

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



Capital BPER Banca S.p.A.

		(min EUR. %)	As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
	A	(min Euk, %) OWN FUNDS	4,958	5,440	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)	4,498	4,504	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)	2,367	2,367	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	1,840	1,948	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	-14	-12	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	663	663	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 (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	193	188	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-14	-14	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-621	-613	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	0	-15	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	-39	-32	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) (v) 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
OWN FUNDS Transitional period	A.1.16	 Oeductible 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 exceding the 17.65% threshold	0	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	-50	-47	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	173	70	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 (+/-)	193	77	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	-20	-7	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)	29	33	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	37	36	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	-8	-3	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)	4,526	4,536	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	432	903	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	314	812	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	85	81	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	33	10	C 01.00 (r99,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	в	TOTAL RISK EXPOSURE AMOUNT	31,622	32,686	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.22%	13.78%	CA3 {1}	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.31%	13.88%	CA3 {3}	
	C.3	TOTAL CAPITAL RATIO (transitional period)	15.68%	16.64%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	4,325	4,434	[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)	13.68%	13.56%	[D.1]/[B-B.1]	
	ation based	on the formulae stated in column "COREP CODE"			I	

Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



Leverage ratio

BPER Banca S.p.A.

	(mln EUR, %)	As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	4,526	4,536	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	4,362	4,470	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	67,534	73,647	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
В.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	67,522	73,639	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.7%	6.2%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.5%	6.1%	C 47.00 (r330,c010)	



Risk exposure amounts

BPER Banca S.p.A.

(mln EUR)	As of 31/12/2016	as of 30/06/2017
Risk exposure amounts for credit risk	27,226	28,155
Risk exposure amount for securitisation and re-securitisations in the banking book	374	339
Risk exposure amount for contributions to the default fund of a CCP	2	2
Risk exposure amount Other credit risk	26,851	27,815
Risk exposure amount for position, foreign exchange and commodities (Market risk)	654	805
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	297	194
Risk exposure amount for operational risk	3,444	3,533
Other risk exposure amounts	0	0
Total Risk Exposure Amount	31,622	32,686

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



2017 EU-wide Transparency Exercise P&L BPER Banca S.p.A.

(min EUR)	As of 31/12/2016	As of 30/06/2017
Interest income	1,488	708
Of which debt securities income	203	108
Of which loans and advances income	1,235	577
Interest expenses	323	139
(Of which deposits expenses)	155	69
(Of which debt securities issued expenses)	152	62
(Expenses on share capital repayable on demand)	0	0
Dividend income	10	11
Net Fee and commission income	713	359
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	107	30
Gains or (-) losses on financial assets and liabilities held for trading, net	3	22
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	17	2
Gains or (-) losses from hedge accounting, net	0	0
Exchange differences [gain or (-) loss], net	-8	-4
Net other operating income /(expenses)	175	86
TOTAL OPERATING INCOME, NET	2,182	1,076
(Administrative expenses)	1,379	664
(Depreciation)	71	38
(Provisions or (-) reversal of provisions)	16	5
(Commitments and guarantees given)	-12	-6
(Other provisions)	29	12
Of which pending legal issues and tax litigation ¹	22	
Of which restructuring ¹	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	672	395
(Loans and receivables)	620	323
(Held to maturity investments, AFS assets and financial assets measured at cost)	52	72
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	47	3
(of which Goodwill)	33	0
Negative goodwill recognised in profit or loss	0	131
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	13	7
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	11	109
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	16	119
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	16	119
Of which attributable to owners of the parent	14	119

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

2017 EU-wide Transparency Exercise Market Risk

BPER Banca S.p.A.

S	Α					IM							IM									
As of 31/12/2016	As of 30/06/2017				As of 31	/12/2016						As of 30/06/2017										
TOTAL RISK TOTAL RISK			dum item)	STRESSED VaR (M item)	emorandum	DEFAUI MIGRATI	LT AND ON RISK						dum item)	STRESSED VaR (M item)	emorandum	DEFAUI MIGRATI	LT AND ON RISK					
EXPOSURE AMOUNT (min EUR)	EXPOSURE EXPOS AMOUNT AMOU	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)			LAST MEASURE	FLOOR		LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	AVAILABLE		LAST MEASURE	FLOOP		LASI	TOTAL RISK EXPOSURE AMOUNT
259	327	0	0	0	0							0	0	0	0							
202		0	0	0	0							0	0	0	0							
		0	0	0	0							0	0	0	0							
109	166	0	0	0	0							0	0	0	0							
	78	0	0	0	0							0	0	0	0							
55	79	0	0	0	0							0	0	0	0							
0	0	0	0	0	0							0	0	0	0							
377	19 F12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	31/12/2016 TOTAL RISK EXPOSURE AMOUNT	31/12/2016 30/06/2017 TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT 259 327 202 258 44 48 109 166 55 79 0 0 8 19	31/12/2016 30/06/2017 TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) 259 327 0 202 258 0 44 48 0 109 166 0 55 79 0 0 0 0 8 19 0	31/12/2016 30/06/2017 TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT WULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING AVS (VaRavg) PREVIOUS DAY (VaRt-1) 202 258 0 0 202 258 0 0 44 48 0 0 109 166 0 0 55 79 0 0 55 79 0 0 8 19 0 0	31/12/2016 30/06/2017 TOTAL RISK EXPOSURE AMOUNT TOTAL RISK TOTAL RISK AMOUNT WILTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) PREVIOUS PREVIOUS 60 WORKING DAYS (VaRavg) MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) 202 258 0 0 0 202 258 0 0 0 44 48 0 0 0 109 166 0 0 0 53 778 0 0 0 55 9 0 0 0 8 19 0 0 0	31/12/2016 30/06/2017 AS 07 31 TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) LATEST AVERAGE (SVaRavg) 259 327 0 0 0 202 258 0 0 0 0 44 48 0 0 0 0 109 166 0 0 0 0 53 78 0 0 0 0 55 9 0 0 0 0 8 19 0 0 0 0	31/12/2016 30/06/2017 Var (Memorandum item) STRESSED Var (Memorandum item) INCREM Item) TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (Varavy) MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (Varavy) LATEST AVERAGE (Vart-1) PREVIOUS 60 PREVIOUS 60 P	31/12/2016 30/06/2017 XR (Memorandum item) STRESSED VaR (Memorandum item) INCREMENTAL DEFAULT AND MIGRATION RISK CAPTRAL CHARGE TOTAL RISK AMOUNT TOTAL 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Credit Risk - Standardised Approach

BPER Banca S.p.A.

				Standardised Approach										
			As of 31	/12/2016			As of 30	/06/2017						
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions					
	Central governments or central banks	10.736	11.374	1.428		13.182	13.857	1.474						
	Regional governments or local authorities	865	192	38		659	220	44						
	Public sector entities	581	287	67		691	391	120						
	Multilateral Development Banks	735	763	0		753	793	0						
	International Organisations	50	50	ō		194	194	ō						
	Institutions	10.787	5.823	2.045		12.228	6,706	2,498						
	Corporates	8,043	5,639	5,112		8,665	5,909	5,482						
	of which: SME	1,882	1,280	1,205		1,896	1,275	1,199						
	Retail	1,247	673	407		1,745	940	572						
	of which: SME	973	548	313		1.228	745	426						
Consolidated data	Secured by mortgages on immovable property	1,169	1,161	486		1,948	1,940	781						
	of which: SME	561	558	230		764	761	308						
	Exposures in default	1,960	1,180	1,387	709	2,016	1,143	1,336	783					
	Items associated with particularly high risk	49	46	69		51	48	72						
	Covered bonds	1,152	1,152	173		1,526	1,526	364						
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0						
	Collective investments undertakings (CIU)	312	312	312		258	255	255						
	Eauity	618	618	852		607	607	839						
	Securitisation	197	196	374		190	90	339						
	Other exposures	370	370	345		540	546	456						
	Standardised Total	38,872	29,838	13,094	811	45,253	35,166	14,631	895					

		Standardised Approach										
			As of 31	/12/2016			As of 30	/06/2017				
		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			
	(min EUR, %)											
	Central governments or central banks	0	0	0		11,823	12,501	1,470				
	Regional governments or local authorities	0	0	0		659	220	44				
	Public sector entities	0	0	0		511	210	93				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	0	0	0		5,661	3,246	1,624				
	Corporates	0	0	0		6,990	4,473	4,046				
	of which: SME	0	0	0		1,863	1,243	1,169				
	Retail	0	0	0		1,742	939	570				
	of which: SME	0	0	0		1,228	745	426				
ITALY	Secured by mortgages on immovable property of which: SME	0	0	0		1,942	1,934	778				
		0	0	0		763	760	308				
	Exposures in default	0	0	0	0	1,913	1,093	1,280	550			
	Items associated with particularly high risk	0	0	0		51	47	71				
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		444	444	221				
		-	°	0								
	Collective investments undertakings (CIU) Equity	0	0	0		185 541	183 541	183 772				
	Equity Securitisation	U	0	0		541	541	112				
	Securitisation Other exposures	0	0	0		539	546	456				
		U	0	0		539	546	456	(24			
	Standardised Total ² nosure value, is reported before taking into account any effect due to credit conversion factors or credit it				0				631			

¹⁰ Original exposure, unlike Exposse values, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.e., substitution effects).
¹⁰ Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

					Standardise	ed Approach			
		As of 31/12/2016 As of 30/06/2017							
		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
	(min EUR, %)			<u>^</u>		705	705	0	
	Central governments or central banks Regional governments or local authorities	0	0	0		/05	/05	0	
	Public sector entities	0	0	0		88	88	0	
	Multilateral Development Banks	0	0	0		00	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	ő	0		1.861	512	109	
	Corporates	0	0	0		204	201	201	
	of which: SME	0	ō	ō		16	16	16	
	Retail	0	0	0		0	0	0	
	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	0	0	0		233	233	28	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		3	3	3	
	Equity	0	0	0		10	10	10	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				<u>ہ</u>				0

Standardised Total^{*}
⁽²⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

		Standardised Approach										
			As of 31	/12/2016			As of 30	/06/2017				
	(min EUR. %)	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			
	(min EUR, %) Central governments or central banks	0	0	0		59	59	0				
	Regional governments or local authorities	ő	ů 0	0		0	0	ő				
	Public sector entities	ő	ő	0		0	ő	0				
	Multilateral Development Banks	0	ō	0		0	ō	0				
	International Organisations	ō	ō	ō		0	ō	ō				
	Institutions	0	0	0		1.133	551	118				
	Corporates	0	0	0		290	174	174				
	of which: SME	0	0	0		11	11	11				
	Retail	0	0	0		1	1	0				
	of which: SME	0	0	0		0	0	0				
UNITED KINGDOM	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			
1	Items associated with particularly high risk	0	0	0		1	1	1				
1	Covered bonds	0	0	0		0	0	0				
1	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
1	Collective investments undertakings (CIU)	0	0	0		0	0	0				
1	Equity	0	0	0		3	3	3				
1	Securitisation											
1	Other exposures	0	0	0		0	0	0				
	Standardised Total ²				0				0			

Steintartinster 10 of
 Original exposure, unlike Exposure salue, 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 does not include Securistization exposures



Credit Risk - Standardised Approach

BPER Banca S.p.A.

					Standardise	d Approach			
		As of 31/12/2016 As of 30/06/2017							
		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
	(min EUR, %)								
	Central governments or central banks	0	0	0		374	374	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		360	331	66	
	Corporates	0	0	0		334	331	331	
	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	
UNITED STATES	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	2	0	0	2
	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		9	9	9	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				2

Orginal exposure, utile Exposure velocities for early into account any effect due to creat conversion factors or creat risk mitigation techniques (e.g. substitution effects).
 ⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

					Standardise	d Approach				
		As of 31/12/2016 As of 30/06/2017								
		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	
	(min EUR, %)									
	Central governments or central banks	0	0	0		0	0	0		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	0	0	0		577	247	49		
	Corporates	0	0	0		292	242	242		
	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		
NETHERLANDS	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		134	134	13		
	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		15	15	15		
	Securitisation									
	Other exposures	0	0	0		0	0	0		
	Standardised Total ²				0				0	

Standardigest lotat
 Original exposure, unike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 Catal value adjustments and provisions per country of counterparty does not include Securistiaation exposures

					Standardise	ed Approach							
			As of 31,	/12/2016			As of 30/06/2017 II Exposure Value ¹ Kisk exposure amount Value adjustne provisi 8 78 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹			Value adjustments an provisions ²				
	(min EUR, %) Central governments or central banks												
	Central governments or central banks Regional governments or local authorities	0	0	0		78	78						
	Public sector entities	0	0	0			0	-					
	Multilateral Development Banks	0	0	0			0						
	International Organisations	0	0	0			0						
	Institutions	0	0	0		455							
	Corporates	0	ő	0		68							
	of which: SME	0	0	0		0	0						
	Retail	0	0	ō		0	0	0					
	of which: SME	0	0	0		0	0	0					
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	0	0	0		175	175	18					
	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		6	6	6					
	Securitisation												
	Other exposures	0	0	0		0	0	0					
	Standardised Total ²				0				0				

Standardised Total ¹⁰ Drighal exosure, 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 does not include Securistisation exposures

					Standardis	ed Approach			
			As of 31	/12/2016			As of 30	/06/2017	
	(min EUR. %)	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 a provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	i i
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	i i
	International Organisations	0	0	0		0	0	0	l .
	Institutions	0	0	0		0	0	0	
	Corporates of which: SME	0	0	0		0	0	0	i i
	Retail	0	0	0		0	0	0	l .
C	of which: SME	0	0	0		0	0	0	l .
Country of	Secured by mortgages on immovable property	0	0	0		0	0	0	i i
Counterpart 7	of which: SME	ő	ő	ő		0	ő	0	l .
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	ō	0		ō	ō	0	í -
	Covered bonds	0	0	0		0	0	0	l .
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	i i
	Collective investments undertakings (CIU)	0	0	0		0	0	0	i i
	Equity	0	0	0		0	0	0	l I
	Securitisation						((1
	Other exposures	0	0	0		0	0	0	
	Standardised Total ² ure value, is reported before taking into account any effect due to credit conversion factors or credit				0				0

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Credit Risk - Standardised Approach

BPER Banca S.p.A.

					Standardise	d Approach						
		Original Exposure Exposure Value ¹ Risk exposure adjustments and provisions ² Original Exposure ¹ Exposure Value ¹ Risk exposure adjustment provisions ² 0 0 0 0 0 0 0										
					adjustments and				Value adjustments and provisions ²			
	(min EUR, %)											
	Central governments or central banks	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 8	Secured by mortgages on immovable property	0	0	0		0	0	0				
Counterpart o	of which: SME	0	0	0		0	0	0				
	Exposures in default	0	0	0	0	0	0	0	0			
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity	0	0	0		0	0	0				
	Securitisation											
	Other exposures	0	0	0		0	0	0				
	Standardised Total ²				0				0			

Didginal exposure, unlike Exposure unlike, is reported by
 the takin 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 does not include Securistication exposures

					Standardise	ed Approach			
			As of 31,	/12/2016			As of 30	/06/2017	
		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
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME Retail	0	0	0		0	0	0	
	of which: SME	U	0	0		U	0	0	
Country of	or which: SME Secured by mortgages on immovable property	0	0	0		U	0	0	
Counterpart 9	of which: SME	0	0	0		0	0	0	
counterpart 5	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	ő	ŏ		0	ő	ő	
	Collective investments undertakings (CIU)	0	ō	ō		0	0	ō	
	Equity	0	0	ō		0	0	ō	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Standardised 10/a1
 Original exposure, unilike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.e., substitution effects).
 Credit value adjustments and provisions per country of counterparty does not include Securistization exposures

					Standardise	ed Approach			
			As of 31,	/12/2016			As of 30	/06/2017	
		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
	(min EUR, %) Central governments or central banks		<u>^</u>	â		<u>^</u>		â	
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	ő	0	
	Institutions	0	0	ő		ő	ő	0	
	Corporates	ō	ō	ō		0	ō	ō	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 10	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Standardised Total ¹⁰ 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). ¹⁰ Total value adjustments and provisions per country of counterparty does not include Securistization exposures



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

							IRB Ap	proach					
				As of 31	12/2016					As of 30	/06/2017		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure1	Exposure	Risk expo	ure amount	Value adjustment and
	(min EUR, %)	Of which: defaulted Of whi								provisions			
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	31,405	0	20,345	9,753	0	2,777	31,368	6,186	20,289	9,331	1,175	2,873
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	16.508	0	11.858	3.986	0	2.149	16.214	4.753	11.682	3.734	868	2.255
	Retail	21.430	0	19.144	3.334	0	1.632	21.689	2.925	19.450	3.141	757	1.646
	Retail - Secured on real estate property	11.929	0	11.914	1.826	0	529	12.240	1.408	12.224	1.707	387	566
	Retail - Secured on real estate property - Of Which: SME	3,245	0	3,234	566	0	307	3,238	930	3,225	533	139	344
Consolidated data	Retail - Secured on real estate property - Of Which: non-	8,684	0	8,680	1,259	0	222	9,002	479	8,999	1,174	249	222
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	9.501	0	7.230	1.508	0	1.103	9.448	1.516	7.226	1.434	370	1.080
	Retail - Other Retail - Of Which: SME	6.492	0	3.769	897	0	899	6.259	1.284	3.652	839	301	889
	Retail - Other Retail - Of Which: non-SME	3.009	0	3.461	611	0	204	3.189	232	3.573	595	69	191
	Equity	0	0	0	0	0		0	0	0	0	0	
	Securitisation	0		0	0		0	0		0	0		0
	Other non credit-obligation assets				1,044						1,050		4
al exposure, unlike Exposure value, is repo	IRB Total				14,130						13.522		

							IRB Ap	proach					
				As of 31,	12/2016					As of 30,	06/2017		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)	Of which: Of which: <t< th=""><th>and provisions</th><th></th><th>Of which: defaulted</th><th>Value¹</th><th></th><th>Of which: defaulted</th><th>and provisions</th></t<>					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	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	31.230	6.145	20.158	9.211	1.164	2.849
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	16,181	4,723	11,649	3,725	860	2,235
	Retail	0	0	0	0	0	0	21,651	2,922	19,415	3,132	756	1,644
	Retail - Secured on real estate property	0	0	0	0	0	0	12.210	1.407	12.195	1.699	386	565
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	3.237	929	3.225	533	139	344
ITALY	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	8,973	477	8,970	1,166	248	221
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	9,441	1,516	7,220	1,433	370	1,079
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	6,259	1,284	3,652	839	301	886
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	3,182	231	3,568	594	68	193
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												1
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31,	/12/2016					As of 30	/06/2017		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustment
	(min 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	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	2	0	2	1	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	2	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	2	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	1	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	U
	Equity	0	0	0	0	0	0	1	0	0	0	0	0
	Securitisation	U	0	U	0	U	0	0	U	0	U	0	
	Other non credit-obligation assets												
	IRB Total			1									

							IRB Ap	proach					
				As of 31,	12/2016					As of 30/	06/2017		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(min 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	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	6	6	6	2	2	5
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	6	6	6	2	2	5
	Retail	0	0	0	0	0	0	6	0	6	1	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	6	0	6	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	5	0	5	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												1
	Other non credit-obligation assets												4
al exposure, unlike Exposure value, is report	IRB Total												



Credit Risk - IRB Approach

BPER	Banca	S.p.A.	

							IRB Ap	proach					
				As of 31	12/2016					As of 30,	06/2017		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(min 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	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	3	0	3	1	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	2	0	3	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	2	0	3	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31	12/2016					As of 30,	06/2017		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min 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	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total rted before taking into account any effect due to credit conversion factors or credit risk mitigation												

							IRB Ap	proach					
				As of 31,	12/2016					As of 30,	06/2017		
		Original	Exposure ¹	- Exposure		Risk exposure amount		Original Exposure ¹		Exposure	Risk expo	sure amount	Value adjustment
	(min 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	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	2	0	3	1	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	2	0	2	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	2	0	2	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
2	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
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	U	U	0	U	0	0	0	U	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2016					As of 30/	06/2017		
		Original Exposure ¹ Exposure Value ¹		Risk exposure amount		Value adjustments	Original Exposure ¹		Exposure	Risk exposure amount		Value adjustment	
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualitying Revolving Retail - Other Retail	0	U	0	0	0	0	U	0	0	U	0	0
	Retail - Other Retail - Of Which: SME	0	U	0	0	0	0	U	0	0	U	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
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												



Credit Risk - IRB Approach

BPER	Banca	S.p.A.	

							IRB Ap	proach					
				As of 31,	12/2016					As of 30,	06/2017		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	ure amount	Value adjustments
	(min 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	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
, ,	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31,	/12/2016					As of 30	06/2017		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments	Original I	Exposure1	Exposure Value ¹	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	and provisions		Of which: defaulted	value ⁻		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												<u>(</u>
	IRB Total												

							IRB Ap	proach					
				As of 31,	12/2016					As of 30	06/2017		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expo	ure amount	Value adjustments
	(min 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	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
s	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Securitisation	U	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

Sovereign Exposure

BPER Banca S.p.A.

Cauchy / Agene Description Concerner (1 - 1 - 1) Concerner (1 - 1) Concerne(1 - 1) <th< th=""><th>(min EUR)</th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th>As of 31</th><th>/12/2016</th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th></th<>	(min EUR)									As of 31	/12/2016								
Control Control <t< th=""><th></th><th></th><th></th><th></th><th>Memo: brea</th><th>akdown by acc</th><th>ounting portf</th><th>olio</th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th></t<>					Memo: brea	akdown by acc	ounting portf	olio											
Image: Second	Country / Region	Financial a	ssets: Carrying	g Amount							Available-for-			Loans and					
Notifie 0.0 0.0 Biolari 0.0 0.0 Biolaria 0.0 0.0 Carla 0.0 0.0 Domania 0.0 0.0 Biolaria 0.0 0.0 Grand 0.0 0.0 Grand 0.0 0.0 Biolaria 0.0 0.0 <th></th> <th></th> <th>loans and</th> <th>debt</th> <th>trading</th> <th>Loans and</th> <th>Debt</th> <th></th> <th>Loans and</th> <th>Debt</th> <th>sale³</th> <th>Loans and</th> <th>Debt</th> <th>Receivables⁴</th> <th>Loans and</th> <th>Debt</th> <th></th> <th>Loans and</th> <th>of which: Debt securities</th>			loans and	debt	trading	Loans and	Debt		Loans and	Debt	sale ³	Loans and	Debt	Receivables ⁴	Loans and	Debt		Loans and	of which: Debt securities
NetworkNetworkBoard0.00.0Condr0.00.0Condr0.00.0Condr0.00.0Condr0.00.0Condr0.00.0Sana0.00.0Condr0.	TOTAL - ALL COUNTRIES	0.0	0.0	0.0	268.8	0.0	268.8	12.1	0.0	12.1	4,908.3	0.0	4,908.3	2,082.1	2,080.3	1.8	1,358.2	0.0	1,358.2
NameNo.No.No.ContractorNo.No.	Austria	0.0	0.0	0.0															
NotesNotesNotesConstructionNotesNotesConstructionNotesNotesConstructionNotesNotesConstructionNotesNotesConstructionNotesNotesConstructionNotesNotesConstructionNotesNotesConstructionNotesNotesConstructionNotesNotesConstructionNotesNotesConstructionNotesNotesConstructionNotesNotesConstructionNotesNotesConstructionNotesNotesConstructionNotesNotesConstructionNotesNotesConstructionNotes																			
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	Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East 0.0 0.0 0.0																			
Latin America and the Caribbean 0.0 0.0 0.0	Latin America and the Caribbean																		
Africa 0.0 0.0 0.0																			
Others 0.0 0.0 0.0																			

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

teacians: Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Other CEF and FEA: Albrainia Rovaia and Herromonia. FYR Janordona. FYR Janordona. Montranovan. Sorhia and Traiwu Middle East: Eshaman, Dilokud, Ikrai, Ikou, Janordo, Ikawa, Ikuanan, Janor, Quata, Suda Araba, Sudan. Syria, United Arab Eminates and Yemen. Lath America: Argentina. Belee, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Hait, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paneguay, Peru, St. Ktts and Nevis, St. Lucia, St. Vincent and the Grenadnes, Suriname, Trinidad and Tobaço, Uruguay, Venceusta. Haria: Algensi, Brazil, Moncoco, Suda Mitrica and Tunisa.

(1) Includes "Trading financial assets" portfolio for banks reporting under GAAP

Includes: Treasure intersion assess, puritoro for Datate regioning under SMAP
 Includes: Thoration non-derivative financial assess measured at fair value to though profit or loss" portfolio for banks reporting under GAAP
 Includes: Thoration derivative financial assess measured at fair value to equity" portfolio for banks reporting under GAAP
 Includes: Thoration derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP
 Includes: Thoration derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP
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EBA MANDE

Sovereign Exposure

BPER Banca S.p.A.

(min EUR)									As of 30	/06/2017								
(nin coty)				Momorbroo	kdown by acc	ounting post			1.5 01 50	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,								
	Financial as	sets: Carrying	Amount	Mento: Drea	ikdowii by acci	building porci	1											
Country / Region				Held for trading ¹			Designated at fair value			Available-for-			Loans and			Held-to- maturity		
		of which: loans and advances	of which: debt securities		of which: Loans and advances	of which: Debt securities	through profit or loss ²	of which: Loans and advances	of which: Debt securities	sale ³	of which: Loans and advances	of which: Debt securities	Receivables ⁴	of which: Loans and advances	of which: Debt securities	investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	8,753.7	2,291.9	6,461.8	264.4	0.0	264.4	12.1	0.0	12.1	4,751.9	0.0	4,751.9	2,293.7	2,291.9	1.8	1,431.6	0.0	1,431.6
Austria	10.6	0.0	10.6							-			-			-		
Belgium	0.0	0.0	0.0															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	0.0	0.0	0.0															
France	180.9	0.0	180.9															
Germany	0.0	0.0	0.0															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	0.0	0.0	0.0															
Italy	7,833.2	2,287.6	5,545.7															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	193.7	0.0	193.7															
Malta	0.0	0.0	0.0															
Netherlands	0.0	0.0	0.0															
Poland	0.1	0.0	0.1															
Portugal	10.6	0.0	10.6															
Romania Slovakia	0.0	0.0	0.0															
	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain Sweden	8.8 0.0	0.0	8.8															
	0.0 36.8	0.0	0.0 36.8															
United Kingdom Iceland																		
Liceland Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	65.1	0.0	65.1															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	26.9	0.0	26.9															
U.S.	374.0	0.0	374.0															
Other advanced economies non EEA	0.0	0.0	0.0															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	8.6	0.0	8.6															
Latin America and the Caribbean	0.0	0.0	0.0															
Africa	4.4	4.4	0.0															
Others	0.0	0.0	0.0															
	Note:	. 0.0	5.0															

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

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 Includes: Thoration derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

ЕВА ВАНКИВ



Performing and non-performing exposures

BPER Banca S.p.A.

				As of 31/12/201	6						As of 30/06/201	7		
		Gross carryi	ng amount			impairment, changes in fair credit risk and	Collaterals and financial		Gross carry	ing amount			impairment, changes in fair credit risk and	Collaterals and financial
		Of which performing but past due >30	Of which nor	n-performing ¹	On performing exposures ²	On non- performing	guarantees received on non- performing exposures		Of which performing but past due >30	Of which nor	n-performing ¹	On performing exposures ²	On non- performing	guarantees received on non- performing exposures
(min EUR, %)		days and <=90 days		Of which: defaulted	exposures	exposures ³	Captobalido		days and <=90 days		Of which: defaulted	hich: exposures		exposures
Debt securities (including at amortised cost and fair value)	12,765	0	1	1	0	0	0	14,001	0	1	1	0	0	0
Central banks	24	0	0	0	0	0	0	22	0	0	0	0	0	0
General governments	6,281	0	0	0	0	0	0	6,197	0	0	0	0	0	0
Credit institutions	4,618	0	0	0	0	0	0	5,526	0	0	0	0	0	0
Other financial corporations	1,450	0	0	0	0	0	0	1,708	0	0	0	0	0	0
Non-financial corporations	393	0	1	1	0	0	0	548	0	1	1	0	0	0
Loans and advances(including at amortised cost and fair value)	51,627	480	11,173	11,173	184	4,976	5,332	55,590	373	11,031	11,031	196	5,173	4,996
Central banks	589	0	0	0	0	0	0	2,512	0	0	0	0	0	0
General governments	2,086	11	6	6	5	1	5	2,304	1	27	27	11	2	8
Credit institutions	702	3	0	0	0	0	0	986	6	0	0	0	0	0
Other financial corporations	2,890	1	343	343	5	201	110	3,208	4	320	320	7	183	96
Non-financial corporations	29,611	249	8,618	8,618	139	3,752	4,195	29,578	187	8,522	8,522	133	3,948	3,946
of which: small and medium-sized enterprises at amortised cost	19,398	218	7,312	7,312	83	3,307	3,576	19,315	163	7,157	7,157	74	3,392	3,363
Households	15,749	215	2,205	2,205	34	1,023	1,022	17,002	176	2,161	2,161	45	1,040	946
DEBT INSTRUMENTS other than HFT	64,392	480	11,174	11,174	184	4,976	5,332	69,591	373	11,032	11,032	196	5,173	4,996
OFF-BALANCE SHEET EXPOSURES	19,379		448	448	14	43	106	20,530		479	479	14	37	90

(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, subtille 29

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

(1) 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)



Forborne exposures

BPER Banca S.p.A.

			As of 31/12/2016			As of 30/06/2017 Accumulated impairment,						
		ng amount of ith forbearance	due to credit ris	npairment, langes in fair value sk and provisions vith forbearance	Collateral and financial quarantees		ng amount of vith forbearance	accumulated cl due to credit ri	npairment, hanges in fair value sk and provisions vith forbearance	Collateral and financial quarantees		
(min EUR, %)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		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)	3,606	2,694	730	714	2,518	3,639	2,743	820	808	2,431		
Central banks	0	0	0	0	0	0	0	0	0	0		
General governments	12	5	1	1	4	16	4	1	0	3		
Credit institutions	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	134	120	38	38	77	130	120	39	39	70		
Non-financial corporations	2,779	2,123	563	550	1,905	2,802	2,161	630	621	1,855		
of which: small and medium-sized enterprises at amortised cost	2,053	1,597	434	425	1,513	2,075	1,618	482	476	1,482		
Households	681	446	128	126	532	691	459	150	148	503		
DEBT INSTRUMENTS other than HFT	3,606	2,694	730	714	2,518	3,639	2,743	820	808	2,431		
Loan commitments given	128	60	0	0	1	116	59	0	0	1		

(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