



Spring 2020 EU-wide Transparency Exercise

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

Spring 2020 EU-wide Transparency Exercise

Key Metrics

BPER Banca S.p.A.

(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	4,542	4,829	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	3,898	4,155	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	4,694	4,981	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	4,051	4,307	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	5,585	5,840	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	4,942	5,166	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	34,655	34,721	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	34,566	34,579	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	13.10%	13.91%	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	11.28%	12.01%	(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	13.55%	14.35%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11.72%	12.45%	(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	16.12%	16.82%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.30%	14.94%	(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	83,549	82,012	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	5.62%	6.07%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

Spring 2020 EU-wide Transparency Exercise

Leverage ratio

BPER Banca S.p.A.

(mln EUR, %)		As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	4,694	4,981	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	4,051	4,307	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	83,549	82,012	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	83,562	81,994	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.6%	6.1%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.8%	5.3%	C 47.00 (r330,c010)	

Spring 2020 EU-wide Transparency Exercise

Capital

BPER Banca S.p.A.

		(min EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	5,585	5,840	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 adjustments)	4,542	4,829	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,522	2,545	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	1,606	1,742	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-152	-152	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	688	786	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	27	9	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-8	-7	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-627	-678	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 CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-78	-26	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	-49	-58	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	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of 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	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	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	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	0	0	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
	A.1.18	(-) Amount exceeding the 17.65% threshold	-30	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-2	-6	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	643	674	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	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	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	643	674	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)	153	152	C 01.00 (r530,c010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	153	152	C 01.00 (r540,c010) + C 01.00 (r670,c010)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	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	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)	4,694	4,981	C 01.00 (r015,c010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	891	859	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	818	785	C 01.00 (r760,c010) + C 01.00 (r890,c010)	-	
A.4.2	Other Tier 2 Capital components and deductions	73	73	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	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	34,655	34,721	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	89	142	C 05.01 (r010,c040)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.10%	13.91%	CA3 {1}	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.55%	14.35%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	16.12%	16.82%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	3,898	4,155	[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)	11.28%	12.01%	[D]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	643	674	C 05.01 (r440,c010)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c030)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	89	142	C 05.01 (r440,c040)	-

(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

Spring 2020 EU-wide Transparency Exercise

Overview of Risk exposure amounts

BPER Banca S.p.A.

(mln EUR, %)	RWAs		COREP CODE
	As of 30/09/2019	As of 31/12/2019	
Credit risk (excluding CCR and Securitisations)	29,633	29,644	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, c010)]
Of which the standardised approach	17,548	17,431	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	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	10,833	10,725	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	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	183	157	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 (R460, c010)]
Credit valuation adjustment - CVA	70	81	C 02.00 (R640, c010)
Settlement risk	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	161	156	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	514	616	C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	514	616	C 02.00 (R530, c010)
Of which IMA	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	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+C 02.00_910_010
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	4,059	4,033	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	4,059	4,033	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	36	33	C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	34,655	34,721	

Spring 2020 EU-wide Transparency Exercise

P&L
BPER Banca S.p.A.

(mln EUR)	As of 30/09/2019	As of 31/12/2019
Interest income	1,058	1,420
Of which debt securities income	168	221
Of which loans and advances income	884	1,196
Interest expenses	197	257
(Of which deposits expenses)	117	153
(Of which debt securities issued expenses)	70	95
(Expenses on share capital repayable on demand)	0	0
Dividend income	14	14
Net Fee and commission income	656	932
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	108	116
Gains or (-) losses on financial assets and liabilities held for trading, net	-25	2
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-6	-1
Gains or (-) losses from hedge accounting, net	-4	-2
Exchange differences [gain or (-) loss], net	2	-2
Net other operating income /(expenses)	136	190
TOTAL OPERATING INCOME, NET	1,742	2,413
(Administrative expenses)	1,121	1,700
(Depreciation)	107	152
Modification gains or (-) losses, net	-2	-3
(Provisions or (-) reversal of provisions)	9	12
(Commitments and guarantees given)	-7	-9
(Other provisions)	16	21
Of which pending legal issues and tax litigation ¹		31
Of which restructuring ¹		0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	307	446
(Financial assets at fair value through other comprehensive income)	-1	-1
(Financial assets at amortised cost)	308	448
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	3	42
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	354	343
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	12	16
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	558	417
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	538	394
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	538	394
Of which attributable to owners of the parent	523	380

⁽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."

Spring 2020 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

BPER Banca S.p.A.

(mln EUR)		As of 30/09/2019				As of 31/12/2019				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	3,008				2,046				IAS 1.54 (i)	
Financial assets held for trading	328	107	205	17	270	104	152	15	IFRS 7.8(a)(ii); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	689	261	99	330	719	251	99	368	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	132	0	132	0	131	0	130	1	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	6,911	6,176	490	246	6,556	5,825	488	244	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	64,447				64,062				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	65	0	65	0	82	0	82	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				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	5,114				5,167					
TOTAL ASSETS	80,695				79,033				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"

(mln EUR)		As of 30/09/2019						As of 31/12/2019						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	6,374	315	0	-4	-1	0	6,031	304	0	-3	-1	0	Annex V. Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	10,749	0	0	-6	0	0	11,312	0	0	-5	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	46,080	4,646	6,515	-83	-128	-3,328	45,254	4,672	6,119	-65	-101	-3,123	Annex V. Part 1.32, 44(a)

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

Spring 2020 EU-wide Transparency Exercise

Breakdown of liabilities

BPER Banca S.p.A.

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 30/09/2019	As of 31/12/2019	
Financial liabilities held for trading	247	166	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	70,520	70,135	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	420	294	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	752	867	IAS 37.10; IAS 1.54(l)
Tax liabilities	89	76	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	3,235	2,070	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	134	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	75,263	73,742	IAS 1.9(b);IG 6

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

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 30/09/2019	As of 31/12/2019	
Derivatives		666	460	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	1	0	Annex V.Part 1.31
Deposits	Central banks	9,557	9,542	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,313	1,415	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,197	1,291	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	2,795	2,668	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	205	159	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	6,201	6,256	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	3,031	3,251	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	12,918	12,712	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	12,537	12,487	ECB/2013/33 Annex 2.Part 2.9.1
	Households	31,855	31,978	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	28,572	29,271	Annex V.Part 1.42(f), 44(c)
Debt securities issued		5,476	5,126	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,064	761	Annex V.Part 1.37
Other financial liabilities		406	438	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		71,187	70,595	



Spring 2020 EU-wide Transparency Exercise

Market Risk
BPER Banca S.p.A.

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
	As of 30/09/2019	As of 31/12/2019	As of 30/09/2019										As of 31/12/2019											
Traded Debt Instruments	380	491	0	0	0	0							0	0	0	0							0	0
Of which: General risk	301	395	0	0	0	0							0	0	0	0							0	0
Of which: Specific risk	39	38	0	0	0	0							0	0	0	0							0	0
Equities	108	112	0	0	0	0							0	0	0	0							0	0
Of which: General risk	39	53	0	0	0	0							0	0	0	0							0	0
Of which: Specific risk	41	54	0	0	0	0							0	0	0	0							0	0
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0							0	0
Commodities risk	24	13	0	0	0	0							0	0	0	0							0	0
Total	513	616	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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, %)									
Consolidated data	Central governments or central banks	13,921	16,461	1,778		13,033	15,589	1,963	
	Regional governments or local authorities	748	383	45		713	336	38	
	Public sector entities	520	339	229		542	331	218	
	Multilateral Development Banks	735	812	0		711	788	0	
	International Organisations	246	246	0		237	237	0	
	Institutions	10,818	6,797	2,370		10,873	6,531	2,410	
	Corporates	11,575	7,199	6,668		10,945	7,246	6,601	
	of which: SME	2,253	1,525	1,461		2,393	1,689	1,623	
	Retail	6,063	2,473	1,559		6,137	2,318	1,485	
	of which: SME	3,474	1,679	964		2,899	1,423	813	
	Secured by mortgages on immovable property	4,118	4,095	1,531		3,988	3,973	1,502	
	of which: SME	1,187	1,174	447		1,058	1,049	422	
	Exposures in default	1,998	996	1,079	730	1,663	910	1,036	466
	Items associated with particularly high risk	134	100	150		171	123	184	
	Covered bonds	2,721	2,720	584		2,776	2,775	578	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	561	547	547		578	557	557		
Equity	329	328	470		353	352	499		
Other exposures	958	958	719		534	534	516		
Standardised Total²	55,446	44,455	17,730	893	53,252	42,600	17,588	599	

⁽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 Securitisation position.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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, %)									
ITALY	Central governments or central banks	12,694	14,291	1,777		11,537	13,030	1,950	
	Regional governments or local authorities	592	227	45		568	190	38	
	Public sector entities	397	217	151		422	212	141	
	Multilateral Development Banks	735	812	0		711	788	0	
	International Organisations	22	22	0		21	21	0	
	Institutions	4,109	3,446	1,401		4,339	3,465	1,508	
	Corporates	9,350	5,850	5,320		8,689	5,744	5,194	
	of which: SME	1,950	1,288	1,225		2,071	1,430	1,365	
	Retail	6,057	2,467	1,555		6,128	2,310	1,480	
	of which: SME	3,470	1,676	962		2,893	1,417	810	
	Secured by mortgages on immovable property	4,112	4,090	1,529		3,981	3,967	1,499	
	of which: SME	1,187	1,174	447		1,058	1,049	422	
	Exposures in default	1,939	965	1,046	703	1,610	885	1,005	438
	Items associated with particularly high risk	134	100	150		171	123	184	
	Covered bonds	658	657	326		681	680	337	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	417	404	404		441	421	421		
Equity	304	303	445		323	322	470		
Other exposures	945	945	718		525	525	515		
Standardised Total²	55,446	44,455	17,730	893	53,252	42,600	17,588	599	

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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, %)									
FRANCE	Central governments or central banks	128	717	0		113	828	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	30	30	0		29	29	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,859	736	161		2,399	545	109	
	Corporates	255	188	188		247	181	181	
	of which: SME	199	132	132		214	151	151	
	Retail	0	0	0		0	0	0	
	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	
	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	578	578	58		585	585	58	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	4	4	4		3	3	3		
Equity	8	8	8		8	8	8		
Other exposures	0	0	0		0	0	0		
Standardised Total²	55,446	44,455	17,730	893	53,252	42,600	17,588	599	

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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, %)									
SPAIN	Central governments or central banks	854	877	0		1,041	1,064	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	261	89	33		176	81	36	
	Corporates	79	56	56		80	55	55	
	of which: SME	13	13	13		13	13	13	
	Retail	0	0	0		0	0	0	
	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	
	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	198	198	39		215	215	43	
	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	1	1	1		0	0	0		
Standardised Total²	55,446	44,455	17,730	893	53,252	42,600	17,588	599	

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

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

BPER Banca S.p.A.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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, %)									
NETHERLANDS	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	865	343	69		647	295	59	
	Corporates	324	174	174		334	184	184	
	of which: SME	18	18	18		25	25	25	
	Retail	0	0	0		0	0	0	
	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	
	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	254	254	25		271	271	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	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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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, %)									
GERMANY	Central governments or central banks	0	228	0		0	221	0	
	Regional governments or local authorities	156	156	0		145	145	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	673	297	59		673	351	70	
	Corporates	42	40	40		45	43	43	
	of which: SME	20	20	20		20	20	20	
	Retail	1	1	0		1	1	1	
	of which: SME	1	1	0		1	1	1	
	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	214	214	21		212	212	21	
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	

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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, %)									
UNITED KINGDOM	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	1,024	344	77		599	262	61	
	Corporates	355	183	183		362	192	184	
	of which: SME	43	43	43		43	43	43	
	Retail	0	0	0		0	0	0	
	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	
	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	103	103	10		102	102	10	
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	1	1	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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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, %)									
Country of Counterpart 7	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	
	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	
	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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

BPER Banca S.p.A.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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, %)									
Country of Counterpart 8	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	
	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	
	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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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, %)									
Country of Counterpart 9	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	
	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	
	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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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, %)									
Country of Counterpart 10	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	
	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	
	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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		IRB Approach										
		As of 30/09/2019					As of 31/12/2019					
		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			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
Consolidated data	(min EUR, %)											
	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	28,744	3,458	17,867	7,959	236	1,794	28,995	3,297	17,523	7,859	1,769
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	13,682	2,507	9,485	2,908	171	1,321	13,785	2,562	9,397	2,873	1,419
	Retail	21,785	1,509	20,177	2,874	219	772	22,053	1,618	20,412	2,866	835
	Retail - Secured on real estate property	13,727	838	13,716	1,820	154	346	13,811	895	13,801	1,787	392
	Retail - Secured on real estate property - Of Which: SME	2,759	488	2,750	470	41	216	2,799	512	2,791	464	243
	Retail - Secured on real estate property - Of Which: non-SME	10,967	349	10,965	1,350	113	130	11,012	382	11,011	1,324	149
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	8,059	671	6,462	1,054	65	426	8,241	724	6,611	1,078	443
	Retail - Other Retail - Of Which: SME	5,171	560	2,654	530	47	334	5,319	594	2,727	549	347
	Retail - Other Retail - Of Which: non-SME	2,888	111	3,808	524	18	91	2,922	130	3,883	529	96
Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets				1,252						1,489		
IRB Total ²				12,085						12,213		

(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 Securitisation position.

		IRB Approach										
		As of 30/09/2019					As of 31/12/2019					
		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			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
ITALY	(min EUR, %)											
	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	28,627	3,423	17,768	7,913	233	1,776	28,875	3,263	17,421	7,826	1,751
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	13,617	2,473	9,426	2,896	169	1,304	13,718	2,528	9,338	2,861	1,401
	Retail	21,727	1,506	20,127	2,862	219	771	21,992	1,615	20,361	2,854	834
	Retail - Secured on real estate property	13,679	836	13,672	1,810	154	346	13,763	892	13,757	1,778	391
	Retail - Secured on real estate property - Of Which: SME	2,759	488	2,749	470	41	216	2,799	512	2,790	464	243
	Retail - Secured on real estate property - Of Which: non-SME	10,921	348	10,923	1,340	113	130	10,964	381	10,967	1,314	148
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	8,048	670	6,455	1,052	65	425	8,230	723	6,604	1,077	443
	Retail - Other Retail - Of Which: SME	5,167	560	2,652	530	46	334	5,314	594	2,726	548	347
	Retail - Other Retail - Of Which: non-SME	2,881	111	3,803	522	18	91	2,915	129	3,878	528	96
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).

		IRB Approach										
		As of 30/09/2019					As of 31/12/2019					
		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			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
FRANCE	(min EUR, %)											
	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	4	0	1	1	0	0	4	0	2	1	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	3	0	2	1	0	0	2	0	3	1	0
	Retail - Secured on real estate property	2	0	2	1	0	0	2	0	2	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	1	0	0	2	0	2	1	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												

(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 Approach										
		As of 30/09/2019					As of 31/12/2019					
		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			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
SPAIN	(min EUR, %)											
	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	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	1	0	0	0	1	0	1	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	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												

(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 Approach										
		As of 30/09/2019					As of 31/12/2019					
		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			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
NETHERLANDS	(min EUR, %)											
	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	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	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												

(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).

Spring 2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

BPER Banca S.p.A.

As of 31/12/2019

(mln EUR)		Direct exposures													Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				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 [	Africa															
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more																
Total																
[0 - 3M [	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		20	20	0	0	0	0	0	20	0	0	0	0	0	0	
[5Y - 10Y [	53	53	0	0	0	0	24	29	0	0	0	0	0	0		
[10Y - more	164	164	0	0	0	0	82	82	0	0	0	0	0	0		
Total		237	237	0	0	106	131	0	0	0	0	0	0	0	13	

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

Spring 2020 EU-wide Transparency Exercise

Performing and non-performing exposures

BPER Banca S.p.A.

(mln EUR)	As of 30/09/2019							As of 31/12/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	On performing exposures ²		On non-performing exposures ³	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	
		Of which: defaulted	Of which: defaulted				Of which: defaulted			Of which: defaulted				
Debt securities (including at amortised cost and fair value)	17,737	0	0	0	10	0	0	17,941	0	0	0	10	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	8,170	0	0	0	3	0	0	8,294	0	0	0	3	0	0
Credit institutions	6,767	0	0	0	4	0	0	6,867	0	0	0	4	0	0
Other financial corporations	2,192	0	0	0	3	0	0	2,158	0	0	0	3	0	0
Non-financial corporations	608	0	0	0	1	0	0	622	0	0	0	1	0	0
Loans and advances (including at amortised cost and fair value)	59,789	369	6,548	6,548	211	3,334	2,798	57,550	289	6,119	6,119	166	3,123	2,565
Central banks	2,254	0	0	0	1	0	0	1,144	0	0	0	1	0	0
General governments	2,463	0	24	24	9	9	12	2,367	1	26	26	9	6	12
Credit institutions	1,473	0	0	0	3	0	0	1,182	0	0	0	4	0	0
Other financial corporations	3,830	15	318	318	12	162	107	3,809	0	250	250	7	133	94
Non-financial corporations	28,071	172	5,038	5,038	125	2,635	2,125	27,388	167	4,698	4,698	98	2,487	1,920
of which: small and medium-sized enterprises at amortised cost	16,791	124	4,050	4,050	78	2,115	1,779	16,647	97	4,008	4,008	62	2,157	1,661
Households	21,698	181	1,168	1,168	60	529	555	21,660	121	1,146	1,146	47	497	540
DEBT INSTRUMENTS other than HFT	77,526	369	6,548	6,548	221	3,334	2,798	75,491	289	6,119	6,119	176	3,123	2,565
OFF-BALANCE SHEET EXPOSURES	21,944		362	362	17	41	63	23,365		544	544	14	42	82

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

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

⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of 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.

Spring 2020 EU-wide Transparency Exercise

Forborne exposures

BPER Banca S.p.A.

	As of 30/09/2019					As of 31/12/2019				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mln EUR)										
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	2,915	2,172	912	894	1,825	2,515	1,819	727	714	1,642
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	1	1	0	0	1	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	209	187	92	91	101	163	142	62	61	85
Non-financial corporations	2,140	1,658	698	684	1,307	1,856	1,404	571	561	1,176
of which: small and medium-sized enterprises at amortised cost	1,625	1,269	519	509	1,062	1,477	1,131	452	445	989
Households	565	327	122	118	418	495	273	94	92	380
DEBT INSTRUMENTS other than HFT	2,915	2,172	912	894	1,825	2,515	1,819	727	714	1,642
Loan commitments given	50	37	0	0	3	56	44	0	0	11

⁽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.

Spring 2020 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 BPER Banca S.p.A.

(mln EUR)	As of 30/09/2019					As of 31/12/2019				
	Gross carrying amount		Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹		
		Of which: non-performing			Of which loans and advances subject to impairment				Of which: non-performing	
A Agriculture, forestry and fishing	889	103	889	46	0	897	102	897	49	0
B Mining and quarrying	51	21	51	8	0	49	20	49	11	0
C Manufacturing	8,095	786	8,093	476	1	7,854	765	7,854	447	0
D Electricity, gas, steam and air conditioning supply	757	62	757	32	0	691	54	691	33	0
E Water supply	353	23	353	12	0	354	23	354	15	0
F Construction	3,542	1,725	3,542	971	0	3,292	1,570	3,292	876	0
G Wholesale and retail trade	5,165	530	5,165	326	0	4,960	508	4,960	308	0
H Transport and storage	1,060	155	1,060	94	0	991	104	991	69	0
I Accommodation and food service activities	1,444	368	1,444	134	0	1,445	336	1,445	126	0
J Information and communication	347	37	347	21	0	334	35	334	20	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0
L Real estate activities	3,715	939	3,712	456	2	3,586	877	3,586	448	0
M Professional, scientific and technical activities	619	86	619	49	0	806	92	806	53	0
N Administrative and support service activities	1,155	90	1,155	59	0	1,122	104	1,122	58	0
O Public administration and defence, compulsory social security	7	0	7	0	0	7	0	7	0	0
P Education	33	6	33	3	0	31	6	31	3	0
Q Human health services and social work activities	415	41	415	43	0	398	40	398	42	0
R Arts, entertainment and recreation	180	30	180	13	0	184	30	184	13	0
S Other services	244	35	244	13	0	386	32	386	13	0
Loans and advances	28,071	5,038	28,067	2,757	3	27,388	4,698	27,388	2,585	0

(1) The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.