

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

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.



Key Metrics

(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	6,986	6,613	7,139	7,451	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	6,753	6,380	7,139	7,451	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	7,138	6,764	7,289	7,602	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	6,905	6,530	7,289	7,602	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	8,695	8,526	9,071	9,387	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8,462	8,292	9,071	9,387	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	53,948	53,025	53,518	53,138	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	53,907	52,989	53,518	53,138	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	12.95%	12.47%	13.34%	14.02%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.53%	12.04%	13.34%	14.02%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.23%	12.76%	13.62%	14.31%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.81%	12.32%	13.62%	14.31%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	16.12%	16.08%	16.95%	17.66%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.70%	15.65%	16.95%	17.66%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	166,196	152,813	153,055	145,115	C 47.00 (r0300,c0010)	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	4.29%	4.43%	4.76%	5.24%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	7,138	6,764	7,289	7,602	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	6,905	6,530	7,289	7,602	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	166,196	152,813	153,055	145,115	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	166,155	152,771	153,055	145,115	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.29%	4.43%	4.76%	5.24%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.16%	4.27%	4.76%	5.24%	[A.2]/[B.2]	



2023 EU-wide Transparency Exercise Capital

							COREP CODE	REGULATION
		(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023		
	A	OWN FUNDS COMMON EQUITY TER 1 CARITAL (not of deductions and after applying	8,695	8,526	9,071	9,387	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	6,986	6,613	7,139	7,451	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3,310	3,328	3,328	3,331	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	3,742	3,627	3,838	4,110	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-227	-128	-103	-108	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	758	775	787	778	C 01.00 (r0200,c0010)	Articles 4(117) and 25(1) point (e) of CBR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	13	3	3	3	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-35	-24	-18	-11	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-340	-410	-409	-390	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	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	-461	-516	-187	-230	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(38), 38(1) point (() (i) and 99 to 91 of CRR; Articles 38(1) point (i) (ii), 34(1) point (ii) (ii), 34(1) point (ii) (iii), 34(1) point (iii) (iii) and 39(3) of CRR; Articles 38(1) point (i) (iii) and 39(3) of CRR; Articles 38(1) point (ii) (iv) and 153(4) of CRR; Articles 38(1) point (ii) (iv) and 153(4) of CRR; Articles 38(1) point (ii) (iv) and 153(4) of CRR; Articles 38(1) point (ii) (iv) and 153(4) of CRR; Articles 38(1) point (iii) (iiii) (iiii) (iii) (iiii) (iii) (iiii) (iiii) (iiii) (iiii) (iiii) (iiii) (iiii) (iiii) (
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment.	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of ORR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-55	-134	-9	0	C 01.00 (r0490,c0010)	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	0	0	C 01.00 (r0500,c0010)	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	-54	-132	-79	-17	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-7	-3	-3	-2	C 01.00 (r0513.c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
Transitional period	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (i) CRR
	A.1.19		0	0	0	0		Article 3 CRR
	_	(-) Additional deductions of CET1 Capital due to Article 3 CRR					C 01.00 (r0524,c0010)	Article 3 CHIX
	A.1.20	CET1 capital elements or deductions - other	109	-6	-9	-12	C 01.00 (r0529,c0010)	*
	A.1.21	Transitional adjustments	233	233	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	•
	A.1.21.1	Transitional adjustments due to grandfethered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	233	233	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	152	150	150	150	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	152	150	150	150	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3		0	0	0	0	C 01.00 (+0690,c0010) + C 01.00 (+0700,c0010) + C 01.00 (+0710,c0010) + C 01.00 (+0740,c0010) + C 01.00 (+0744,c0010) + C 01.00 (+0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,138	6,764	7,289	7,602	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,557	1,762	1,782	1,785	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,445	1,650	1,642	1,640	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		112	112	139	145	$ \begin{array}{c} \text{C 01.00 } ((9320, (0010) + \text{C 01.80} \\ ((9020, (0010) + \text{C 01.00 } ((9930, (0010) + \text{C } \\ (0020, (0010) + \text{C 01.00 } ((9950, (0010) + \text{C } \\ (0010, (00950, (0010) + \text{C 01.00 } ((9550, (0010) + \text{C } \\ (0010, (00950, (0010) + \text{C } \text{C 01.00 } ((9574, (0010) + \text{C } \\ (0010, (00974, (0010) + \text{C } \text{C 01.00 } ((9574, (0010) + \text{C } \\ (01.00 , (9678, (0010) + \text{C } \text{C 01.00 } ((9674, (0010) + \text{C } \\ (01.00 , (9678, (0010) + \text{C } \text{C 01.00 } ((9674, (0010) + \text{C } \\ (01.00 , (9678, (0010) + \text{C } \text{C } \\ (01.00 , (9678, (0010) + \text{C } \text{C } \\ (01.00 , (9678, (0010) + \text{C } \text{C } \\ (01.00 , (9678, (0010) + \text{C } \text{C } \\ (01.00 , (0010) + \text{C } \\ (01.00 , (00$	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00	
							(r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	53,948	53,025	53,518	53,138	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	41	36	0	0	C 05.01 (r0010,c0040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.95%	12.47%	13.34%	14.02%	CA3 (1)	•
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.23%	12.76%	13.62%	14.31%	CA3 (3)	•
CETT COMMAN	C.3	TOTAL CAPITAL RATIO (transitional period)	16.12%	16.08%	16.95%	17.66%	CA3 (5) [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-	•
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	6,753	6,380	7,139	7,451	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0),0))	•
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.53%	12.04%	13.34%	14.02%	[D.1]/[B-B.1]	•
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	233	233	0	0	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Piemo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	41	36	0	0	C 05.01 (r0440,c0040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eliable from a re- sert on the formulae stated in column "CORPF CORP" – places note that this might lead to differences to full						

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory recording. Therefore, any capital instruments that are not eliable from a recolatory coint of view at the recording data are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g., in their Pillar 3 disclosure



Overview of Risk exposure amounts

		RWAs			
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	46,191	45,158	46,059	45,775	C 02.00 (r00+0, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0280, s001) + C 08.01 (r0040, c0280, s001) + C 08.01 (r0040, c0280, s002) + C 08.01 (r0040, s0280, s002) + C 08.01 (r0040, s0280, s002) + C 08.
Of which the standardised approach	27,502	26,436	22,830	21,534	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	16,639	16,267	20,670	21,395	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	274	256	278	386	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0050, c0260, s002) + C 08.01 (r00500, c0260, s002) + C 08.01 (r00500, c0260, s002)
Credit valuation adjustment - CVA	106	73	69	58	C 02.00 (10640, c0010)
Settlement risk	0	0	0	0	C 02.00 (+0490, c0010)
Securitisation exposures in the banking book (after the cap)	153	156	157	227	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	907	798	956	697	C 02.00 (r0520, c0010)
Of which the standardised approach	907	798	956	697	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (9010, 0.060)*12.5+C 20.00 (90110,d+950)*12.5+M4V(C 24.00(+0010, d090),C 24.00(+0010,d0100),C 24.00(+0010,d010))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	6,301	5,983	5,983	5,983	C 02.00 (10590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (10600, c0010)
Of which standardised approach	6,301	5,983	5,983	5,983	C 02.00 (10610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	15	602	16	13	C 02.00 (10630, c0010) + C 02.00 (10690, c0010)
Total	53,948	53,025	53,518	53,138	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CVA)' and Securitisations') section.



2023 EU-wide Transparency Exercise P&L BPER Banca S.p.A.

(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	1,516	2,259	1,053	2,237
Of which debt securities income	152	213	88	184
Of which loans and advances income	1,270	1,994	857	1,817
Interest expenses	257	436	331	700
(Of which deposits expenses)	108	208	248	511
(Of which debt securities issued expenses)	92	149	51	116
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	19	22	2	25
Net Fee and commission income	1,403	1,922	497	983
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	64	80	27	47
Gains or (-) losses on financial assets and liabilities held for trading, net	-13	49	45	35
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	17	6	-10	-20
Gains or (-) losses from hedge accounting, net	2	-1	-3	-2
Exchange differences [gain or (-) loss], net	61	29	1	7
Net other operating income /(expenses)	182	549	101	168
TOTAL OPERATING INCOME, NET	2,995	4,480	1,382	2,780
(Administrative expenses)	1,942	2,920	684	1,376
(Cash contributions to resolution funds and deposit guarantee schemes)	169	172	70	49
(Depreciation)	153	215	56	113
Modification gains or (-) losses, net	-1	0	2	3
(Provisions or (-) reversal of provisions)	52	132	55	62
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	25	43	3	-11
(Other provisions)	27	89	53	73
Of which pending legal issues and tax litigation ¹	0	91	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	335	607	142	269
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	335	606	142	269
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	2	14	1	9
(of which Goodwill)	0	0	0	7
Negative goodwill recognised in profit or loss	1,171	948	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	16	20	12	17
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,527	1,388	388	921
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,482	1,474	299	720
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,482	1,474	299	720
Of which attributable to owners of the parent	1,466	1,449	291	705

Of which stributable to ownes of the parent.

Of which stributable to ownes of the parent.

Warformation available only as of end of the year

Parent Risk compliance banks zero in cell fluoreases or (i) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	22			As of 31	/12/2022			As of 31,	03/2023			As of 30	06/2023		
		Fa	ir value hierard	hy		Fa	ir value hierard	chy		Fa	ir value hierard	:hy		Fa	ir value hierard	:hy	
ASSETS:	Carrying amount	Level 1	Level 2	Carrying amount Level 2 Level 3		Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	26,823				15,345				17,175				9,528				IAS 1.54 (i)
Financial assets held for trading	645	116	520	8	707	106	594	8	716	110	599	7	723	104	615	4	IFRS 7.8(a)(i);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	878	292	44	542	875	296	47	532	913	289	68	556	859	288	65	506	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	2	0	2	0	2	0	2	0	2	0	2	0	2	0	2	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	8,279	7,409	376	494	7,963	6,892	530	541	7,646	6,636	470	540	7,264	6,241	481	542	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	113,902				113,964				112,296				111,580				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,767	0	1,767	0	1,809	0	1,809	0	1,688	0	1,688	0	1,651	0	1,651	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				1				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	10,892				11,638				10,702				11,482				
TOTAL ASSETS	163,189				152,303				151,139				143,092				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".

(min	EUR)			s of 30/09/20	22					As of 31	/12/2022					As of 31	/03/2023					As of 30	/06/2023			
		Gross carryi	ing amount ⁽²⁾		Accun	nulated impairn	nent ⁽²⁾	Gros	s carrying amo	ınt ⁽²⁾	Accum	ulated impairs	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accui	mulated impairr	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accun	nulated impairn	nent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		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	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	7,725	60	0	-3	0	0	7,362	60	0	-3	0	0	7,036	69	0	-3	0	0	6,614	106	0	-3	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	20,702	134	0	-8	-5	0	21,128	134	0	-8	-4	0	21,500	124	0	-8	-3	0	21,507	213	0	-7	-6	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	81,711	9,989	2,720	-176	-445	-1,736	81,262	10,535	1,950	-219	-482	-1,170	79,916	9,917	2,048	-209	-460	-1,238	79,222	9,929	1,824	-215	-502	-1,058	Annex V.Part 1.32, 44(a)

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

⁽⁷⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



Breakdown of liabilities

BPER Banca S.p.A.

(mln EUR)

		Carrying	j amount		
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading	467	472	436	439	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	601	879	1,277	1,425	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	145,322	135,952	134,534	124,755	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	589	513	387	363	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-275	-281	-255	-251	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,216	1,467	1,435	1,379	IAS 37.10; IAS 1.54(I)
Tax liabilities	84	72	71	65	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	5,633	3,679	4,806	6,244	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	1,520	1,430	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	155,158	144,182	142,692	134,420	IAS 1.9(b);IG 6
TOTAL EQUITY	8,031	8,121	8,447	8,673	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	163,189	152,303	151,139	143,092	IAS 1.IG6

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



Breakdown of liabilities

BPER Banca S.p.A.

(mln EUR)

			Carrying	amount		1
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Derivatives		1,056	985	824	802	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	21,787	15,971	15,200	5,488	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	2,381	2,401	2,921	2,424	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,322	2,349	2,370	1,864	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	7,371	6,003	6,916	6,999	Annex V.Part 1.42(c),44(c)
Donasita	of which: Current accounts / overnight deposits	1,978	2,025	2,120	2,013	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	9,571	6,501	8,209	7,995	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	2,768	3,885	3,420	3,333	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	27,311	28,338	25,983	26,990	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	26,973	27,620	25,072	25,196	ECB/2013/33 Annex 2.Part 2.9.1
	Households	70,102	69,895	67,660	65,936	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	67,459	67,235	64,872	62,645	Annex V.Part 1.42(f), 44(c)
Debt securities issued		6,885	7,186	8,253	9,835	Annex V.Part 1.37, Part 2.98
Of which: Subordin	nated Debt securities issued	1,630	1,647	1,649	1,674	Annex V.Part 1.37
Other financial liabilities		515	537	670	513	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		146,979	137,816	136,635	126,983	



2023 EU-wide Transparency Exercise Market Risk

									DI EK DUNC	J.p.A.												
	SA						M									IM						
			VaR (Memorar	ndum item)	STRESSED VaR (Memorandum item)	AND MIC	INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE			FOR CTP		VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARG FOR CTP			
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	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		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	MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2022	As of 31/12/2022				As of 30	/09/2022									As of 31/1	2/2022					
Traded Debt Instruments	749	760	0	0	0	0							0	0	0	0						
Of which: General risk	583	626	0	0	0	0							0	0	0	0						
Of which: Specific risk Equities	43	38	0	0	0	0							0	0	0	0						
Of which: General risk	16	19	l ő	0	0	0							0	0	l ő	0						
Of which: Specific risk	16	19	ō	ō	ō	ō							o o	ō	ō	ō						
Foreign exchange risk	127	0	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	907	798	0	0	. 0	0	0	0	0	0	0	0		0	. 0	0	0	0	0	0	0	0
	As of 31/03/2023	As of 30/06/2023				As of 31	03/2023									As of 30/0	6/2023					
Traded Debt Instruments	750	670	0	0	0	0							0	0	0	0						
Of which: General risk	580	512	0	0	0	0							0	0	0	0						
Of which: Specific risk	34	38	0	0	0	0							0	0	0	0						
Equities	33	27	0	0	0	0							0	0	0	0						
Of which: General risk	17	13	ō	ō	ō	ō							0	Ō	ō	Ō						
Of which: Specific risk	17	13	0	0	0	0							0	0	0	0						
Foreign exchange risk	173	0	0	0	0	0							0	0	0	0						
Commodities risk Total	956	697	0	0	0	0			0	0	0		0	0	0	0				0	0	
TOTAL	956	697		. 0	U	U		. 0				. 0							_	J	U	U

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 RNA OVI template.



		Standardised Approach													
		As of 30/09/2022 As of 31/12/2022													
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions						
	(min EUR. %)														
	Central governments or central banks	44,230 1,981	58,005	2,714		32,996	45,941	3,008							
	Regional governments or local authorities Public sector entities	1,981	1,370 934	168 542		1,573 1.061	1,116 745	108 293							
	Public sector entities Multilateral Development Banks	1,249	1,458	342		1,061	1,419	293							
	International Organisations	403	403			450	450	,							
	Institutions	20.680	8.433	2,907		14.008	8.066	2,687							
	Cornorates	22,541	11,684	10,440		23,966	12,415	10,850							
	of which: SME	6,667	2,751	2,333		6,532	2,772	2,235							
	Retail	11,012	3,717	2,425		9,700	2,928	1,873							
Consolidated data	of which: SME	8,240	2,089	1,215		7,560	1,820	1,042							
Consolidated data	Secured by mortoaces on immovable property	7,097	7,069	2,705		7,395	7,330	2,814							
	of which: SME	1,556	1,543	621		1,589	1,554	609							
	Exposures in default	1,707	527	564	895	1,146	378	410	555						
	Items associated with particularly high risk	483	394	591		197	172	258							
	Covered bonds	3,761	3,760	671		3,978	3,977	596							
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	637	637	1,107		650	650	1,021							
	Collective investments undertakings (CIU) Equity	748	747	993		832	831	1,123							
	Other exposures	2.369	2.654	1.943		1.806	1.806	1,649							
	Standardised Total ²	120.181	101,792		1.252		88.225	26,692	932						
		(*) Original expressive surfike Expressive value						-4							

**Dosen'd ecosours un'ille Écosour vision à recontre lafors tains into accust au reflici du to codit connecion fector or codit niu dissilation infection. La substitution destinal.

**Discissale del final des ces in include fra succindant codition un'elle à l'excessive de trait à 2015 centre.

**Onde final melli dessiration de reflicion de l'excessive melli code de l'exclude de l'

					Standardised A	proach					
			As of 30/09	2022			As of 31/12/2022				
	(role Fill No.)	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 as provisions ²		
	Central governments or central banks	40,927 52,218 2,650 29,751 41,000 2,948									
	Regional governments or local authorities	1.455	843	168		999	543				
	Public sector entities	873	558	487		697	381	276			
	Multilateral Development Banks	43	219	3		40	245	3			
	International Organisations	48	48	0		45	45	0			
	Institutions	9,658	4,494	1,786		5,131	4,579	1,518			
	Corporates	19,089	9,002	7,957		19,509	9,409	8,531			
	of which: SME	5,960	2,187	1,783		5,719	2,086	1,657			
	Retail	10,941	3,649	2,385		9,609	2,838	1,821			
ITALY	of which: SME	8,177	2,028	1,179		7,473	1,734				
TIALI	Secured by mortgages on immovable property	7,077	7,049	2,698		7,371	7,306	2,804			
	of which: SME	1,556	1,543	621		1,589	1,554	609			
	Exposures in default	1,675	521	558	870	1,134	372				
	Items associated with particularly high risk	478	390	585		195	170	255			
	Covered bonds	667	666	333		665	665	132			
	Claims on institutions and corporates with a ST credit assessment										
	Collective investments undertakinos (CIU)	482	482	926 956		481	481 756	797			
	Equity	710 2.367	710 2.652	1,943		757 1.803	1.803				
	Other exposures	2,367	2,652	1,943	1.195		1,803	1,649			
	Standardised Total ²				1,195						

(ii) Chishel excours, unlike Excours value, is recorded before takino into account any effect due to credit convenion factors or credit nik relixation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securification exposures but includes general credit risk adjustments.

					Standardised A	pproach					
			As of 30/09/	2022			As of 31;	12/2022			
		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, %)	67	977				909				
	Central governments or central banks Regional governments or local authorities	6/	9//	0		66	909				
	Public sector entities	316	316	0		305	305				
	Multilateral Development Banks	0	0	ō		0	0	i i			
	International Organisations	0	0	ō		ō	0	i i			
	Institutions	2,852 557	879	170		2,660	908	255			
	Corporates	557	410	272		593	453				
	of which: SME	347	200	198		327	232	190			
	Retail	8	7	4		11	10	6			
FRANCE	of which: SME	6	5	3		10	9	5			
11011102	Secured by mortoages on immovable property	2	2	1		2	2	1			
1	of which: SME	0	0	0		0					
	Exposures in default	0	0		0	2	1	1	1		
	Items associated with particularly high risk Covered bonds	1.206	1.206	121		1,333	1.333	136			
1	Claims on institutions and corporates with a ST credit assessment	1,200	1,200	121		1,333	1,333	130			
1	Collective investments undertakings (CIU)	15	15	13		18	18	22			
	Equity	4	4	4		15	15	15			
1	Other exposures	ò		0		0					
	Standardised Total ²				1				2		

		(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.									
					Standardised A	pproach					
			As of 30/09	2022			As of 31;	12/2022			
		Original Exposure ¹	Original Exposure* Exposure Yalue* Risk exposure amount Value adjustments and provisions* Original Exposure* Exposure Yalue* Risk exposure amount Value adjustments and provisions*								
GERMANY	Control of control and the control and the control of c	124 207 0 0 0 2,328 209 9 1 1 0 0 0 0 0 0 0 0 0 1,000 0 0 0 0 0 0	1,084 239 0 0 403 193 132 132 0 0 0 0 0	0 0 0 0 33 199 129 5 5 0 0 0 1 1 55 0 0	0	474 225 0 0 0 0 0 1,523 220 155 1 0 0 0 0 0 0 1,523 220 155 1 0 0 0 0 0 151 3 0 0 0 151 3 0 0 0 0 0 151 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,110 295 0 0 0 0 292 215 148 15 15 1 0 0 0 533 201 214 4	0 0 0 0			
	Standardised Total ²				1				1		

					Standardised A	pproach					
			As of 30/09	2022			As of 31	/12/2022			
		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 Resional governments or local authorities Public sector entities Multilateral Development Banks	1,390 113 0	1,420 113 0	0		1,387 138 0	1,418 138 0	0			
	International Organisations Institutions Corporates	0 808 90	172 67	0 73 64		0 985 93 26	0 180 70	0 81 64			
SPAIN	of which: SME Retail of which: SME Secured by mortgages on immovable property	7 6	7 7 6	4 4		26 11 11	26 11 11	7 6 0			
	of which: SME Exposures in default Items associated with particularly high risk	0	0	0	0	0	0	0			
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	211 0 11	211 0 11	42 0 8		235 0 10	235 0 10	48 0 11			
	Equity Other exposures Standardised Total ²	0	0	0	1	0	0	0			

1 (**) Chishall associars unlike Econium value, in recorded before takins into account any effect due to credit convenion factors or credit nik missastion techniques (i.e., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securisaation exposures but includes general credit nik adjustments.



	Bruk banca 3.p.m.									
					Standardised Ap	proach				
			As of 30/09/	2022			As of 31,	/12/2022		
		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 BUR, %)									
NETHERLANDS	Centre of power manufact or crowle of hashest Additional Constrained and Additional Centre Additional Constrained Reads Additional Constrained Reads Constrained C	0 0 0 1.413 533 55 2 1 0 0 0 293 293 293 243	0 0 0 393 530 54 1 1 0 0 0 293 0 18 22	0 0 0 79 529 1 1 0 0 0 0 0 152 2 7	0	0 0 0 1,246 537 2 2 2 0 0 0 293 17 2,2	0 0 0 366 536 2 2 0 0 0 0 233 0 17 2	0 0 0 112 464 70 1 1 1 0 0 0 0 0 1 2 7 2 7 2 7 2 7 2 7 2 7 2 7 2 7 2 7 2	·	
	Other exposures Standardised Total ²	0	0	0	1	0		0	1	

		(2) Total value adjustments and provisions per country of counterparty excludes those for securification exposures but includes general credit risk adjustments.									
					Standardised A	pproach					
			As of 30/09	2022			As of 31,	/12/2022			
		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		
UNITED STATES	Coulty for systematics of courted in the Court Courted	866 0 0 0 0 344 411 0 0 0 0 0 0 0 0 0	8996 6 6 7 6 7 6 6 6 6 6 6 6 6 6 6 6 6 6	0 0 0 0 24 41 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	\$20 0 0 257 430 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	820 0 0 0 0 0 224 429 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 84 321 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		
	Other exposures Standardised Total ²	1		0	0	1	1	0			

		Standardised Approach										
			As of 31,	03/2023			As of 30,	06/2023				
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions			
	Central governments or central banks	34,942 47,321 2,753 27,072 38,957 2,729										
	Regional governments or local authorities	1,685	1,178	113		1,679	1,176	111				
	Public sector entities	977	710	277		1,128	681	285				
	Multilateral Development Banks	1,134	1,332	3		1,118	1,304	3				
	International Organisations	456	456	0		448	448	0				
	Institutions	17,563	7,402 9.662	2,596 8.435		16,722	7,040 9,385	2,696				
	Corporates	19,553 4,782	1,735	8,435 1,405		18,622 4,394		8,104 1,288				
	of which: SME Retail	4,782 9,573	1,/35 2,749	1,405		4,594 8.410	1,597 2.264	1,288				
		9,573 7,466	1,685	1,764		8,410 6.452	2,264	1,455				
Consolidated data	of which: SME Secured by mortgages on immovable property	6,826	6,768	2,621		5,461	5,407	2,144				
	Secured by mortgages on immovable property of which: SMF	1,474	1,444	2,621		1,288	1,268	2,144				
	Franciscos in default	1,217	337	373	603	1,102	260	280	557			
	Items associated with particularly high risk	164	136	205		152	128	192				
	Covered honds	4.129	4,128	604		4,265	4.264	587				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakinus (CIU)	660	660	979		677	677	1,004				
	Equity	861	860	1,159		857	856	1,173				
	Other exposures	1,346	1,346	1,226		1,169	1,169	1,157				
	Standardised Total ²	101,086	85,046	23,107	973	88,881	74,016	21,919	877			

(1) Object or groups, while Exposer wise, a separal fairs skiny that cause are yelfed and to code convenient factors or credit this intigation inchanges (c.g. substitute effects).

(2) Disclandated final data of much the hearcurisations provided by the Price of Pr

					Standardisc	d Approach					
			As of 31,	03/2023			As of 30,	06/2023			
	(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		
	Central governments or central banks	31.507	42.301	2,693		23,671	34,176	2.669			
	Regional governments or local authorities	1.026	519	104		1.013	509	102			
	Public sector entities	649	382	268		805	358	277			
	Multilateral Development Banks	39	237	3		39	225	3			
	International Organisations	45	45	0		45	45	0			
	Institutions	7,347	3,945	1,457		6,503	3,516	1,440			
	Corporates	16,732	7,668	6,935		15,735	7,321	6,626			
	of which: SME	4,466	1,559	1,245		4,107	1,376	1,106			
	Retail	9,484	2,661	1,713		8,329	2,183	1,408			
ITALY	of which: SME	7,381	1,600	917		6,373	1,303	748			
TIALI	Secured by mortgages on immovable property	6,805	6,747	2,613		5,432	5,379	2,132			
	of which: SME	1,474	1,444	567		1,288	1,267	508			
	Exposures in default	1,204	331	366	596	1,088	252	271	550		
	Items associated with particularly high risk	164	136	204		152	128	191			
	Covered bonds	649	649	132		650	650	104			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakinos (CIU)	495	495	786		530	530	830			
	Equity	774	774	1,073		769	769	1,085			
	Other exposures	1,344	1,344	1,226		1,167	1,167	1,157			
	Standardised Total ²				929				836		

(1) Original exposure, untile Exposure value, is reported before taking into account any effect due to credit convenient our or credit risk infligation tuchniques (e.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

					Standardisc	d Approach					
			As of 31,	03/2023			As of 30,	06/2023			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²		
	(min BJR, %)										
	Central governments or central banks	66	828	0		0	624	0			
	Regional governments or local authorities							0			
	Public sector entities	315	315	0		310	309				
	Multilateral Development Banks	0	0			0	0	0			
	International Organisations Institutions	2,528	924	247		2,420	850	239			
	Institutions Corporates	403	263	99		2,420	295	103			
	of which: SME	179	39	38		128	62	44			
	Retail	11	11	6		13	12	7			
	of which: SME	11	11	6		12	12	,			
FRANCE	Secured by mortgages on immovable property	- 1	1	0		1	1	i i			
	of which: SME	i i	i i	i o		i i	i i	i o			
	Exposures in default	2	1	1	1	2	1	1			
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	1,392	1,392	139		1,466	1,466	147			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakinus (CIU)	17	17	17		15	15	16			
	Equity	22	22	22		22	22	22			
	Other exposures										
	Standardised Total ²				2						

		(4) года часка вырышения выд рочения раз сыхону от сыхонарялу вызывающей образованной и изыка подыта и вырышения.								
					Standardisc	d Approach				
			As of 31,	03/2023			As of 30,	/06/2023		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments a provisions ²	
	(min BUR. %) Central governments or central banks	593	1,230			604	1,174	0		
	Regional governments or local authorities	297	297			297	297	n n		
	Public sector entities	0	0	i i		0		o o		
	Multilateral Development Banks	0	0			0		0		
	International Organisations	0	0	0		0	0	0		
	Institutions	2,619	345	135		2,204	311	130		
	Corporates	86	66	62		89	79	68		
	of which: SME	40	39	36		53	52	46		
	Retail	17	17	10		12	12	7		
GERMANY	of which: SME	17	17	9		12	12	7		
OLIG WATE	Secured by mortgages on immovable property	1	1	0		1	1	0		
	of which: SME	0		0				0		
	Exposures in default	0		0		1	1	1		
	Items associated with particularly high risk Covered bonds	529	529	01		522	522	92		
	Covered bonds Claims on institutions and corporates with a ST credit assessment	329	253	91		322	344	83		
	Collective investments undertakings (CIU)	12	12	12		11	11	10		
	Equity	14	14	14		14	14	14		
	Other exposures	0	0	0		0	0	0		
	Standardiced Total ²				1					

		(4) тове мерактета вы регенсия регисанту от соотверяну вызован извет об высатавьог выражения учения выпускательных выстательных выпускательных выстательных выпускательных выстательных выпускательных выпускательных вы								
					Standardise	d Approach				
			As of 31,	03/2023			As of 30,	06/2023		
		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 BJR, %)	1.401				1.421	1.452			
	Central governments or central banks Regional governments or local authorities	1,401	1,432 140			1,421	1,432	0		
	Public sector entities		140	0		147	147	o o		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	905	172	81		1,211	440	215		
	Corporates	85	62	56		112	89	82		
	of which: SME	17	17	15		42	42	39		
	Retail	10	10	6		8	8	5		
SPAIN	of which: SME Secured by mortgages on immovable property	10	10	5		8	8	5		
	of which: SME	ŏ	ŏ	ŏ		ő	ŏ	ő		
	Exposures in default	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds	253	253	46		232	232	41		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	11	11	. 9		10	10	. 8		
	Equity	10	10	10		10	10	10		
	Other exposures		0	0			0	.0		
	Standardised Total ²				1					

1 (2) Original exposure, untile Exposure value, is reported before taking into account any effect due to credit convention factors or credit nik mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those in executivation exposures but includes general credit nik adjustments.



2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach BPER Banca S.p.A.

					Standardise	d Approach					
			As of 31,	03/2023			As of 30,	06/2023			
	(mh BJR, %)	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		
NETHERLANDS	Central governments or central sharks Regional governments or robal atthibutes sequenced government sharks statisticated Development Banks statisticated Development Banks statisticated statistica	0 0 0 0 1,749 508 12 2 0 0 0 0 0 0 0 0 0 7 7 12 7 12 7 12	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 132 427 19 1 1 1 0 0 0 45 45 45 45 45 45 45 45 45 45 46 46 46 46 46 46 46 46 46 46 46 46 46	۰	0 0 0 0 2,034 527 12 3 3 0 0 0 0 353 353 6 16 2	0 0 0 451 526 522 3 3 0 0 0 0 333 0 12 2 2 2 2 2 2 2 2 2 3 3 3 2 2 3 3 3 3	0 0 0 0 0 227 417 11 1 1 0 0 0 48 48 48 2 2 2 2	0		
	Standardised Total ²				1				1		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to orelit convenient factors or order risk mitigation techniques (e.g., substitution effects).
(2) Yorlal value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

Standard House Appeared Standard House A			(2) Total Value adjustments an	a provisions per country or cou	morparty encludes mose for se	currisation exposures out induc	an general credit risk adjustmen	ES.		
Criginal Exposure Exposure Value* Risk exposure amount Value officialization and Criginal Exposure* Exposure Value* Risk exposure amount Value officialization and Criginal Exposure* Exposure Value* Risk exposure amount Value officialization and Criginal Exposure* Exposure Value* Risk exposure amount Value officialization Criginal Exposure* Exposure Value* Risk exposure amount Value officialization Criginal Exposure* Exposure Value* Risk exposure amount Value officialization Criginal Exposure* Crigi						Standardise	d Approach			
Color of the col				As of 31/	03/2023			As of 30,	06/2023	
Control development for central sharks 504 504 506			Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
Chy excourse 1 1 1 0 1 1 C	UNITED STATES	Central covermentate or central basishis Residucial documentation or local authorities Residucial covermentation International Organisations Tentralisation Tentralisatio	0 0 0 0 246	0 0 0 213 102 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 227	0 0	54 0 0 0 0 0 1 1 0 0	d

2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 3	0/09/2022					As of 3	1/12/2022		
		Original E	exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	46,046	2,042	25,002	11,186 136	262	1,597	45,354	1,467	24,172 139	10,800	213	1,094
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	138 18,119	1.580	129 11.094	4.018	207	10 1.272	164 17.426	23 1.152	139	114 3.819	177	849
	Retail	40.943	1,353	37.823	5,453	207	1,003	40.956	1,017	37.816	5,467	168	822
	Retail - Secured on real estate property	26,570	724	26.562	3,457	154	493	26,593	570	26,585	3,472	116	436
	Retail - Secured on real estate property - Of Which: SME	5.363	412	4.457	835	58	261	5,270	313	4,403	831	47	200
Consolidated data	Retail - Secured on real estate property - Of Which: non-St	21,207	311	22.105	2.622	96	232	21.322	256	22.182	2.642	70	235
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	14.374	630	11.261	1.996	71	510	14.363	477	11.231	1.995	51	387
	Retail - Other Retail - Of Which: SME	7,995	502	3,911	926	53	368	7,963	369	3,825	931	38	252
	Retail - Other Retail - Of Which: non-SME	6,379	128	7,351	1,070	18	143	6,400	108	7,406	1,064	14	134
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				2,051						2,454		
	IRB Total ²				18,690						18,721		

		as of last quarter		are disclosed. The	ise have been selected un	der the following r	une: Countries of co	ounterparty coverir	ng up to 95% of to	tal original exposu	e or Top 10 countries ran	sed by original exp	osure, calculated
							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0		0	0	. 0	0	0	0	0	0	0
	Corporates	45,902	2.029	24.911	11.146	261	1,586	45.206	1.466	24,096	10.753	213	1.080
	Corporates - Of Which: Specialised Lending	126	22	117	127	0	10	153	23	128	103	0	3
	Corporates - Of Which: SME	18,076	1,566	11,057	4,009	207	1,262	17,393	1,151	10,363	3,810	177	847
	Retail	40,818	1,351	37,718	5,424	224	1,001	40,831	1,044	37,713	5,442	168	720
	Retail - Secured on real estate property	26,487 SME 5.360	722 417	26,487 4.454	3,441 834	154 58	492 261	26,512 5.267	568	26,512	3,457 830	116 47	382
ITALY	Retail - Secured on real estate property - Of Which Retail - Secured on real estate property - Of Which		412 310	4,454 22.033	2,606	95	251	21.245	313 255	4,400 22,112	2.627	69	200 182
	Retail - Qualifying Revolving	0	0	0	0	0	0.	0	0	0	0	0,	0
	Retail - Other Retail	14.331	629	11.231	1.984	71	508	14.319	476	11.202	1.985	51	339
	Retail - Other Retail - Of Which: SME	7,964	502	3,891	917	53	366	7,932	369	3,806	924	38	252
	Retail - Other Retail - Of Which: non-SME	6,367	127	7,341	1,067	18	142	6,387	108	7,395	1,061	14	87
	Equity		0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	2	0	0	0	0	0	2	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	5	0	5	1	0	0	5	0	5	1	0	0
	Retail - Secured on real estate property	5	0	4	1	0	0	5	0	4	1	0	0
FRANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
TIONICE	Retail - Secured on real estate property - Of Which: non-Si	5	0	4	1	0	0	5	0	4	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
	Other non credit-obligation assets TRR Total												

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	*****		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	2	0	0	0	0	0	3	0	1	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	
	Retail	5	0	4	1	0	0	5	0	4	1	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	4	0	4	1	0	0	5	0	4	1	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non-Si					0							0
	Retail - Qualifying Revolving		0	-	1	0	0	3	0	,	1		0
	Retail - Other Retail	,	0		0	0	0	1	0	0			0
1	Retail - Other Retail - Of Which: SME		0	0	n n	0	0	0	0	1 0	0		0
1	Retail - Other Retail - Of Which: non-SME	ő	0	0	0	0	ů i	n n	0	ı ő	0	0	, i
	Equity		0	0	0	0	0	0	0	0	0	0	0
1	Other non credit-obligation assets		Ů	Ů	-	Ů	Ů	, i	Ů	ŭ		Ů	
1	IRB Total												

							IRB Ap	proach					
				As of :	0/09/2022					As of :	31/12/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposun	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ^t		Of which: defaulted	and provisions
	Central banks and central governments Institutions Corporates	0 0 17	0	0 0 17	0 0 13	0	0	0 0 15	0	0 0 15	0 0 13	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	12 0	0	12 0	9	0	1 0	12 0	0	12 0	11 0	0	0
SPAIN	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	2 0	0	1 0	0	0	0	2 0	0	1 0	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: non-SI Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
	IRB Total	(ii) Original sussess											



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	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 Retail	0	0	0	0	0	0	0	0	0		0	0
		1	0	2	0	0	0	1	0	1	0	0	
	Retail - Secured on real estate property	1 0	0	1 0	0	0	0	1	0	1 0		0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-		0		0		0						0
THE THE RES	Retail - Secured on real estate property - Or Which: non-s Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	0	0	0	0
	Retail - Other Retail						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: SHE		0				0	0		0			0
	Retail - Other Retail - Of Which: non-SME Equity	0	0			0	0	0	0	0		0	0
	Other non credit-obligation assets		0					- 0					
	IRB Total												_

								IRB Ap	proach					
					As of	30/09/2022					As of	31/12/2022		
			Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	e 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
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		4	0	4	2	0	0	3	0	3	1	0	0
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0				0	0	0		0		0
	Retail	Corporates - Ut Which: SME	30	0	24	10	0	0	30	0	23	0	0	
	Recall	Retail - Secured on real estate property	50	0	5"	10		0	6	0	23			0
		Retail - Secured on real estate property - Of Which: SME		0	ñ	i i	0	0	0	0	o o	n	0	0
UNITED STATES		Retail - Secured on real estate property - Of Which: non-St	5	0	5	i	0	0	5	0	5	1	0	
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	25	0	18	9	0	1	25	0	17	7	0	0
		Retail - Other Retail - Of Which: SME	23	0	17	8	0	1	23	0	16	6	0	0
		Retail - Other Retail - Of Which: non-SME	2	0	1	0	0	0	2	0	1	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		credit-obligation assets												
	IRB Total													

2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

BPER Banca S.p.A.

								IRB Ap	proach					
					As of	31/03/2023					As of 3	0/06/2023		
			Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustment
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	****		Of which: defaulted	provisions
		anks and central governments	0	0	0	0	0	0	0	0	0 0	0	0	0
	Institutio		45.101	1,280	24,249	13.960	453	1,067	46.187	0 872	24.647	14.357	0 266	0
	Corporat	Corporates - Of Which: Specialised Lending	173	72	144	115	933	25	70,107	0/2	154	148	0	740
		Corporates - Of Which: SME	15.563	1.007	9.442	4.961	379	827	15.474	677	9.191	4.958	226	575
	Retail		42,613	1,145	39,229	6,710	309	893	44,235	954	40,818	7,038	253	823
		Retail - Secured on real estate property	26,737	644	27,109	4,615	131	485	28,022	471	28,414	4,862	85	408
Consolidated data		Retail - Secured on real estate property - Of Which: SME	5,491	355	5,076	1,245	75	242	5,556	273	5,064	1,253	49	201
Corisonaatea aata		Retail - Secured on real estate property - Of Which: non-Sh	21,246	290	22,032	3,369	56	243	22,465	199	23,351	3,609	36	208
		Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0 168	0
		Retail - Other Retail - Of Which: SMF	15,876 9,627	501 387	12,120 5.368	2,095 1,215	178 154	408 287	16,214 9,745	482 367	12,404 5.223	2,176 1.177	168	415 289
		Retail - Other Retail - Of Which: non-SME	6,249	113	6.753	881	24	121	6,469	115	7,181	999	24	126
	Equity	Retail • Other Retail • OF WINGS HUTSHE	0,245	0	0,733	0		***	0,400	0	0	0	0	110
		n credit-obligation assets			-	2.560				_		2.845		
	IRB Tota	p				23.229						24.241		

(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).

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated

		as of last quarter											
							IRB Ap	proach					
				As of	31/03/2023					As of 3	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	xposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0 0	0 0	0	0 0	0	0	0	0 0	0	0	0
	Corporates	43,923	1,278	23,145	13,668	452	1,063	45,041	871	23,573	14,066	265	736
	Corporates - Of Which: Specialised Lending	161	22	133	103	0	24	193	0	143	137	0	6
	Corporates - Of Which: SME	15,528	1,005	9,416	4,941	378	822	15,439	676	9,166	4,938	225	570
	Retail - Secured on real estate property	42,509 26,656	1,141	39,142 27.034	6,671 4,580	308 131	832 454	44,127 27.936	951 470	40,725 28.335	6,996 4.823	252 85	821 406
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SM		355	5.073	1,580	75	242	27,936 5.553	272	28,335 5.061	4,823 1.252	49	200
ITALY	Retail - Secured on real estate property - Ut Which: SM Retail - Secured on real estate property - Of Which: nor		355 288	21.961	3,336	/S	212	22.383	197	23,274	3,571	35	200
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	15.854	499	12.108	2.091	178	378	16.191	482	12.391	2.172	167	414
	Retail - Other Retail - Of Which: SME	9,617	386	5,364	1,213	154	286	9,736	367	5,220	1,176	144	289
	Retail - Other Retail - Of Which: non-SME	6,237	113	6,744	878	24	92	6,456	115	7,171	996	24	126
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of	31/03/2023					As of	80/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions Corporates	0 0 185	0	0 0 184	0	0 0 0	0	0 0 180	0	0 0 180	0 0 56	0 0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	4 0	0	4	1 0	0	0	4	0	3 0	2 0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-S Retail - Qualifying Revolving Retail - Other Retail	0 1	0	4 0 0	1 0 0	0	0	4 0 1	0	3 0 0	2 0 0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0	0	0 1 0	0	0	0	0	0
	Other non credit-obligation assets IRB Total												

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

							IRB Ap	proach					
				As of	31/03/2023					As of 3	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	147		145	44		0	141	0	140	35		0
	Corporates - Of Which: Specialised Lending	0	0	145	94		0	141	0	140	33	0	0
	Corporates - Of Which: SME	0	0	0	0	0	n	0	0	0	0	0	0
	Retail	5	0	4	2	0	0	5	0	4	2	0	0
	Retail - Secured on real estate property	4	0	4	2	ō	ō	4	ō	4	2	ō	ō
GERMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
GERMANT	Retail - Secured on real estate property - Of Which: non-Si	4	0	4	2	0	0	4	0	4	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	0	0	0	0	1	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	1	0		0		0
	Equity Other non credit-obligation assets	0			0		0		0		0		0
	IRR Total												

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

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	e 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
SPAIN	Control banks and central governments Sections Corporates - Of White: Specialized Lending Corporates - Of White: Specialized Lending Corporates - Of White: Specialized Lending Retail - Security of or red cettar property Retail - Security Security Security Of White: SSE Retail - Operation of the Security Security Of White: SSE Retail - Operation - Of White: SSE Retail - Other Retail - Of White: SSE Retail - Operation - Oper	0 0 21 12 0 3 2 0 2 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 21 12 0 2 2 2 0 2 0	0 0 24 11 0 1 1 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 22 111 4 3 2 0 2 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 22 111 4 2 2 0 2 0 0	0 0 26 11 7 1 0 1 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2 1 1 0 0 0 0
	Other non credit-obligation assets TRB Total	-	Ů			Ů	Ů				_		<u> </u>

(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)



EBA 2023 EU-wide Transparency Exercise

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

						IRB Ap	proach					
			As of	31/03/2023					As of	30/06/2023		
	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
central governments	0	0	0 0	0	0	0	0	0	0 0	0	0	0

				As of	31/03/2023					As of :	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	50	0	50	7	0	0	64	0	64	11	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	1	0	1	1	0	0	1	0	1	1	0	0
	Retail - Secured on real estate property	1	0	1	1	0	0	1	0	1	0	0	0
NETHERLANDS	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-Si	1	0	1	1	0	0	1	0	1	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
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of	31/03/2023					As of	80/06/2023		
		Orig	jinal Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	34	0 0	333	61	0	0	365	0	357	77	0	0
	Corporates - Of Which: Specialised L	ending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0	0		0	0	0	0		0	0		0
	Retail - Secured on real estate pr	8	0	/	3	0	0	8	1	6	2	0	0
		el estate property - Of Which: SME 0			1		0	í í		0			0
UNITED STATES		el estate property - Of Which: non-Sh			,	0	0	-		6	2		0
	Retail - Qualifying Revolving	o and a property - Or Which, Horrow				0	0	0		0	n		o o
	Retail - Other Retail	2	0	i	0	0	0	ĭ	0	1	0	0	o o
	Retail - Other Retail -	of Which: SMF	0	0	0		0	0	0	0	0	0	0
	Retail - Other Retail -		ō	1	ō	ō	ō	1	ō	1	0	ō	ō
	Equity	0	0	0	0	0	ō	ō	ō	ō	0	ō	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 miligation techniques (e.g. substitution effects).



General governments exposures by country of the counterparty

							BPER Banca S.p.A.							
							As of 31/12/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	ssets by accounting portfolio	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria													
[0 - 3M [Belgium	() () () () () () () () () ()	22	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 15 0 139 22 176		0	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		
[0 - 3M [Bulgaria									·		J		
Total [0 - 3M [1 3M - 1 Y [1 1	Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Denmark													
[0 - 3M [Estonia													



General governments exposures by country of the counterparty

							BPER Banca S.p.A.							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
	(min-corry				Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sh	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [Finland	0 0 0 0 0 0 12	0 0 0 0 0 12 12	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0 0 0 0 0 12 12	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	France	0 6 22 37 36 170 100	100	0 0 0 0 0	000000000000000000000000000000000000000	(6 22 (18 26 (7	37 19 144 100	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Germany	0 0 149 3 42 23 402 162 769	0 0 149 34 23 402	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(((((((((((((((((((0 149 34 23 386 162	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Croatia													
[0 - 3M [Greece	0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	(0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total	Hungary		·							v	,	,		V
[0 - 3M [Ireland	0 0 0 12 12 93 47	0 0 0 12 93 47,7	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0 0 0 12 93 47,	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0
[0 - 3M [3M - 1Y [1Y - 2Y	Italy	77. 152 344 721 835 835 1,554 2,977 4,126 2,152	342 721 835 1,833 2,871 4,322 2,149	0 1 1 0 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	288 163 928 454 578 578 2,462	672 924 2,416 3,744 2,092	0	000000000000000000000000000000000000000	0 0 0 0 0 0	0 0 0 0 0 0	943 45 77 0 0 2 2		0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Latvia											3.2		



General governments exposures by country of the counterparty

RPFR Banca S n A

							BPER Banca S.p.A.							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg	6 6 7 6 6 6	0 0 0 14 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 14 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Malta													
[0 - 3M [Netherlands													
[3M - 1Y [Poland		1 0 0 0 0 0 0 0	1 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	(
10Y - more	Portugal	0 0 45	0 0 0 0 0 0 0 49 8	0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 49 0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		
[3M - 1Y [Romania		33			3	45	·						
Toy - more	Slovakia													
Total Tota	Slovenia	22 0 0 23	0 0 0 0 0 0 0 23 0	0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 23 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		



General governments exposures by country of the counterparty

RPFR Banca S n A

							BPER Banca S.p.A.							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M 1 1 1 1 1 1 1 1 1	Spain	0 200 0 217 1,077 36 1,525	0 217 1,071 36	0	000000000000000000000000000000000000000	(0 0 200 0 217 1,062 36 1,515	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Sweden		1,923	v		3	1,313	v		·		·		
[0 - 3M [United Kingdom													
[0 - 3M	Iceland													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y 5Y - 10Y	Liechtenstein													
100 - more	Norway													
[3M - 1Y [Australia													
Toy - more	Canada	0 22 6 18 18	0 0 27 0 18 0 0	0 0 0 0 0	000000000000000000000000000000000000000	((2) (18 ((0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
Total	Hong Kong	49	45 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	45 (((0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0		
ıotai		3	. 3	. 0	. 0	1 3	. 0		. 0	. 0	. 0	. 0		. 3



General governments exposures by country of the counterparty

(mln EUR)						As of 31/12/2022							
(min EUR)													
(mln EUR)					Dire	ct exposures							
			On balance sl	neet				Deriva	tives		Off balar	ce sheet	
											Off-balance sh	eet exposures	
				Non-derivative financial as	sets by accounting portfolio	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
ntry / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount or non-derivalive financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
Japan	0 10 0 0 0 0	0 10 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	10 0 0 0	0	0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		5
U.S.	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 38 783 0	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
China	0 9 23 37 0 10 10	0 9 23 37 0 110 0	0 0 0 0 0	0 0 0 0 0	0 9 23 0 8 0 41	0 0 37 0 102 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		36
witzerland													
vanced economies non EEA													
entral and eastern countries non EEA													
Middle East	0 9 0 0 14 0	0 9 0 0 0 14 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 9 0 0 0 14 0	0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		22
America and the Caribbean	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		23
U Ch	oan S. ina erland erland deconomies EEA I and eastern tries non EEA	100 100		Total gross carrying amount of non-derivative financial assets Total carrying amount of non-derivative financial assets Commonwealth	Total gross carrying amount of non-derivative financial assets of which: Financial assets sheld for trading of which: Financial assets designated at fair value through profit or loss of which: Financial assets sheld for trading of which: Financial assets designated at fair value through profit or loss of which: Financial assets sheld for trading of which: Financial assets designated at fair value through profit or loss of which: Financial assets sheld for trading of which: Financial assets sheld for trading of which: Financial assets sheld for trading of which: Financial assets designated at fair value through profit or loss of which: Financial assets sheld for trading of which: Financial assets designated at fair value through profit or loss of which: Financial assets sheld for trading of which: Financial assets designated at fair value through profit or loss of which: Financial assets sheld for trading of which	Total gross carrying amount of non-derivative financial assets assets (net of short positions) Total carrying amount of non-derivative financial assets of which: Financial assets of which: Financial assets assets (net of short positions) of which: Financial assets of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets of which: Financial assets at fair value through other comprehensive income of which: Financial assets of which: Financial assets at fair value through other comprehensive income of which: Financial assets of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income and t		Total gross carrying amount of conditions of conditions of which financial assets of a value through point or loss of a second point of the component of th	Total gross carrying amount of non-derivative financial assets with a set of which: Plancial assets to derivative financial assets to positions) Total gross carrying amount of non-derivative financial assets to derivative financial assets to positions) of which: Plancial assets to the first financial assets at the first financial as	Total gross carrying amount of one februarial assets of which in fraccial assets of which in the which in the which in the which in the which is a section of which in the which in the which in the which in the which is a section of which in the whi	Total gross carrying amount of more districtive financial annex. Total arrying amount of more districtive financial annex. In a second of the control of t	Total great carrying amount of executive financial assets by accounting portfolio and approach of an accounting portfolio and approach of an accounting portfolio and accounting portfolio accounting portfolio and accounting portfolio accounting portfoli	Region Part Part



General governments exposures by country of the counterparty

							BPER Banca S.p.A.							
							As of 31/12/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non desirative financial a	ssets by accounting portfolic		Derivatives with po	selkiva fair valva	Double Stive of with	n negative fair value	Off-balance s	heet exposures	
					Non-uenvative imancial as	ssets by accounting portions		Derivatives with pu	isitive fall value	Derivatives with	i negative ian value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
TO - 3M	Africa	4 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Others	0 18 20 19 97 66 234		0 0 0 1		0 0 9 0 9 0 0 0 0 0 0 0 0 0 0 0 59	0 8 20 19 76 64 175		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

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 counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) or sovereign credit risk (i.e. CDS, financial quarantees) booled in all the accounting portfolio (on-off balance sheet). Interpe

(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.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, Guinea,

(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.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



General governments exposures by country of the counterparty

							BPER Banca S.p.A.							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	ssets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria													
[0 - 3M [Belgium	11 () () () () () ()	0 0 15 0 0 175 223 212	000000000000000000000000000000000000000	000000000000000000000000000000000000000		0 0 15 0 0 0 175 23		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Bulgaria													
Total [0 - 3M [1 3M - 1 Y [1 1	Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [Denmark													
10 - 3M 10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more Total	Estonia													



General governments exposures by country of the counterparty

							BPER Banca S.p.A.							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial as	sets by accounting portfoli		Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
			Total carrying amount of					2 0						Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
0 - 3M 13M - 11Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Finland	0 0 0 0 0 0 62 62	0 0 0 0 0 0 62 62	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0 0 0 0 0 62 62	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	France	20 22 22 5 55 17 180 33 35	0 22 0 55 17 180 35	0 0 0 0 0	000000000000000000000000000000000000000	22 (() () () () () () () () () (0 55 0 153 35	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
[0 - 3M 1 M - 1 Y 1 Y - 2 Y 1 Y - 2 Y 1 2 Y - 3 Y 1 5 Y - 10 Y 10 Y - more	Germany	0 1090 152 0 23 4899 128	0 109 152 0 23 489	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(((((((((((((((((((0 109 152 0 23 473 128	0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(0
10 - 3M	Croatia													
[0 - 3M] [3M - 1Y [Greece	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(
Total [0 - 3M [Hungary	0	0	0	0		0	0	0	0	0	0		
[3M - 1Y 1Y - 2Y 12Y - 3Y 3Y - 5Y	Ireland	0 0 0 0 12 12 12 30	0 0 0 0 12 12 112 30	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0 0 0 12 112 39 154	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
15Y - 10Y 110Y - more Total 10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Italy	130 1.55 461 333 2.120 1.535 2.104 4.388 2.059	154 471 337 2,118 1,553 2,103 4,386 2,057		0 0 0 0 0	6 9 546 751 3 3 590 2 2,055	465 238 1,559 802 2,071 3,794	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	5 0 0 0 0 0	61 1.268 2 0 0 2 2 1,333	(470
Total	Latvia						3,10							



General governments exposures by country of the counterparty

RPFR Banca S n A

							BPER Banca S.p.A.							
							As of 30/06/2023	1						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
	(Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg	0 14 16 6 6 18	0 0 14 0 0 0 0 18 32	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 14 0 0 0 18 32	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Maita													
[0 - 3M [Netherlands													
[3M - 1Y [Poland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	(
100 - more	Portugal	0 0 0 0 5 5	0 0 0 0 0 0 0 0 5 0 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 5 5	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[3M - 1Y [Romania	,	39				39	·		,		,		
Toy - more	Slovakia													
Total Tota	Slovenia	24 0	0 0 0 0 0 0 0 0 24 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 24 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		



General governments exposures by country of the counterparty

RPFR Banca S n A

							BPER Banca S.p.A.							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolion	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Spain	0 0 0 0 39 934 33 1,568	0 396 934 7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	(17)	0 0 200 0 396 918 377 1,551	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Sweden	2,500	2,300				1,552	·		·		·		
[0 - 3M [United Kingdom													
[0 - 3M	Iceland													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y 5Y - 10Y	Liechtenstein													
100 - more	Norway													
[3M - 1Y [Australia													
Toy - more	Canada	0 22 2 0 18 18 45	0 27 0 0 0 18 0 0	0 0 0 0 0	000000000000000000000000000000000000000	(27) ((18) ((0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
Total	Hong Kong	49	45 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	45 ((:	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0		
ıotai	1	3	. 3	. 0	. 0	1 3	. 0		. 0	. 0	. 0	. 0		. 3



General governments exposures by country of the counterparty

							BPER Banca S.p.A.							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Japan	0 0 0	0 10 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	11	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0
[0 - 3M [U.S.	75 75 76 80	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 37 769	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0
0 - 3M 3M - 1Y	China	9 9 24 37 37 6 11 11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0	0 0 0 0 0	0 0 0 0 0	22	0 0 37 0 103 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0
10cm 10 - 3M 13M - 1Y 13Y - 2Y 12Y - 3Y 13Y - 5Y 13Y - 5Y 13Y - 5Y 13Y - 13Y 13Y - 13Y 13Y - 13Y 13Y - 2Y 13Y - 2Y 13Y - 5Y 13Y - 10Y 13Y - 10	Switzerland													
[10Y - more	Other advanced economies non EEA													
To - 3M	Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East	9 6 7 14 6	9 0 0 0 14 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		9 0 0 0 14 0	000000000000000000000000000000000000000	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total	Latin America and the Caribbean		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000



General governments exposures by country of the counterparty

							BPER Banca S.p.A.							
							As of 30/06/2023	3						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	- Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa		1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0			1 0 0 0 0 0 0 0 0 0 0 0 1 1	C C C C C C C C C C C C C C C C C C C		0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		
[0 - 3M [Others	21 3 8 11: 19:	9 9 9 20 20 10 11 31 14 84 2 112 2 192 8 448 84	0 0 0 0 0		9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 20 0 31 63 65 179	0 0 0 0			000000000000000000000000000000000000000	000000000000000000000000000000000000000		

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 apprepate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the conomic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments. (S) Residual countries not reported separatively in the Transparency exercise.

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.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, Guinea,

- (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.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04. (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

Performing and non-performing exposures BPER Banca S.p.A.

									DFLK DBI	nca S.p.r.								
ĺ					As of 30/09/2022									As of 31/12/2022				
		Gross ca	arrying amount/ Nominal	amount		Accumulated imp	pairment, accumulated no lit risk and provisions ⁶	gative changes in fair	Collaterals and		Gross carr	rying amount/ Nomina	amount		Accumulated imp	airment, accumulated neg lit risk and provisions ⁴	ative changes in fair	Collaterals and
		Of which performing but past due >30 days		of which non-performing		On performing exposures ²	On non-perform	ing exposures ²	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing		On performing exposures ²	On non-performi	ng exposures ³	financial guarantees received on non- performing exposures
		and <=90 days		Of which: defaulted	Of which Stage 31	exposures		Of which Stage 31			and <=90 days		Of which: defaulted	Of which Stage 3 ³	esponents.		Of which Stage 3 ⁸	
(min EUR) Cash balances at central banks and other demand deposits	25,921									14,526								
Debt securities (including at amortised cost and fair value)	28,738		65	65		15	41			28,760			0		16		0	
Central banks	,				-			-		,			0				-	
General governments	15,140	0	0	0	0	4	0	0	0	15,053		0	0		5	0		0
Credit institutions	9,234		0	0	0	3	0	0	0	9,479	0	0	0		3	0	0	0
Other financial corporations	3,010	0	65	65	0	8	41	0	0	2,886	0	0	0	0	7	0	0	0
Non-financial corporations	1,354	0	0	0	0	1	0	0	0	1,342	0	0	0	0	1	0	0	0
Loans and advances(including at amortised cost and fair value)	96,668	278	4,475	4,475	2,720	638	2,807	1,736	1,433	95,274	291	2,992	2,992	1,950	721	1,707	1,170	1,075
Central banks	24		0	0	0	0	0	0	0	0		0	0			0	0	0
General governments	2,640	5	14	14	13	11	9	8	3	2,678	0	9	9	9	5	4	4	3
Credit institutions	2,067	0	13	13	0	22	12	0	1	1,560	35	0	0	0	22	0	0	0
	4.198									5.348			_					
Other financial corporations	4,198	6	12b	12b	41	19	83	28	41	5,348	6	59	59	27	33	19	16	.38
Non-financial corporations	45,390	140	3.229	3,229	1,977	427	2,146	1.349	923	43.756	121	2.169	2.169	1.411	479	1.316	902	708
·····			-,	.,	-,	_			-			-	-,	-,		-,		
of which: small and medium-sized enterprises	26,764	104	2,715	2,715	1,773	313	1,851	1,254	778	25,280	79	1,893	1,893	1,237	333	1,180	820	638
of which: Loans collateralised by commercial immovable property	8,821	52	1,312	1,312	669	205	796	432	483	7,835	21	818	818	434	189	455	272	340
Households	42,350	127	1,093	1,093	689	158	557	352	464	41,933	129	754	754	503	182	367	249	325
of which: Loans collateralised by residential immovable property	30,667	80	568	568	352	79	246	155	315	30,255	79	405	405	258	93	188	123	212
of which: Credit for consumption	4,553	16	69	69	60	24	31	27	13	4.652	13	69	69	61	27	30	27	13
															1			
DEBT INSTRUMENTS other than HFT	151,326	278	4,540	4,540	2,720	660	2,848	1,736	1,433	138,559	291	2,992	2,992	1,950	742	1,707	1,170	1,075
OFF-BALANCE SHEET EXPOSURES	39,265		389	389	258	69	68	43	67	38,991		375	375	279	88	67	45	68

The first the definition of constructions construct assume the table to Mark 10 Mark 1

Performing and non-performing exposures BPER Banca S.p.A.

								DPLK D	inca S.p.A.								
					As of 31/03/2023								As of 30/06/2023				
		Gross ca	rrying amount/ Nomina	d amount		Accumulated imp	airment, accumulated negative changes in l lit risk and provisions ⁴	ir Collaterals and		Gross co	arrying amount/ Nomina	al amount		Accumulated imp	pairment, accumulated no fit risk and provisions ⁶	egative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing		On performing exposures ²	On non-performing exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing		On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures
		and <=90 days		Of which: defaulted	Of which Stage 3 ⁸	exposures	Of which Stage			and <=90 days		Of which: defaulted	Of which Stage 3 ⁸	exposures		Of which Stage 3 ^s	
(min EUR) Cash balances at central banks and other demand deposits	16,467				0	5	0		8,798				0	1	0	0	0
Debt securities (including at amortised cost and fair value)	28,807				0	14	0		28,507					16	0	0	
Central banks		0	0		0	0		0					0	0	0	0	0
General governments	15,162	2 0	0	0	0	4	0	0	15,066			0	0	4	0	0	0
Credit institutions	9,478	0	0	0	0	3	0	0	9,326	0		0	0	3	0	0	0
Other financial corporations	2,799	0	0	0	0	6	0	0	2,788	0		0	0	9	0	0	0
Non-financial corporations	1,368	0	0	0	0	1	0	0	1,324	0		0	0	1	0	0	0
Loans and advances(including at amortised cost and fair value)	93,366	322	3,022	3,022	2,048	688	1,841	238 1,033	92,201	262	2,504	2,504	1,824	742	1,491	1,058	900
Central banks	0	0	0	0	0	0	0	0				0	0	0	0	0	0
General governments	2,777	0	9	9	9	3	4	4	2,811	. 5	5	9	9	11	4	4	3
Credit institutions	1,306	5 20	0	0	0	24	0	0	801	. 0		0	0	23	0	0	0
Other financial corporations	5,048	3 1	61	61	55	27	23	19 3	4,985	1	43	47	16	33	19	10	28
Non-financial corporations	42,719	163	2,141	2,141	1,428	436	1,414	952 64	42,045	103	1,766	1,769	1,285	385	1,175	836	536
of which: small and medium-sized enterprises	24,439	126	1,911	1,911	1,284	301	1,262	859 59	23,387	80	1,556	1,556	1,149	269	1,039	749	494
of which: Loans collateralised by commercial immovable property	7,506	5 47	669	669	337	175	380	196 26	7,097	36	518	518	357	152	281	204	222
Households	41,516	5 138	811	811	556	197	401	263 35	41,558	152	675	679	515	290	293	207	334
of which: Loans collateralised by residential immovable property	30,162	88	440	440	292	108	200	127 23	30,273	99	315	319	245	189	95	71	218
of which: Credit for consumption	4,649		70	20	63	26	32	28 1	4,735	17	68	68	64	24	29	27	12
DEBT INSTRUMENTS other than HFT	138,641	322	3,022	3,022	2,048	708	1,841	238 1,03	129,505	262	2,504	2,504	1,824	759	1,491	1,058	900
OFF-BALANCE SHEET EXPOSURES	39,016		374	374	283	90	66	45 70	39,110		363	363	297	83	60	44	66

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Forborne exposures

			As of 30/	09/2022					As of 31/	12/2022		
		ying amount of with forbearance	Accumulated i accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ying amount of with forbearance	Accumulated in accumulated ci value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	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)	4,094	1,549	1,028	859	2,828	631	3,451	1,092	704	558	2,540	487
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	6	0	1	0	0	0	6	0	0	0	0	0
Credit institutions	13	13	12	12	1	1	0	0	0	0	0	0
Other financial corporations	116	89	54	53	60	36	70	46	12	11	56	34
Non-financial corporations	2,959	1,101	791	644	1,980	408	2,495	795	549	423	1,782	331
of which: small and medium-sized enterprises	2,300	846	615	495	1,607		1,954	650	456	357	1,446	
Households	1,000	346	171	151	786	187	880	251	142	123	701	122
DEBT INSTRUMENTS other than HFT	4,094	1,549	1,028	859	2,828		3,451	1,092	704	558	2,540	
Loan commitments given	51	21	0	0	4	1	49	22	0	0	4	1
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ${}^{\mathfrak F}$	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽a) 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 10 and 11 of Regulation (EU) 2021/451- TIS 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 openably recorded with a positive sign.

commitments are generally reported with a positive sign.

The formation applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits of 5% or above.



Forborne exposures

Ī			As of 31/	03/2023					As of 30/	06/2023		
		ying amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ea forbearance	xposures with		ing amount of with forbearance	Accumulated ir accumulated cl value due to cr provisions for forbearance me	hanges in fair edit risk and exposures with	received on e	ancial guarantees exposures with the measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
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)	2,750	1,092	726	622	1,879	455	2,065	705	456	345	1,491	348
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	5	0	0	0	0	0	5	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	69	48	16	15	52	32	41	33	11	10	30	23
Non-financial corporations	1,893	771	556	469	1,224	292	1,464	511	358	281	1,016	221
of which: small and medium-sized enterprises	1,484	658	459	393	990		1,105	413	278	221	796	
Households	783	273	154	138	602	131	554	161	87	54	444	104
DEBT INSTRUMENTS other than HFT	2,750	1,092	726	622	1,879		2,065	705	456	345	1,491	
Loan commitments given	46	16	0	0	3	1	44	14	0	0	3	1
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽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 10 and 11 of Regulation (EU) 2021/451- TTS 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 enerally reported with a positive sign.

commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits of 5% or above.



2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
BPER Banca S.p.A.

ī			AS OF 3	0/09/2022					AS OF 31	/12/2022					As of 33	/03/2023					As of 30	/06/2023		
	Gross carr	ying amount				Accumulated	Gross can	ying amount				Accumulated	Gross can	ying amount				Accumulated	Gross carr	rying amount				Accumulated
(min EUR)		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ²	negative
A Agriculture, forestry and fishing	1,103	57	57	1,103	42	0	1,081	45	45	1,081	34	0	1,068	45	45	1,068	36	0	1,056	42	42	1,056	38	0
B Mining and guarrying	157	6	6	157	4	0	131	3	3	131	3	0	78	3	3	78	3	0	74	1	1	74	1	0
C Manufacturing	14.262	603	603	14.222	468	0	13.922	377	377	13.878	325	0	13.796	367	367	13.731	333	0	13.805	349	349	13.743	343	0
D Electricity, gas, steam and air conditioning supply	985	100	100	985	64	0	955	61	61	955	40	0	845	51	51	845	37	0	819	51	51	819	39	0
E Water supply	781	19	19	780	17	0	836	12	12	835	12	0	850	12	12	849	13	0	759	12	12	758	14	0
F Construction	4.154	790	790	4.154	600	0	3.824	492	492	3.824	424	0	3.725	476	476	3.725	418	0	3.429	294	294	3.429	268	0
G Wholesale and retail trade	8.138	402	402	8.138	323	0	7.860	237	237	7.860	190	0	7.599	254	254	7.599	192	0	7.590	245	245	7.590	191	0
H Transport and storage	1,752	124	124	1,748	104	0	1,606	86	86	1,602	98	0	1,513	84	84	1,510	111	0	1,363	57	57	1,359	67	0
I Accommodation and food service activities	2,231	256	256	2,231	186	0	2,134	217	217	2,134	148	0	2,093	211	211	2,093	139	0	2,011	175	175	2,011	118	0
3 Information and communication	1.089	36	36	1.089	29	0	1.021	25	25	1.021	23	0	1.001	22	22	1.001	19	0	1.032	25	25	1.032	23	0
K Financial and insurance activities	222	1	1	222	1	0	221	0	0	221	0	0	219	0	0	219	0	0	234	0	0	234	0	0
L Real estate activities	5,064	582	582	5,064	514	0	4,739	437	437	4,739	337	0	4,582	445	445	4,582	397	0	4,380	351	351	4,380	304	0
M Professional, scientific and technical activities	2,300	100	100	2,300	88	0	1,856	67	67	1,856	61	0	1,893	59	59	1,893	55	0	1,980	56	56	1,980	56	0
N Administrative and support service activities	1,665	37	37	1,665	36	0	1,946	32	32	1,946	29	0	1,838	32	32	1,838	30	0	1,977	31	31	1,977	30	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	30	0	0	30	3	0	33	1	1	33	4	0	31	2	2	31	6	0
P Education	60	2	2	60	2	0	53	2	2	53	2	0	53	2	2	53	2	0	51	2	2	51	2	0
Q Human health services and social work activities	682	48	48	682	46	0	677	39	39	677	39	0	685	31	31	685	29	0	654	29	29	654	28	0
R Arts, entertainment and recreation	269	31	31	269	23	0	248	16	16	248	14	0	238	21	21	238	15	0	227	20	20	227	15	0
S Other services	475	34	34	475	25	0	618	19	19	618	15	0	610	27	27	610	17	0	574	25	25	574	17	0
Loans and advances	45 390	3.229	3 220	45 344	2 573	0	43.756	2 160	2 169	43 707	1 706		42 719	2 141	2 141	42.650	1.950	0	42 045	1 769	1 760	41 978	1 560	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 convertion, information is disclosed with the opposite sign of what is reported according to the FIRMEP framework (template F (8.0.1), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (TU) 2014/94-11. This of supervisor reporting.