	/09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln 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	0			0	0	0	
	International Organisations	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	
C	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	
•	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default Items associated with particularly high risk	0	0	0	U	0	0	0	U
	Covered bonds	0	0			0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects). (2) Total value adjustments and provisions per country of counterparty excludes those for securistisation 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.

						Di ER Barica S.p.i.									
					Standardise	ed Approach									
			As of 30/	/09/2018			As of 31	/12/2018							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²						
	(mln 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							
Country	Retail	0	0	0		0	0	0							
Country of	of which: SME	0	0	0		0	0	0							
Counterpart 8	Secured by mortgages on immovable property	0	0	0		0	0	0							
•	of which: SME	0	0	0		0	0	0							
	Exposures in default	0	0	0	0	0	0	0	0						
	Items associated with particularly high risk	0	0	0		0	0	0							
	Covered bonds	0	0	0		0	0								
	Claims on institutions and corporates with a ST credit assessment	0	0				0								
	Collective investments undertakings (CIU)	0	0												
	Equity	0	0												
	Other exposures	0	0	0		0	0	0							
	Standardised Total ²	(1) Original arrasana valika Franc			0				0						

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

		exposures, but includes general credit risk adjustments.									
					Standardise	ed Approach					
			As of 30	/09/2018			As of 31,	12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(mln 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	0			
	Institutions	0	0	0		0	0	0			
	Corporates	0	0			0	0	0			
	of which: SME	0	0			0					
	Retail	0	0	0		0	0	0			
Country of	of which: SME	0	0	0		0	0	0			
Counterpart 9	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	0	0	0		0	0	0			
	Other exposures	0	0	0		0	0	0			
	Standardised Total ²				0				0		

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

					Standardise	d Approach			
			As of 30	/09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln 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	
Country of	Retail	0	0	0		0	0	0	
-	of which: SME	0	0	0		0	0	0	
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0	
·	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	U	0	0	0	U
	Items associated with particularly high risk Covered bonds	U	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		
	Other exposures	0	0 0	0		0	0		
	Standardised Total ²	J	0	0	0	0	<u> </u>		0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation 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.

					Standardise	ed Approach								
			As of 31,	03/2019			As of 30	/06/2019						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions					
	(mln EUR, %)													
	Central governments or central banks	10,727	13,010	1,557	7	11,209	13,467	1,549						
	Regional governments or local authorities	640	328	43	3	644	329	42						
	Public sector entities	478	362		ł e	458	314	203						
	Multilateral Development Banks	707	787			693	775	0						
	International Organisations	317	317			237	237	0						
	Institutions	12,837	6,532			12,639	6,805	2,288						
	Corporates	9,595	6,261			9,530	6,118	5,705						
	of which: SME	2,353	1,669			2,031	1,418	1,380						
	Retail	1,140	669	409		1,121	693	425						
Consolidated data	of which: SME	939	522			930	533	305						
Consolidated data	Secured by mortgages on immovable property	759	754			789	782	333						
	of which: SME	474	470			471	465	197						
	Exposures in default	1,335	654		425	1,390	683	761	442					
	Items associated with particularly high risk	115	89	134		138	92	138						
	Covered bonds	2,851	2,851	617		2,920	2,919	624						
	Claims on institutions and corporates with a ST credit assessment	0	0	(0	0	0						
	Collective investments undertakings (CIU)	469	432	432		464	432	432						
	Equity	419	418	632		404	403	620						
	Other exposures	481	481	447		477	477	446						
	Standardised Total ²	42,871	33,945	13,490	522	43,112	34,526	13,567	548					

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

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

					Standardise	ed Approach									
			As of 31,	03/2019			As of 30	/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²						
	(mln EUR, %)														
	Central governments or central banks	9,988	11,468	1,555		10,369	11,768	1,547							
	Regional governments or local authorities	528	216	43		527	211	42							
	Public sector entities	348	232	151		352	208	139							
	Multilateral Development Banks	707	787	0		693	775	0							
	International Organisations	21	21	0		22	22	0							
	Institutions	5,187	3,044	1,280		5,384	3,407	1,327							
	Corporates	7,555	4,683	4,119		7,577	4,743	4,331							
	of which: SME	2,093	1,409	1,371		1,773	1,190	1,152							
	Retail	1,133	664	406		1,113	685	420							
ITALY	of which: SME	935	518	297		924	527	302							
IIALI	Secured by mortgages on immovable property	757	751	319		787	780	333							
	of which: SME	474	470	200		471	465	197							
	Exposures in default	1,261	640	715	391	1,316	670	748	407						
	Items associated with particularly high risk	115	89	134		138	92	138							
	Covered bonds	657	657	320		707	706	350							
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0							
	Collective investments undertakings (CIU)	316	278	278		321	289	289							
	Equity	390	389	604		380	380	596							
	Other exposures	470	470	446		469	469	445							
	Standardised Total ²				483				509						

(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	d Approach			
			As of 31,	03/2019			As of 30/	06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²
	(mln EUR, %)								
	Central governments or central banks	102	592	0		153	701	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	53	53	0		29	29	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,785	680	136		2,093	696	139	
	Corporates	201	200	200		213	183	183	
	of which: SME	160	160	160		158	128	128	
	Retail	0	0	0		0	0	0	
FRANCE	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	U	0	0	0	
	Items associated with particularly high risk Covered bonds	564	564	56		592	592	59	
	Claims on institutions and corporates with a ST credit assessment	0	50 4	J 50		092 n	592 n	0	
	Collective investments undertakings (CIU)	υ 4	υ Δ	J 0		0 4	υ Δ	υ Δ	
	Equity	Q	Q Q	Ω		3	3	2	
	Other exposures	0	0	0		5		0	
	Standardised Total ²	Ü	<u> </u>		1	0	0		

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

As of	1/03/2019	Standardise	ed Approach	As of 30	106 10040	
As of	1/03/2019			As of 30	105 12010	
				A5 6. 50	/06/2019	
Original Exposure ¹ Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)						
Central governments or central banks	0		0	0	0	
Regional governments or local authorities 0	0		0	0	0	
Public sector entities 0	0		0	0	0	
Multilateral Development Banks International Organisations 0			0	0	0	
Institutions 1,203	5 77		1,164	376	75	
Corporates 222 2			187	187	187	
	6 36		36	36	36	
Retail 0	0		0	0	0	
NETUEDLANDS of which: SME	0		0	0	0	
NETHERLANDS Secured by mortgages on immovable property 0	0		0	0	0	
of which: SME	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	
Covered bonds 253	25		253	253	25	
Claims on institutions and corporates with a ST credit assessment O	0		0	0	0	
Collective investments undertakings (CIU) Equity 0			0	0	0	
Other exposures 0			0 0	n	0	
Standardised Total ²		n	0			n

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).
 Total value adjustments and provisions per country of counterparty excludes those for securistisation 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.

					Standardise	d Approach			
			As of 31,	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mln EUR, %)								
	overnments or central banks	0	0	0		0	0	0	
	governments or local authorities	0	0	0		0	0	0	
	ctor entities	0	0	0		0	0	0	
	al Development Banks	0	0	0		0	0	0	
	onal Organisations	0	0	0		0	0	0	
Institution		1,725	429	86		966	372	75	
Corporate		409	335	332		345	166	166	
of which	h: SME	35	35	35		36	36	36	
Retail		0	0	0		0	0	0	
NITED KINGDOM Secured by		0	0	0		0	0	0	
occurcu b	y mortgages on immovable property	0	0	0		0	0	0	
of which		0	0	0		0	0	0	
	s in default	0	0	0	0	0	0	0	
	sociated with particularly high risk	0	0	0		0	0	0	
Covered be		80	80	8		//	//	8	
	institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	e investments undertakings (CIU)	0	0	0		0	0	0	
Equity Other exp	MOSILITAS	0	0	0		0	0	0	
Standardi	ised Total ²	U	U	U	1	U	U	0	
Sandardis		(1) Original exposure, unlike Exp (2) Total value adjustments and exposures, but includes genera	provisions per country of cou						
					Standardise	d Approach			

As of 31/03/2019 As of 30/06/2019 Value adjustments and Value adjustments and Original Exposure¹ Exposure Value¹ Risk exposure amount Exposure Value¹ Original Exposure¹ Risk exposure amount provisions² provisions² (mln EUR, %) Central governments or central banks 328 362 458 492 0 Regional governments or local authorities **Public sector entities** Multilateral Development Banks International Organisations 135 Institutions 497 138 619 43 50 57 57 73 50 Corporates of which: SME Retail of which: SME **SPAIN** Secured by mortgages on immovable property of which: SME **Exposures in default** 0 Items associated with particularly high risk 217 217 233 233 Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Other exposures Standardised Total²

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

					Standardise	d Approach			
			As of 31/	03/2019			As of 30/	06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)	0	100	0		0	100	0	
	Central governments or central banks	0	186 112	0		0 118	186 118	0	
	Regional governments or local authorities Public sector entities	112	112	0		110	110	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	612	302	60		596	300	60	
	Corporates	32	31	31		31	29	29	
	of which: SME	13	13	13		13	13	13	
	Retail	1	1	0		1	1	1	
CEDMANN/	of which: SME	1	1	0		1	1	1	
GERMANY	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	277	277	28		272	272	27	
	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	7	7	7		7	7	7	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

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

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

		exposures, but includes genera	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mln 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	
Counterpart 7	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	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation 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.

					Standardise	ed Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mln 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 Institutions	0	0	0		0	0	0	
	Corporates	0	0			0		0	
	of which: SME	0	0			0		0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 8	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	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0 0	0	1	
	Other exposures	0	0	0		0		0	
	Standardised Total ²	J. Company			0				

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

Value adjustments and
Value adjustments and
Value adjustments and
provisions ²
0

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

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

		exposures, but includes gener	ar credit risk aujustinerits.						
					Standardise	d Approach			
			As of 31	./03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)	0	^			0			
	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	
Country of	Retail CM5	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	U	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	
	Collective investments undertakings (CIU)	0		0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0	-	0	0	0	
	Standardised Total ²			was baling into a second some office	0				0

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).
 Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, 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.

IRB Approach As of 30/09/2018 As of 31/12/2018 Value adjustments Value adjustments Risk exposure amount Original Exposure¹ Original Exposure¹ Risk exposure amount Exposure Exposure Value¹ Value¹ and provisions Of which: Of which: Of which: defaulted Of which: (mln EUR, %) defaulted defaulted defaulted Central banks and central governments **Institutions** 30,893 5,058 19,250 8,143 2,907 30,533 4,097 19,313 8,440 2,214 Corporates 530 Corporates - Of Which: Specialised Lending
Corporates - Of Which: SME 2,936 1,841 910 525 385 379 376 260 75 3,717 1,608 15,149 10,523 3,128 14,634 3,134 2,170 10,120 301 267 2,417 1,043 22,003 19,894 2,982 21,967 19,805 2,938 Retail 391 237 155 Retail - Secured on real estate property 12,860 1,287 12,850 1,839 12,756 1,787 12,767 Retail - Secured on real estate property - Of Which: SME 785 501 2,882 2,874 2,658 2,649 Consolidated data 9,978 9,976 Retail - Secured on real estate property - Of Which: non-SME 1,351 10,108 10,107 1,321 Retail - Qualifying Revolving Retail - Other Retail 1,131 1,143 931 782 9,143 7,045 9,200 7,049 1,151 954 594 549 Retail - Other Retail - Of Which: SME 5,846 3,086 5,871 2,989 3,958 556 Retail - Other Retail - Of Which: non-SME 3,297 3,329 Other non credit-obligation assets 1,065 IRB Total² 12,191 12,406

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

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

							IRB App	proach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original E	kposure ¹	Exposure	Risk exposu	ire amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposu	re amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0)
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	30,683	5,026	19,062	8,083	527	2,888	30,326	4,067	19,129	8,379	393	2,19
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	15,085	3,695	10,471	3,115	377		14,564	2,907	10,062	3,121	299	1,59
	Retail	21,955	2,414	19,850	2,971	376	1,367	21,916	1,838	19,759	2,927	267	1,04
	Retail - Secured on real estate property	12,823	1,284	12,813	1,830	260		12,729	908	12,719	1,778	173	39
TT A I \/	Retail - Secured on real estate property - Of Which: SME	2,881	785	2,873	488	75	380	2,657	525	2,648	465	48	23
ITALY	Retail - Secured on real estate property - Of Which: non-SME	9,942	499	9,940	1,342	184	215	10,072	383	10,071	1,313	124	15
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	9,132	1,130	7,037	1,141	116	772	9,187	930	7,040	1,149	94	65
	Retail - Other Retail - Of Which: SME	5,842	954	3,085	593	86	651	5,866	782	2,988	595	68	54
	Retail - Other Retail - Of Which: non-SME	3,290	176	3,952	548	30	121	3,321	148	4,053	554	26	10
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets												
	IRB Total												

(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).

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

					IRB Ap	proach			
			As of 30	09/2018			As of 31/	/12/2018	
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments
	(mln EUR, %)	Of which: defaulted	- Value ¹	Of which: defaulted	and provisions	Of which: defaulted	— Value ¹	Of which: defaulted	and provisions
	Central banks and central governments Institutions	0 0	0	0 0	0	0	0 0	0	0 0
	Corporates	13	12	6 6	0	12	0 11	6	0
	Corporates - Of Which: Specialised Lending	0 0	0	0 0	0	0	0 0	o o	0
	Corporates - Of Which: SME	1 0	1	0 0	0	0	0 0	0	0
	Retail	3 0	2	1 0	0	3	0 3	1	0
	Retail - Secured on real estate property	2	2	1 0	0	2	0 2	1	0
FRANCE	Retail - Secured on real estate property - Of Which: SME		0	0 0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		2			2	0 0		0
	Retail - Other Retail		0		o o		0 1	0	0
	Retail - Other Retail - Of Which: SME	0 0	0	0 0	0	0	0 0	0	0
	Retail - Other Retail - Of Which: non-SME	0 0	0	0 0	0	1	0 1	0	0
	Equity	0 0	0	0 0	0	0	0 0	0	0
	Other non credit-obligation assets								
	IRB Total								

					IRB Ap	proach					
			As of 30	/09/2018				As of 31,	/12/2018		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹			Value adjustment and
	(1 = 17 = 24)	Of which:	value	Of which:	provisions		Of which:	value		Of which:	provisions
	(mln EUR, %)	defaulted		defaulted			defaulted	•		defaulted	
	Central banks and central governments		0	0	0	0	0	0			
	Institutions		0	0	0	0	0	0			
	Corporates Of Which: Coordinated Londina	0 0	0	0		0		0			(1
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	٥		0		1 0			
	Retail		0	0	0	0	0	0			\dagger{\dagger{\dagger}{\dagger}}
	Retail - Secured on real estate property		0			0		0			
	Retail - Secured on real estate property - Of Which: SME		0	Ö		0		1 0			
IETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME		0	٥		0			1		í
	Retail - Qualifying Revolving		0	٥			0				í
	Retail - Other Retail		0	0	0 0	0	0	0			
	Retail - Other Retail - Of Which: SME		0	0	0 0	0	0	0			
	Retail - Other Retail - Of Which: non-SME		0	0	0 0	0	0	0			
	Equity	0 0	0	0	0 0	0	0	0			
	Other non credit-obligation assets										
	IRB Total										

						IRB App	oroach					
			As of 30	/09/2018			As of 31/12/2018					
		Original Exposure ¹	Exposure Value ¹	Risk exposure a	Risk exposure amount		Original Exposure ¹		Exposure Value ¹			Value adjustmer and
	(mln EUR, %)	Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	provision
	Central banks and central governments	0 0	0	0	0	0	0	0	0	C		0
	Institutions	0 0	0	0	0	0	0	0	0	C		0
	Corporates	5 0	4	2	0	0	4	0	2	1	<u>[</u>]	0
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0	0	0	0	(0
	Corporates - Of Which: SME	0 0	0	0	0	0	0	0	0	(0
	Retail	6 0	6		0	0	/	0	6]		0
	Retail - Secured on real estate property	4 0	4		0	0	5	0	5	1		0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	را ا	0	٥			0
0.11.125 1.11.105 0.11	Retail - Secured on real estate property - Of Which: non-SME	4 0	1 4	1	0	0	5	0	5	1		0
	Retail - Qualifying Revolving Retail - Other Retail	1	1	0	0	0	2	0	0	(0
	Retail - Other Retail - Of Which: SME		1	١	0	0	2	0	1	(0
	Retail - Other Retail - Of Which: non-SME	1 0	1	١	0	0	2	0	1	(n
	Equity		1	٥	0	0	ה ח	0	اً ا	(0
	Other non credit-obligation assets		Ů	, in the second					Ů			
	IRB Total											

Credit Risk - IRB ApproachBPER Banca S.p.A.

						IRB Ap	proach					
			As of 30	/09/2018					As of 31/			
		Original Exposure ¹	Exposure	Risk exposı	ıre amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustme
	(mln EUR, %)	Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisio
	Central banks and central governments	0 0	0	0	(0	(0 0	0	0	()
	Institutions	0 0	0	0	(0	(0 0	0	0)
	Corporates	0 0	0	0	(0	(0 0	0	0		
	Corporates - Of Which: Specialised Lending	0 0	0	0	(0	(0 0	0	0		
	Corporates - Of Which: SME	0 0	0	0	(0	(0 0	0	0		
	Retail	1	1	0	(0	1	1 0	1	0		
	Retail - Secured on real estate property	1	1	0	(0	1	1 0	1	0		
CDATN	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	(0	(0 0	0	0)
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	1	1	0	(0	1	1 0	1	0		
	Retail - Qualifying Revolving	0 0	0	0	(0	(0 0	0	0)
	Retail - Other Retail	0 0	0	0	(0	(0 0	0	0)
	Retail - Other Retail - Of Which: SME	0 0	0	0	(0	(0 0	0	0)
	Retail - Other Retail - Of Which: non-SME	0	0	0	(0	(0 0	0	0		
	Equity	0 0	0	0	(0	(0	0	0)
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 30	/09/2018					As of 31,	/12/2018		
		Original Exposure ¹	Exposure	Risk exposı	ıre amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposi	ure amount	Value adjustments
	(FIID (()	Of which:	- Value ¹		Of which:	and provisions		Of which:	Value ¹		Of which:	and provisions
	(mln EUR, %)	defaulted	0	0	defaulted			defaulted	0	0	defaulted	
	Central banks and central governments Institutions		0	0	(1 0	0		
	Corporates	90	05	77	(0.0		05	26		1
	Corporates - Of Which: Specialised Lending	99	93	27	(0	1 0)
	Corporates - Of Which: SME		0	0					ľ	ľ)
	Retail	3	2	1	(2 0	2	1		
	Retail - Secured on real estate property	2	2	1	(o o	2	2 0	2	1)
CED1441N/	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	C	0	(0 0	0	0)
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	2 0	2	1	C	0	2	2 0	2	1	c	ו
	Retail - Qualifying Revolving	0 0	0	0	C	0	(0	0	0	c)
	Retail - Other Retail	0 0	0	0	C	0	(0	0	0	c)
	Retail - Other Retail - Of Which: SME	0 0	0	0	C	0	(0	0	0	c)
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	C	0	(0 0	0	0	[c)
	Equity	0 0	0	0	C	0	(0	0	0	C)
	Other non credit-obligation assets											
	IRB Total											

					IRB App	proach				
			As of 30/	09/2018			As of 31	/12/2018		
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Original Exposure ¹	Exposure	Risk exposu	ire amount	Value adjustment
	(mln EUR, %)	Of which: defaulted	Value ¹	Of which: defaulted	and provisions	Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central governments	0 0	0	0 (0 0	0	0 0	0	0	
	Institutions	0 0	0	0	0	0	0	0	0	P
	Corporates	0 0	0	0	0	0	0 0	0	0)
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	2
	Corporates - Of Which: SME		0	0	0	0	0	0	0	
	Retail		0			0	0	U	0	2
	Retail - Secured on real estate property		0			٥	0	U	0	
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0			0			0	
or an experience pairs of	Retail - Qualifying Revolving		0					0	0	
	Retail - Other Retail		0			٥		٥	0	
	Retail - Other Retail - Of Which: SME		0			0		Ö	0	
	Retail - Other Retail - Of Which: non-SME		0			0			0	
	Equity		0	ő		ا ا	0 0	٥	0	ó l
	Other non credit-obligation assets				V			·		
	IRB Total									

						IRB Ap	proach					
			As of 30	/09/2018					As of 31/	/12/2018		
		Original Exposure ¹	Exposure	Risk exposı	ire amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustment
	(mln EUR, %)	Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	n derauited	0	0	uerauiteu	0		uerauiteu 1	0	0	deradited	0
	Institutions		o o						0	0		0
	Corporates		o o	0	(0	0		ó
	Corporates - Of Which: Specialised Lending	0 0	0	0	(0			0	0		0
	Corporates - Of Which: SME	0 0	0	0	C	0	(0	0	0		0
	Retail	0 0	0	0	C	0	(0	0	0		0
	Retail - Secured on real estate property	0 0	0	0	C	0	(0	0	0		0
Country of Countarnart 0	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	C	0	(0	0	0		٥
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	C	0	(0	0	0		٥
	Retail - Qualifying Revolving	0 0	0	0	C	0	(0	0	0		٥
	Retail - Other Retail	0 0	0	0	C	0	(0	0	0		٥
	Retail - Other Retail - Of Which: SME	0 0	0	0	C	0	(0	0	0		٥
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	(0		0	0	0)
	Equity	0 0	0	0	C	0		0	0	0		J
	Other non credit-obligation assets											
	IRB Total	(1) Original exposure, unlike Exposure										

					IRB Ap	proach			
			As of 30/	09/2018			As of 31,	/12/2018	
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Original Exposure ¹	Exposure	Risk exposure amount	Value adjustmen
	(mln ELID 0/)	Of which: defaulted	- Value ¹	Of which: defaulted	and provisions	Of which defaulte		Of which: defaulted	and provisions
	(mln EUR, %) Central banks and central governments	deraulted	0	n derauited	0 0	n derauite	0 0	n derauited	0
	Institutions			ا				ا	0
	Corporates		o o	0	0 0	0	0 0		0
	Corporates - Of Which: Specialised Lending		0	ol	0 0	0	0 0	o	0
	Corporates - Of Which: SME		0	ol	0 0	0	0 0	l ol	0
	Retail	o o	0	o	0 0	0	0 0	0	0
	Retail - Secured on real estate property	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
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-SME	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
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0 0	0	0 0	0	0
	Equity	0 0	0	0	0 0	0	0 0	0	0
	Other non credit-obligation assets								
	IRB Total								

						IRB App	proach					
			As of 30	/09/2018					As of 31/	12/2018		
		Original Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments	Original E	xposure¹	Exposure	Risk exposu	ure amount	Value adjustmen
	(mln EUR, %)	Original Exposure Of which: defaulted Of which: 0		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions	
	Central banks and central governments	0	0 0		0 (0 0	0	0	0	0		0
I	Institutions	0	0 0		0	0 0	0	C	0	0		0
	Corporates	0	0		0	0 0	0	C	0	0		0
	Corporates - Of Which: Specialised Lending	0	0		0	0 0	0	C	0	0		0
	Corporates - Of Which: SME	0	0		0	0 0	0	C	0	0	'	0
	Retail	0	0		0	0 0	0	C	0	0		0
	Retail - Secured on real estate property	0	0			0 0	0	0	0	0	1	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: SME	0	0			0	0	0	0	0		0
country or counterpart to	Retail - Secured on real estate property - Of Which: non-SME	0	0			0	0			0		0
	Retail - Qualifying Revolving Retail - Other Retail	0	0			0	0			0		0
	Retail - Other Retail - Of Which: SME	0	0				0			0		0
	Retail - Other Retail - Of Which: non-SME	0	0				0	0		0		0
	Equity	0	0 0			0 0	0	C	0	0		0
	Other non credit-obligation assets											
	IRB Total											



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

							IRB App	roach					
				As of 31/0	03/2019					As of 30/0	06/2019		
		Original Ex	Original Exposure ¹ Of which:			re amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposı	ire amount	Value adjustme
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisio
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	30,725	4,183	19,256	8,319	381	2,217	30,369	4,115	18,739	8,161	322	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	14,875	2,985	10,198	3,131	293		14,685	2,994	10,030	3,079	256	
	Retail	22,801	1,929	20,469	3,014	284		22,962	1,934	20,726	3,082	283	
	Retail - Secured on real estate property	13,391	970	13,379	1,872	186		13,703	980	13,692	1,925	184	
Consolidated data	Retail - Secured on real estate property - Of Which: SME	2,820	573	2,810	492	52		2,921	592	2,913	510	53	
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	10,571	397	10,569	1,379	133	164	10,782	388	10,780	1,416	131	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	9,410	958	7,090	1,142	98	690	9,259	955	7,034	1,157	99	
	Retail - Other Retail - Of Which: SME	5,885	798	3,015	594	70	574	5,786	792	3,097	621	70	
	Retail - Other Retail - Of Which: non-SME	3,524	161	4,075	548	28	116	3,473	163	3,937	535	29	
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				1,445						1,450		
	IRB Total ²				12,778						12,694		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mit (2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

							IRB App	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original E	kposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	ıre amount	Value adjustments and
	(mln 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	30,591	4,148	19,143	8,280	378	2,199	30,242	4,080	18,638	8,124	320	2,184
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	14,799	2,951	10,134	3,118	290		14,610	2,959	9,968	3,066	253	1,611
	Retail	22,743	1,926	20,416	3,002	284		22,905	1,932	20,674		283	1,106
	Retail - Secured on real estate property	13,352	969	13,340	1,862	185		13,660	978	13,649	1,915		
TT A L \/	Retail - Secured on real estate property - Of Which: SME	2,819	573	2,809	492	52	269	2,920	592	2,912	509		277
ITALY	Retail - Secured on real estate property - Of Which: non-SME	10,533	396	10,531	1,370	133	164	10,739	387	10,738	1,406	131	152
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	9,390	957	7,076	1,140	98	690	9,245	954	7,025	1,155	99	677
	Retail - Other Retail - Of Which: SME	5,881	797	3,013	593	70	574	5,781	792	3,095	621	70	540
	Retail - Other Retail - Of Which: non-SME	3,510	160	4,063	546	28	116	3,464	162	3,930	534	29	137
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

						IRB Ap	proach					
			As of 31	/03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk exposi	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposu	ıre amount	Value adjustments
	(mln EUR, %)	Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0 (0	0	C	0	0	0	0	0	C	0
	Institutions	0	0	0	C	0	0	0	0	0	C	0
	Corporates	5	4	2	c	0	2	0	1	1	C	0
	Corporates - Of Which: Specialised Lending	0	0	0	C	0	0	0	0	0	C	0
	Corporates - Of Which: SME	0	0	0	C	0	0	0	0	0	C	0
	Retail	3	3	1	C	0	3	0	2	1	C	0
	Retail - Secured on real estate property	3	3	1	C	0	2	0	2	1	C	0
EDANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	C	0	0	0	0	0	C	0
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	3	3	1	C	0	2	0	2	1	C	0
	Retail - Qualifying Revolving	0	0	0	C	0	0	0	0	0	C	0
	Retail - Other Retail	0	0	0	C	0	0	0	0	0	C	0
	Retail - Other Retail - Of Which: SME	0	0	0	c	0	0	0	0	0	C	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	C	0	0	0	0	0	C	0
	Equity	0	0	0	C	0	0	0	0	0	C	0
	Other non credit-obligation assets											
	IRB Total											

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

							IRB Ap	proach					
				As of 31,	03/2019					As of 30/	06/2019		
		Original I	Of which:			ure amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustment and
	(mln EUR, %)		Of which: defaulted	Value ¹		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	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	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	
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	١	0	0	0	0	
	Retail - Secured on real estate property	0		0	0	"		ا ا	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0			0	١		ا	0		0	0	
ETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME	0			0	١	0		0	0	0	0	
	Retail - Qualifying Revolving	0		0	0		0		0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	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	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets												
	IRR Total												

						IRB App	oroach					
			As of 31,	/03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original E	xposure ¹	Exposure	Risk expos	ure amount	Value adjustme
	() = === ()	Of which:	Value ¹		Of which:	and provisions		Of which:	Value ¹		Of which:	and provision
	(mln EUR, %)	defaulted			defaulted			defaulted			defaulted	
	Central banks and central governments	0 0	0	0	0	0	0	0	0	0		
	Institutions	0 0	0	0		0	0	0	0	0		
	Corporates Corporates - Of Which: Specialised Lending	4 0	3	1		U O	4	0	3	1		
	Corporates - Of Which: SME			0		0	0	0	0	0		
	Retail		8	1			8	0	7	1		íl –
	Retail - Secured on real estate property	5 0	5	1	1	٥	6	0	6	1		
	Retail - Secured on real estate property - Of Which: SME		0	0		0	0	0	0	0		
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	5 0	5	1		0	6	0	6	1		
	Retail - Qualifying Revolving	0 0	0	0		0	0	0	0	0		
	Retail - Other Retail	4 0	2	0	l o	0	2	0	1	0		
	Retail - Other Retail - Of Which: SME	0 0	0	0	l c	0	0	0	0	0	C	o l
	Retail - Other Retail - Of Which: non-SME	4 0	2	0	0	0	2	0	1	0	C	D
	Equity	0 0	0	0	0	0	0	0	0	0	C)
	Other non credit-obligation assets											
	IRB Total											

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

						IRB Ap	proach					
			As of 31,	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure Value ¹	Risk exposu	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustme and
	(mln EUR, %)	Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisio
	Central banks and central governments	0 0	0	0	ueradited 0	0	0	ueradited 0	0	0	deradited)
	Institutions		0	0			0		0	0		ő
	Corporates	0 0	0	0		0	0	0	0	0		
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	0 0	0	0	0	0	0	0	0	0		o l
	Retail	2 0	1	0	0	0	1	0	1	0		o
	Retail - Secured on real estate property	1 0	1	0	0	0	1	0	1	0)
CDATAL	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	0	0	0	0)
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	1 0	1	0	0	0	1	0	1	0		D
	Retail - Qualifying Revolving	0 0	0	0	0	0	0	0	0	0)
	Retail - Other Retail	1 0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: SME	0 0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	1 0	0	0	0	0	0	0	0	0)
	Equity	0 0	0	0	0	0	0	0	0	0		ס
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	l Exposure ¹	Exposure	Risk expos	ure amount	Value adjustmen
	(mln EUR, %)	Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provision
	Central banks and central governments	n derauiteu	0	0	deradited	0		0 derauited	0	0	deraulted	0
	Institutions		Ö	0						0		0
	Corporates	28	25	9		o o	2	3	23	18		0
	Corporates - Of Which: Specialised Lending	0	0	0		0		0	0	0)	0
	Corporates - Of Which: SME	0 0	0	0		0		0 0	0	0		0
	Retail	3	3	1	c	0		2 (2	1		0
	Retail - Secured on real estate property	2	2	1	c	0		2 (2	0)	0
CEDMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0	C	0		0 0	0	0		0
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	2	2	1	(0		2 (2	0		0
	Retail - Qualifying Revolving	0 0	0	0	C	0		0 0	0	0		0
	Retail - Other Retail	0	0	0	(0		0 0	0	0		0
	Retail - Other Retail - Of Which: SME	0	0	0	(0		0	0	0		0
	Retail - Other Retail - Of Which: non-SME	0	0	0	(0		0	0	0		0
	Equity	0 0	0	0	C	0		0 0	0	0		0
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach				
			As of 31,	/03/2019					As of 30/	06/2019	
		Original Exposure ¹	Exposure	Risk exposure	re amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposure ar	adjustmo
	(mln EUR, %)	Of which: defaulted	— Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		which: provision faulted
	Central banks and central governments	0	0 0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	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
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
country of counterpart 7	Retail - Secured on real estate property - Of Which: non-SME	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	0		0	0	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0		0	0	0	0	0
	Equity	0		0	0		0	0	0	0	0
	Other non credit-obligation assets	0		J	0	, o	U	0	U		
	IRB Total										

						IRB Ap	proach					
			As of 31,	/03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
	(mln 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	C	J
	Institutions	0	0	0	0	0	0	0	0	0	0)
	Corporates Compared to Compar	0		0			0	0	0	0)
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0					0	0	, , , , ,	2
	Retail								0	0	,	ó
	Retail - Secured on real estate property									0	ر ا	ó
	Retail - Secured on real estate property - Of Which: SME							0		0	ن ار	ó
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0		0	0	0	0	0	, ,	ő
	Retail - Qualifying Revolving	0 0	0	0	0	0	0	0	0	0	, c	ა
	Retail - Other Retail	0 0	0	0	0	0	0	0	0	0	, c	ა
	Retail - Other Retail - Of Which: SME	0 0	0	0	0	0	0	0	0	0	, c	ა
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0	0	0	0	0	0	/ c	J
	Equity	0 0	0	0	0	0	0	0	0	0	C	ر ا
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk exposi	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustme
		Of which:	Value ¹		Of which:	and provisions		Of which:	Value ¹		Of which:	and provision
	(mln EUR, %)	defaulted			defaulted			defaulted			defaulted	
	Central banks and central governments	0 0	0	0	0	0	C	0	0	0)
	Institutions	0 0	0	0	0	0	C	0	0	0)
	Corporates	0 0	0	0	0	0	C	0	0	0		
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0	C	0	0	0)
	Corporates - Of Which: SME	0 0	0	0	0	0	C	0	0	0)
	Retail	0 0	0	0	0	0	C	0	0	0		
	Retail - Secured on real estate property	0 0	0	0	0	0	0		0	0		
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0			0	0	(
country of counterpart 3	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0	0			0	0	(
	Retail - Qualifying Revolving	0 0	0	0	0				0	0		
	Retail - Other Retail	0 0	0	0	0				0	0		
	Retail - Other Retail - Of Which: SME	0 0	0	0	0				0	0		
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0				0	0		
	Equity Other non credit-obligation assets	0 0	U	U	U	U	U	U U	U	0		7
	IRB Total											

					IRB Ap	proach					
			As of 31/	/03/2019				As of 30/	06/2019		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustmen and
	(mln EUR, %)	Of which: defaulted	Value	Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provision
	Central banks and central governments	0 0	0	0	0 0	0	0	0	0) ()
	Institutions	0 0	0	0	0 0	0	0	0	0) c	
	Corporates	0 0	0	0	0	0	0	0	0) c	
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0	0	0	0	0)
	Corporates - Of Which: SME	0 0	0	0	0	0	0	0	0	0)
	Retail	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		
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	0	0	0		
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving	0 0	0	0	0	0	0	0	0		
	Retail - Other Retail	0 0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0 0	0		0	0	0	0	0		
		0 0	0		0	0	0	0	0		
	Equity Other non credit-obligation assets		U	U U	0	U	U	U	U		
	IRB Total										



General governments exposures by country of the counterparty

							BPER Banca S.p.A.							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			T-1-1					Derivatives with p	ositive 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 [Austria	0 0 10 0 0 0	0 0 10 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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
Total [0 - 3M [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 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 - 3M [Bulgaria													
[0 - 3M [Cyprus													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Czech Republic													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Denmark													
[0 - 3M [Estonia													



General governments exposures by country of the counterparty

							BPER Banca S.p.A.							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
			Total as we in a second of					Derivatives with p	ositive 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 [Finland													
[0 - 3M [France	18 0 0 0 25 109 26	18 0 0 0 25 109 26	0 0 0 0 0 0	0 0 0 0 0 0	18 0 0 0 25 109 26	0 0 0 0 0 0	() () () () () ()	0 0 0 0 0 0 0 0 0 0 0	0 0 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 [Germany	0 0 0 0 0 0 106	0 0 0 0 0 0 106	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 106	() () () () () ()	0 0 0 0 0 0 0 0 0 0	0 0 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 [Croatia													
[0 - 3M [Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland	0 0 0 0 0 0 40	0 0 0 0 0 0 40	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 40		0 0 0 0 0 0 0 0 0 0 0	0 0 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 [Italy	247 149 124 559 998 2,787 2,680	239 149	0 0 13 0 0 0 0	0 71 0 0 121 0	0 78 22 149 313 614 37	239 0 89 358 563 2,172 2,641	() () () () () ()	1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	805 9 71 0 1 2 1	1 0 0 0 0 0 0 0	113
[0 - 3M [Latvia	,,,544	7,551			2/2.23	3,003			J			•	



General governments exposures by country of the counterparty

							BPER Banca S.p.A.							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	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 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 [Lithuania													
[0 - 3M [Luxembourg	0 0 0 0 0 43 231	0 0 0 0 0 43 231 275	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 23 155	0 0 0 0 0 20 76	0 0 0 0 0 0	0 0 0 0 0 0	0 0 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 -													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Netherlands													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Poland													
[0 - 3M [Portugal	0 0 0 0 0 1 0	0 0 0 0 0 1 0	0 0 0 0 0 1 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 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 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

							BPER Banca S.p.A.							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	itives		Off bala	nce sheet	
												Off-balance s	neet exposures	
								Derivatives with p	ositive 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 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 [Spain	0 0 0 0 0 295 0 295	0 0 0 0 0 295 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 295 0	(((((0 0 0 0 0 0 0 0 0 0 0 0	0 0 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 [Sweden	0 0 0 12 0 0 0	0 0 0 12 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 12 0 0		0 0 0 0 0 0 0 0 0 0 0	0 0 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 [United Kingdom													
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [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 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	48
[0 - 3M [Hong Kong	40	70			40	U					U	U	40



General governments exposures by country of the counterparty

							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	ntives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with p	ositive 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 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 [Japan	0 0 0 17 9 0 0	0 0 0 17 9 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 17 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	13
[0 - 3M [U.S.	0 0 0 104 0 105 0	0 0 0 104 0 105	0 0 0 0 0	0 0 0 0 0 0	0 0 0 104 0 0	0 0 0 0 0 105 0	() () () () ()	0 0 0 0 0 0 0 0 0 0 0	0 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													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East	0 0 0 9 0 0	0 0 0 9 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 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 - 3M [Latin America and the Caribbean	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	() () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	J



General governments exposures by country of the counterparty

BPER Banca S.p.A.

							Di ER Barica S.p.A.							
							As of 31/12/2018							
						Direct	t exposures							
	(mln EUR)			On balance s	neet				Deriva	itives		Off balance	ce sheet	
								Derivatives with pos	sitive fair value	Derivatives with	n negative fair value	Off-balance she	et exposures	
								Delivatives with pos	sitive fail value	Delivatives with	i negative ian 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		ich: Financial assets at value through other nprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [
[0 - 3M [Africa													
[0 - 3M [Others	0 0 0 0 0 20	0 0 0 0 0 0 20	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 20	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
[10Y - more Total		20	20	<u></u>	0	0	20	<u>0</u>	0	0	0	0	<u>0</u>	0

Notes and definition

- Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.
- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees
- (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions
- the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments (5) Residual countries not reported separately in the Transparency exercise

Regions:

- Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
- Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.
- Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.
- Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, St. Vincent and Tobago, Uruguay, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Cayman Islands, Cuba, Cayman Isl
- Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Congo, Congo, Chad, Comoros, Congo, Congo, Congo, Chad, Comoros, Congo, Cong
- (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.



General governments exposures by country of the counterparty

							BPER Banca S.p.A.							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with p	ositive fair value	Derivatives with	negative fair value			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)		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 [Austria	0 9 0 0 0 0	0 9 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	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
Total [0 - 3M [Belgium	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 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			,										
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Denmark													
[0 - 3M [Estonia													



General governments exposures by country of the counterparty

							BPER Banca S.p.A.							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
												OII-Dalance Sil	ieet exposures	
								Derivatives with p	ositive 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	assets (net of short											
			positions)		of which the managed accepts	of which the mainle control						Nominal	Provisions	
				of which: Financial assets held for trading	acoignated at rail value	Tail Value allough outer	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 [[2Y - 3Y [
[2Y - 3Y [[3Y - 5Y [Finland													
[3Y - 5Y [[5Y - 10Y [[10Y - more Total														
[0 - 3M [0	0	0	0	0	0 0	(0 0	0	0	0 0	0	
[2Y - 3Y [[3Y - 5Y [France	0	0	0	0	0	0 0	(0 0	0	0	0 0	0	
[5Y - 10Y [[10Y - more Total		104 29 133	104 29 133	0	0 0	104 29 133	0 0	() ()	0 0	0 0 0	0 0	0 0 0	0 0 0	0
[0 - 3M [[3M - 1Y [0	0	0	0	0	0		0 0	0	0	0	0	
[17 - 27 [[2Y - 3Y [[3Y - 5Y [Germany	0 0	0	0	0	0	0 0	(0	0 0	0 0	0	
[0 - 3M [0 118 118	0 118 118	0	0 0	0 0	0 118 118	((0 0	0 0 0	0 0	0 0	0 0	0
[0 - 3M [·	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Croatia													
[5Y - 10Y [[10Y - more Total														
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Greece													
[0 - 3M [
[1Y - 2Y [[2Y - 3Y [Hungary													
[0 - 3M [
I IO-3MI		0	0	0	0	0	0	(0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Ireland	0 0	0	0	0 0	0	0 0	(0 0	0	0 0	0 0	0	
[3M - 1Y [0 12 65	0 12 65	0 0 0	0 0	0 0	0 12 65	() ()	0 0 0 0	0 0 0	0 0	0 0 0	0 0 0	
I Total		275	267	0	0 70	0	77 197	0	0	0	0 1	0 0 677	0	0
[3M - 17 [[1Y - 2Y [[2Y - 3Y [Italy	139 674	13 139 673	0 0	0 0	0 0 62	88 612	(0 0	0	0 0	1 0	0	
[0 - 3M [Laly	798 2,907 2,835 7,643	13 139 673 798 2,905 2,833 7,629	0	124 0 0	379 555 40	612 295 2,349 2,793 6,335	(((0 0	0 0	0 0	0 1 1	0 0 0	
Total [0 - 3M [1	7,643	7,629	13	195	10	6,335	0	0	0	1	681	1	180
[0 - 3M [
[3Y - 5Y [[5Y - 10Y [Latvia													
LIUY - more Total														



General governments exposures by country of the counterparty

							BPER Banca S.p.A.							
							As of 30/06/2019							
						Direc	ct exposures					500.1		
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sheet exposures		
		Total gross carrying amount of non- derivative financial assets	Total carrying amount of			Derivatives with positive fair value Derivative		Derivatives with	negative fair value			Risk weighted exposure amount		
Residual Maturity	Country / Region		non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg	0 0 0 0 20 54 163	0 0 0 0 20 54 163 237	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 25 81	0 0 0 0 20 29 81	(((((0 0 0 0 0 0 0 0 0	0 0 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													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Netherlands	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	((((0 0 0 0 0 0 0 0 0	0 0 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 [Poland													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [Portugal	0 0 0 0 0 1 0	0 0 0 0 0 1 0	0 0 0 0 0 1	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	((((0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[5Y - 10Y [[10Y - more Total [0 - 3M [Romania									J		, and the second		
Total [0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

							BPER Banca S.p.A.							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet		Derivatives				nce sheet			
	(······· Zovy)												neet exposures	
								Derivatives with positive fair value Derivatives with negative fair value			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 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 [Spain	0 0 0 0 0 435 23	0 0 0 0 0 435 23	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 435 23 458	(((((0 0 0 0 0 0 0 0 0 0 0	0 0 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 [Sweden	0 0 12 0 0 0 0	0 0 12 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 12 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0	0 0 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	United Kingdom													
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Australia													
[0 - 3M [Canada	0 0 0 0 29 21 0	0 0 0 0 29 21 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 29 21 0	0 0 0 0 0 0	(((((0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	50
[0 - 3M [Hong Kong	50	50	U	O	50	U			U	U	U	U	50



General governments exposures by country of the counterparty

							BPER Banca S.p.A.							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	atives		Off bala	nce sheet	
												Off-balance sheet exposures		
			Total carrying amount of		Derivatives with positive fair value Derivatives wit		Derivatives with	negative fair value			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)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Japan	0 0 18 0 10 0 0	0 0 18 0 10 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 18 0 10 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	14
[0 - 3M [U.S.	0 0 106 0 0 0 0	0 0 106 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 106 0 0 0	0 0 0 0 0		0 0 0 0 0	0 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	100	100	U		100		U	U		U	U	· ·	
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East	0 0 9 0 0 0	0 0 9 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 9 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 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 [Latin America and the Caribbean	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	<u> </u>



General governments exposures by country of the counterparty

BPER Banca S.p.A.

						DELIX Darica S.p.A.					
						As of 30/06/2019					
					Dire	ct exposures					
	(mln EUR)			On balance s	heet	Deriva	atives		Off balance sheet		
							Derivatives with positive fair value	Derivatives with	negative fair value	Off-balance sheet exposure	5
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial								Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)	ositions) of which: Financial assets of which: Financial assets at of which: Financial assets a	Carrying amount Notional amount	Carrying amount	Notional amount	Nominal Provisio	าร		
[0 - 3M [Africa										
[0 - 3M [Others	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that 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 reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

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

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

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments (5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Chad, Comoros, Congo, Chad, Comoros, Congo, Congo, The Democratic Republic, Chad, Comoros, Congo, Chad, Chad Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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



Performing and non-performing exposures

			A	s of 30/09/201	8			As of 31/12/2018							
		Gross carrying amount				umulated impairment, umulated changes in fair e due to credit risk and visions ⁴ Collaterals and financial			Gross carry	ing amount		Accumulated in accumulated control value due to control provisions 4	hanges in fair	Collaterals and financial	
		Of which performing but past due >30	Of which non-	-performing ¹	On performing	On non- performing	guarantees received on non- performing		Of which performing but past due >30	Of which non	-performing ¹	On performing	On non- performing	guarantees received on non- performing	
(mln EUR)		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures	
Debt securities (including at amortised cost and fair value)	15,649	0	0	0	7	0	0	16,209	0	0	0	9	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	6,782	0	0	0	3	0	0	6,606	0	0	0	2	0	0	
Credit institutions	6,475	0	0	0	3	0	0	6,646	0	0	0	4	0	0	
Other financial corporations	1,785	0	0	0	1	0	0	2,385	0	0	0	2	0	0	
Non-financial corporations	607	0	0	0	0	0	0	573	0	0	0	0	0	0	
Loans and advances(including at amortised cost and fair value)	54,820	334	8,788	8,788	164	4,983	3,279	52,603	345	7,046	7,046	167	3,841	2,784	
Central banks	3,190	0	0	0	2	0	0	918	0	0	0	1	0	0	
General governments	2,276	0	13	13	9	2	11	2,335	2	7	7	9	3	1	
Credit institutions	834	4	0	0	1	0	0	625	0	0	0	2	0	0	
Other financial corporations	3,404	1	287	287	5	180	81	3,515	1	255	255	9	145	85	
Non-financial corporations	27,852	184	6,949	6,949	104	3,986	2,558	27,844	195	5,558	5,558	101	3,040	2,198	
of which: small and medium-sized enterprises at amortised cost	17,548	129	5,819	5,819	59	3,353	2,226	17,004	131	4,693	4,693	60	2,595	1,911	
Households	17,264	144	1,538	1,538	43	816	629	17,367	148	1,225	1,225	47	653	499	
DEBT INSTRUMENTS other than HFT	70,469	334	8,788	8,788	172	4,983	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, subtitle 29

⁽²⁾ Insitutions 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)

⁽³⁾ Insitutions 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)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the 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.



Performing and non-performing exposures

			Α	s of 31/03/201	9			As of 30/06/2019							
		Gross carryi	ng amount		Accumulated i accumulated o value due to co provisions ⁴	hanges in fair	Collaterals and financial guarantees		Gross carrying amount			Accumulated in accumulated control value due to control provisions 4	hanges in fair	Collaterals and financial	
		Of which performing but past due >30			On performing On performing oversures ² performing	received on non- performing		Of which performing but past due >30			On performing exposures ²	performing	guarantees received on non- performing		
(mln FLID)		days and <=90 days		Of which: defaulted	схрозитсэ	exposures ³	exposures		days and <=90 days		Of which: defaulted	CAPOCAL CO	exposures ³	exposures	
(mln EUR) Debt securities (including at amortised cost and fair value)	16,477	0	0	0	9	0	0	16,262	0	0	0	9	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	6,668	0	0	0	2	0	0	6,575	0	0	0	2	0	0	
Credit institutions	6,866	0	0	0	3	0	0	6,846	0	0	0	4	0	0	
Other financial corporations	2,361	0	0	0	2	0	0	2,268	0	0	0	3	0	0	
Non-financial corporations	582	0	0	0	1	0	0	573	0	0	0	1	0	0	
Loans and advances(including at amortised cost and fair value)	52,637	465	6,947	6,947	163	3,790	2,762	53,105	309	6,937	6,937	148	3,799	2,747	
Central banks	909	0	0	0	0	0	0	1,207	0	0	0	0	0	0	
General governments	2,373	9	7	7	9	3	1	2,350	1	14	14	9	4	8	
Credit institutions	1,267	0	0	0	3	0	0	1,412	2	0	0	2	0	0	
Other financial corporations	3,434	16	227	227	11	116	89	3,756	4	230	230	10	131	77	
Non-financial corporations	27,030	249	5,494	5,494	95	3,008	2,185	26,330	150	5,481	5,481	83	3,015	2,173	
of which: small and medium-sized enterprises at amortised cost	16,415	163	4,532	4,532	51	2,511	1,853	15,824	101	4,434	4,434	47	2,487	1,787	
Households	17,624	191	1,218	1,218	45	662	488	18,050	152	1,212	1,212	44	649	490	
DEBT INSTRUMENTS other than HFT	69,114	465	6,947	6,947	172	3,790	2,762	69,367	309	6,937	6,937	157	3,799	2,747	
OFF-BALANCE SHEET EXPOSURES	20,830	un of non nouforming o	415	415	19	43	97	20,808		403	403	18	44	91	

⁽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⁾ Insitutions 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)

⁽³⁾ Insitutions 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)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the 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.



Forborne exposures

			As of 30/09/2018			As of 31/12/2018						
	Gross carrying amount of exposures with forbearance measures		Accumulated im accumulated character value due to creprovisions for exforted provisions for exforted measurements.	anges in fair dit risk and kposures with	Collateral and financial guarantees	Gross carrying exposures wit measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees		
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on		Of which non- performing exposures with forbearance measures	Of which on nor performing exposures with forbearance measures		forbearance		
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		
Loans and advances (including at amortised cost and fair value)	3,087	2,392	1,127	1,117	1,757	2,753	2,063	864	851	1,671		
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	132	120	57	56	53	128	128	51	51	57		
Non-financial corporations	2,355	1,884	896	888	1,303	2,096	1,615	677	667	1,246		
of which: small and medium-sized enterprises at amortised cost	1,705	1,390	643	638	997	1,578	1,262	519	514	989		
Households	600	388	175	172	400	529	320	136	134	369		
DEBT INSTRUMENTS other than HFT	3,087	2,392	1,127	1,117	1,757	2,753	2,063	864	851	1,671		
Loan commitments given	69	43	0	0	23	64	39	0	0	20		

⁽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.



Forborne exposures

			As of 31/03/2019			As of 30/06/2019							
	Gross carrying exposures wit measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees	Gross carrying exposures wit measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		guarantees			
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forbearance		Of which non- performing exposures with forbearance measures	Of which on non performing exposures with forbearance measures		received on exposures with forbearance measures			
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			
Loans and advances (including at amortised cost and fair value)	2,756	2,078	860	847	1,697	2,734	2,058	880	868	1,670			
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	123	118	48	47	63	122	117	55	55	54			
Non-financial corporations	2,109	1,640	678	667	1,267	2,093	1,623	689	679	1,254			
of which: small and medium-sized enterprises at amortised cost	1,545	1,246	513	508	975	1,520	1,213	518	512	958			
Households	524	320	135	132	367	519	318	136	134	362			
DEBT INSTRUMENTS other than HFT	2,756	2,078	860	847	1,697	2,734	2,058	880	868	1,670			
Loan commitments given	61	45	0	0	22	69	53	0	0	21			

⁽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.