



2017 EU-wide Transparency Exercise

Bank Name	Banco BPM S.p.A.
LEI Code	815600E4E6DCD2D25E30
Country Code	IT

Banco BPM S.p.A. was established on 1 January 2017 following the merger of the former Banco Popolare Società Cooperativa with former Banca Popolare di Milano S.C. a r.l. . In this respect, as set out by the Chapter 3 of Commission Implementing Regulation (EU) No 680/2014, only data as of 30 June 2017 are disclosed, based on implementing technical standards of FINREP/COREP reporting

2017 EU-wide Transparency Exercise

Capital

Banco BPM S.p.A.

		(mín EUR, %)	As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS		10,423	C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		8,594	C 01.00 (r020,d10)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		7,100	C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings		3,205	C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income		156	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves		1,872	C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR
	A.1.5	Funds for general banking risk		0	C 01.00 (r210,d10)	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	C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters		-16	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)		-2,052	C 01.00 (r300,d10) + C 01.00 (r340,d10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 34(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		-698	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-17	C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets		0	C 01.00 (r390,d10)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	C 01.00 (r430,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	C 01.00 (r440,d10)	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	C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) 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	C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 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	C 01.00 (r480,d10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.15	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	C 01.00 (r490,d10)	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		-1,366	C 01.00 (r500,d10)	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		-195	C 01.00 (r510,d10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	C 01.00 (r524,d10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other		0	C 01.00 (r529,d10)	-
	A.1.21	Transitional adjustments		578	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	C 01.00 (r220,d10)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)		-1	C 01.00 (r240,d10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)		578	C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		188	C 01.00 (r530,d10)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments		6	C 01.00 (r540,d10) + C 01.00 (r670,d10)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	C 01.00 (r720,d10)	
A.2.3	Other Additional Tier 1 Capital components and deductions		0	C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)		
A.2.4	Additional Tier 1 transitional adjustments		182	C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		8,782	C 01.00 (r015,d10)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		1,641	C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments		1,585	C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions		55	C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)		
A.4.3	Tier 2 transitional adjustments		1	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT		77,627	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included		513	C 05.01 (r010,d40)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)		11.07%	CA1 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)		11.31%	CA1 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)		13.43%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		8,016	[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))]	-
CET1 RATIO (%) Fully loaded¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)		10.40%	[D.1]/[B-B.1]	-

¹⁾ Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



2017 EU-wide Transparency Exercise

Leverage ratio

Banco BPM 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		8,782	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		8,022	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital		173,909	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital		173,469	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital		5.1%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital		4.6%	C 47.00 (r330,c010)	



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Risk exposure amounts

Banco BPM S.p.A.

(mln EUR)	As of 31/12/2016	as of 30/06/2017
Risk exposure amounts for credit risk		68,662
Risk exposure amount for securitisation and re-securitisations in the banking book		60
Risk exposure amount for contributions to the default fund of a CCP		10
Risk exposure amount Other credit risk		68,591
Risk exposure amount for position, foreign exchange and commodities (Market risk)		3,133
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹		0
Risk exposure amount for Credit Valuation Adjustment		297
Risk exposure amount for operational risk		5,534
Other risk exposure amounts		0
Total Risk Exposure Amount		77,627

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

2017 EU-wide Transparency Exercise

P&L

Banco BPM S.p.A.

(mln EUR)	As of 31/12/2016	As of 30/06/2017
Interest income		1,506
Of which debt securities income		306
Of which loans and advances income		1,068
Interest expenses		519
(Of which deposits expenses)		83
(Of which debt securities issued expenses)		358
(Expenses on share capital repayable on demand)		0
Dividend income		45
Net Fee and commission income		1,094
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		-59
Gains or (-) losses on financial assets and liabilities held for trading, net		58
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net		29
Gains or (-) losses from hedge accounting, net		-1
Exchange differences [gain or (-) loss], net		-61
Net other operating income /(expenses)		226
TOTAL OPERATING INCOME, NET		2,318
(Administrative expenses)		1,558
(Depreciation)		119
(Provisions or (-) reversal of provisions)		-6
(Commitments and guarantees given)		-12
(Other provisions)		6
Of which pending legal issues and tax litigation ¹		
Of which restructuring ¹		
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		569
(Loans and receivables)		489
(Held to maturity investments, AFS assets and financial assets measured at cost)		80
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)		4
(of which Goodwill)		0
Negative goodwill recognised in profit or loss		3,076
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates		90
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations		0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS		3,242
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS		3,198
Profit or (-) loss after tax from discontinued operations		0
PROFIT OR (-) LOSS FOR THE YEAR		3,198
Of which attributable to owners of the parent		3,205

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

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banco BPM S.p.A.

		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	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks					33,834	34,936	3,813	
	Regional governments or local authorities					785	356	71	
	Public sector entities					1,364	924	403	
	Multilateral Development Banks					44	110	0	
	International Organisations					0	0	0	
	Institutions					32,499	14,222	6,305	
	Corporates					33,485	20,094	18,584	
	of which: SME					17,094	11,566	11,311	
	Retail					9,719	6,270	4,121	
	of which: SME					6,386	3,450	2,006	
	Secured by mortgages on immovable property					10,195	10,169	3,687	
	of which: SME					1,171	1,159	482	
	Exposures in default					12,147	5,758	6,831	5,789
	Items associated with particularly high risk					10	10	15	
	Covered bonds					108	108	27	
	Claims on institutions and corporates with a ST credit assessment					0	0	0	
	Collective investments undertakings (CIU)					1,827	1,028	1,028	
Equity					1,459	1,459	1,942		
Securitisation					146	70	56		
Other exposures					4,538	4,538	3,537		
Standardised Total					142,162	100,053	50,419	6,005	

⁽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).

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Credit Risk - IRB Approach

Banco BPM S.p.A.

		IRB Approach										
		As of 31/12/2016				As of 30/06/2017						
		Original Exposure ¹	Of which: defaulted	Exposure Value ¹	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure ¹	Of which: defaulted	Exposure Value ¹	Risk exposure amount	Of which: defaulted
(min EUR, %)												
Consolidated data	Central banks and central governments						0		0	0		0
	Institutions						0		0	0		0
	Corporates						64,556		39,284	11,975		6,290
	Corporates - Of Which: Specialised Lending						0		0	0		0
	Corporates - Of Which: SME						37,883		27,080	6,778		5,747
	Retail						36,670		36,066	6,253		1,813
	Retail - Secured on real estate property						19,100		19,091	2,931		785
	Retail - Secured on real estate property - Of Which: SME						3,053		3,045	641		142
	Retail - Secured on real estate property - Of Which: non-SME						16,048		16,046	2,290		644
	Retail - Qualifying Revolving						762		762	176		6
	Retail - Other Retail						16,808		16,213	3,146		1,021
	Retail - Other Retail - Of Which: SME						13,795		13,219	2,571		672
	Retail - Other Retail - Of Which: non-SME						3,013		2,994	575		349
	Equity									0		
	Securitisation						9		9	5		0
Other non credit-obligation assets									0			
IRB Total									18,232			

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).

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Sovereign Exposure

Banco BPM S.p.A.

(min EUR)

		As of 31/12/2016															
Country / Region	Financial assets: Carrying Amount		Memo: breakdown by accounting portfolio														
	of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES																	

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 Settlements.

¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP
²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP
³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP
⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2017 EU-wide Transparency Exercise

Sovereign Exposure

Banco BPM S.p.A.

(mln EUR)

		As of 30/06/2017																
Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
	of which: loans and advances	of which: debt securities	Held for trading ⁽¹⁾	Designated at fair value through profit or loss ⁽²⁾			Available-for-sale ⁽³⁾	Loans and Receivables ⁽⁴⁾			Held-to-maturity investments							
				of which: Loans and advances	of which: Debt securities	of which: Loans and advances		of which: Debt securities	of which: Loans and advances	of which: Debt securities	of which: Loans and advances	of which: Debt securities						
TOTAL - ALL COUNTRIES	30,207.0	1,559.3	28,647.7	1,409.3	0.0	1,409.3	0.0	0.0	0.0	15,768.7	0.0	15,768.7	1,559.3	1,559.3	0.0	11,469.7	0.0	11,469.7

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 Settlements.

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

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

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

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

2017 EU-wide Transparency Exercise

Performing and non-performing exposures

Banco BPM S.p.A.

	As of 31/12/2016						As of 30/06/2017						
	Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		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		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	Of which: defaulted	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	Of which: defaulted	On performing exposures ²	On non-performing exposures ³		
(min EUR, %)													
Debt securities (including at amortised cost and fair value)							30,651	0	37	37	15	30	0
Central banks							0	0	0	0	0	0	0
General governments							27,238	0	0	0	0	0	0
Credit institutions							2,104	0	15	15	0	15	0
Other financial corporations							1,257	0	11	11	15	11	0
Non-financial corporations							52	0	10	10	0	3	0
Loans and advances (including at amortised cost and fair value)							128,287	1,003	27,996	27,996	380	13,693	12,126
Central banks							732	0	0	0	0	0	0
General governments							1,567	0	8	8	4	4	0
Credit institutions							3,621	0	2	2	3	2	0
Other financial corporations							14,475	30	766	766	25	469	202
Non-financial corporations							70,537	593	22,789	22,789	245	11,247	9,605
of which: small and medium-sized enterprises at amortised cost							22,907	184	5,317	5,317	81	2,598	2,154
Households							37,355	380	4,432	4,432	103	1,971	2,319
DEBT INSTRUMENTS other than HFT							158,938	1,003	28,033	28,033	395	13,723	12,126
OFF-BALANCE SHEET EXPOSURES							58,604		1,359	1,359	28	81	340

⁽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)

2017 EU-wide Transparency Exercise

Forborne exposures

Banco BPM S.p.A.

	As of 31/12/2016					As of 30/06/2017				
	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		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		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			
(min EUR, %)										
Debt securities (including at amortised cost and fair value)					0	0	0	0	0	0
Central banks					0	0	0	0	0	0
General governments					0	0	0	0	0	0
Credit institutions					0	0	0	0	0	0
Other financial corporations					0	0	0	0	0	0
Non-financial corporations					0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)					10,018	7,051	2,318	2,276	6,545	6,545
Central banks					0	0	0	0	0	0
General governments					10	0	0	0	3	3
Credit institutions					0	0	0	0	0	0
Other financial corporations					340	297	152	152	94	94
Non-financial corporations					8,117	6,201	2,060	2,033	5,064	5,064
of which: small and medium-sized enterprises at amortised cost					2,660	1,993	670	661	1,646	1,646
Households					1,552	553	106	91	1,385	1,385
DEBT INSTRUMENTS other than HFT					10,018	7,051	2,318	2,276	6,545	6,545
Loan commitments given					443	348	0	0	151	151

⁽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