

Bank Name	Gruppo Bancario Finecobank
LEI Code	549300L7YCATGO57ZE10
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

Gruppo Bancario Finecobank

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period			1,116	824	C 01.00 (r020,c010)	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			1,116	824	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period			1,616	1,324	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition			1,616	1,324	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period			1,616	1,324	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied			1,616	1,324	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount			4,208	4,431	C 02.00 (r010,c010)	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			4,208	4,431	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition			26.51%	18.59%	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			26.51%	18.59%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition			38.40%	29.87%	CA3 {3}	
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied			38.40%	29.87%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	
Total capital (as a percentage of risk exposure amount) - transitional definition			38.40%	29.87%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied			38.40%	29.87%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital			33,845	32,852	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital			4.77%	4.03%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

Gruppo Bancario Finecobank

	(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition			1,616	1,324	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition			1,616	1,324	C 47.00 (r310,c010)	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			33,845	32,852	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital			33,845	32,852	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital			4.8%	4.0%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital			4.8%	4.0%	[A.2]/[B.2]	

2021 EU-wide Transparency Exercise Capital Gruppo Bancario Finecobank

			As of 30/09/2020 As of 31/12/	2020 As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	AS 07 30/05/2020 AS 07 31/12/	1,616	As of 30/06/2021 1,324	C 01.00 (r010,c010)	REGULATION Articles 4(118) and 72 of CBR
	-	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying					Articles 4(118) and 72 of CHK Article 50 of CRR
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital		1,116	824	C 01.00 (r020,c010)	
	A.1.1	instruments)		200	199	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 20, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings		979	710	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CBR
	A.1.3	Accumulated other comprehensive income		-2	-2	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves		32	33	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk		0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (j) of ORR
	A.1.6	Minority interest given recognition in CET1 capital		0	0	C 01.00 (r230,c010)	Article 84 of ORR
	A.1.7	Adjustments to CET1 due to prudential filters		0	0	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of COR
	A.1.8	(-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences net of		-92	-116	C 01.00 (r300,c010) + C 01.00 (r340,c010)	
	A.1.9	associated DTLs		0	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets		0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of ORR
	A.1.14			0	0	$\begin{array}{l} C \ 01.00 \ (r450,c010) + C \ 01.00 \ (r460,c010) + \\ C \ 01.00 \ (r470,c010) + C \ 01.00 \ (r471,c010) + \\ C \ 01.00 \ (r472,c010) \end{array}$	$\label{eq:approximation} \begin{array}{l} \mbox{Articles 4}(36), 36(1) point (b) (1) and 39 to 91 of CBS; Articles 36(1) point (b) (0), 243(1) point (b), 244(1) point (b) and 258 of CBS; Articles 36(1) point k) (ii) and 379(2) of CBS; Articles 36(1) point k) (iv) and 153(8) of CBR and Articles 36(1) point k) (iv) and 155(4) of CBR. \end{array}$
	A.1.14.1	Of which: from securitisation positions (-)		0	0	C 01.00 (r460,c010)	Articles 36(1) point (ik) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment		0	0	C 01.00 (r500,c010)	$\label{eq:articles} 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR$
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures			0	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.188				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C				0	C 01.00 (r515,c010)	Article 36(1), point (I) CRR
	A.1.19			0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20			0	0	C 01.00 (r529,c010)	
	A.1.21			0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1			0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CBR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)		0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)		0	0	C 01.00 (r520,c010)	Articlas 469 to 472, 478 and 481 of CRR
	A.2			500	500	C 01.00 (r530,c010)	Article 61 of OR
	A.2.1	Additional Tier 1 Capital instruments		500	500	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2			0	0	C 01.00 (r720,c010)	
	A.2.3			0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments		0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		1,616	1,324	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		0	0	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments		0	0	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2			0	0	C 01.00 (910,c010) + C 01.00 (920,c010) + C 01.00 (930,c010) + C 01.00 (940,c010) + C 01.00 (950,c010) + C 01.00 (930,c010) + C 01.00 (954,c010) + C 01.00 (938,c010)	
	A.4.3	Tier 2 transitional adjustments		0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT		4,208	4,431	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	8.1	Of which: Transitional adjustments included		0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)		26.51%	18.59%	CA3 {1}	•
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)		38.40%	29.87%	CA3 (3)	•
CETA Secolari	C.3	TOTAL CAPITAL RATIO (transitional period)		38.40%	29.87%	CA3 {5}	
CET1 Capital Fully loaded CET1 RATIO (%)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		1,116	824	[A1-A1.13-A.1.21+MIN(A.2+A1.13- 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)		26.51%	18.59%	[D.1]/[B-B.1]	•
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0	0	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0	0	C 05.01 (r440,c040)	
(1)The fully loaded CET1 ratio is an er	timate calcula	ted based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a r	equiatory point of view at the reporting date are not to	when into account in this calculation			

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a requisitory point of view at the reporting date are not baken into account in this calculation. Fully loaded CET1 ratio is an estimation is based on the formulae stated in column "COREP" CORE" - clease note that this miniht load to differences to fully loaded CET1 capital ratios sublished by the carticolation bank's e.e. in their Fally" 3 disclosure

Overview of Risk exposure amounts

Gruppo Bancario Finecobank

		RV	NAs		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹			2,471	2,683	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s002), - C 08.01 (r040, s002), - C 08.01 (r040
Of which the standardised approach			2,471	2,683	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRE) approach			0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach			0	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB			0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²			480	496	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r050, c260, s002) + C 08.01 (r050, c
Credit valuation adjustment - CVA			1	0	C 02.00 (R640, c010)
Settlement risk			0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)			0	0	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)			62	56	C 02.00 (R520, c010)
Of which the standardised approach			62	56	C 02.00 (R530, c010)
Of which IMA			0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book			0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book			0	0	C 02.00 (R680, c010)
Operational risk			1,195	1,195	C 02.00 (R590, c010)
Of which basic indicator approach			0	0	C 02.00 (R600, c010)
Of which standardised approach			1,195	1,195	C 02.00 (R610, c010)
Of which advanced measurement approach			0	0	C 02.00 (R620, c010)
Other risk exposure amounts			0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total			4,208	4,431	

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 CCR and Securitisations)' section.





(min EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min Eok)			63	125
Of which debt securities income			51	100
Of which loans and advances income			17	35
Interest expenses			2	4
(Of which deposits expenses)			0	0
(Of which debt securities issued expenses)			0	0
(Expenses on share capital repayable on demand)			0	0
Dividend income			0	0
Net Fee and commission income			120	216
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets,				
dans of (7) losses of defection of manual assets and naunues not measured at rain value uniougn profit of loss, and of non-manual assets, net	·		13	24
Gains or (-) losses on financial assets and liabilities held for trading, net			15	25
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net			0	1
Gains or (-) losses from hedge accounting, net			1	2
Exchange differences [gain or (-) loss], net			7	13
Net other operating income /(expenses)			32	68
TOTAL OPERATING INCOME, NET			250	470
(Administrative expenses)			99	180
(Cash contributions to resolution funds and deposit guarantee schemes)			6	8
(Depreciation)			6	13
Modification gains or (-) losses, net			0	0
(Provisions or (-) reversal of provisions)			2	6
(Payment commitments to resolution funds and deposit guarantee schemes)			0	0
(Commitments and guarantees given)			0	0
(Other provisions)			2	6
Of which pending legal issues and tax litigation ¹			0	0
Of which restructuring ¹			0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²			0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)			1	0
(Financial assets at fair value through other comprehensive income)			0	0
(Financial assets at amortised cost)			1	0
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)			0	0
(of which Goodwill)			0	0
Negative goodwill recognised in profit or loss			0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates			0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations			0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS			135	263
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS			95	217
Profit or (-) loss after tax from discontinued operations			0	0
PROFIT OR (-) LOSS FOR THE YEAR			95	217
Of which attributable to owners of the parent			95	217

⁽¹⁾ Information available only as of end of the year
⁽²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

Gruppo Bancario Finecobank

(min EUR)	J	As of 30/09/20	20			As of 31,	/12/2020			As of 31,	/03/2021			As of 30/	06/2021		
		Fa	ir value hieraro	:hy		Fa	ir value hierar	:hy		Fa	iir value hieran	:hy		Fa	ir value hierarc	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits									1,752				2,145				IAS 1.54 (i)
Financial assets held for trading									26	22	4	0	21	18	4	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss									11	1	0	11	7	1	0	6	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss									0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income									145	145	0	0	143	143	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost									30,005				29,854				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting									59	0	59	0	65	0	65	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									25				20				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹									564				648				
TOTAL ASSETS									32,588				32,905				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)		,	As of 30/09/20	20					As of 31	/12/2020					As of 31	/03/2021					As of 30	/06/2021			
		Gross carr	ying amount		Accu	mulated impai	rment	Gro	ss carrying am	ount	Accu	mulated impair	rment	Gro	ss carrying am	ount	Accu	mulated impair	ment	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairm	ent ⁽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 Stage 3 credit risk since Credit-Impaired initial assets recognition but not credit- impaired		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		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	Stage 3 Credit-impaired assets	References
Financial assets at f														145	0	0	0	0	0	143	0	0	0	0	0	Annex V.Part 1.31, 44(b)
value through other comprehensive inco														0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities													25,224	0	0	-8	0	0	24,482	0	0	-6	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances													4,784	14	23	-9	-4	-19	5,372	14	24	-10	-4	-20	Annex V.Part 1.32, 44(a)

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

⁽²⁾ 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

Gruppo Bancario Finecobank

(mln EUR)

		Carrying) amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading			8	5	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹			0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss			0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost			30,252	30,314	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹			0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting			125	106	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk			15	13	IAS 39.89A(b), IFRS 9.6.5.8
Provisions			113	113	IAS 37.10; IAS 1.54(I)
Tax liabilities			49	36	IAS 1.54(n-o)
Share capital repayable on demand			0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities			243	421	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale			0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹			0	0	Annex V Part 1.29
TOTAL LIABILITIES			30,805	31,008	IAS 1.9(b);IG 6
TOTAL EQUITY			1,783	1,897	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES			32,588	32,905	IAS 1.IG6

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



Breakdown of liabilities

Gruppo Bancario Finecobank

(mln EUR)

			Carrying	j amount]
Breakdown of financial liabilities t	ay instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives				133	110	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments			0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities			0	0	Annex V.Part 1.31
	Central banks			1,042	1,040	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits			0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments			21	18	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits			21	18	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions			103	129	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits			52	71	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations			375	819	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits			349	306	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations			949	1,026	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits			949	1,026	ECB/2013/33 Annex 2.Part 2.9.1
	Households			27,659	27,157	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits			27,588	27,086	Annex V.Part 1.42(f), 44(c)
Debt securities issued				0	0	Annex V.Part 1.37, Part 2.98
Of which: Subordin	Of which: Subordinated Debt securities issued			0	0	Annex V.Part 1.37
Other financial liabilities				104	126	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES				30,385	30,425	

2021 EU-wide Transparency Exercise Market Risk Gruppo Bancario Finecobank

Gruppo	Bancario	Finecoba

	SA					I	м									IM						
			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE RISKS CAPITAL CHARGE FOR CTP				VaR <i>(Memorandum item)</i>		lemorandum item)	INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARG FOR CTP		L CHARGE		
(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	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)		12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30/	09/2020									As of 31/1	2/2020					
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk Total																						
TOLAT	As of 31/03/2021	As of 30/06/2021				As of 31/	03/2021									As of 30/0	6/2021					
Traded Debt Instruments Of which: General risk Of which: Specific risk Equites Of which: Specific risk Foreign exchange risk Commodities risk	23 23 0 33 2 32 0 5	19 19 0 35 1 33 0 3	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0							0 0 0 0 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	62	56	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Ö	0	0	0

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

Credit Risk - Standardised Approach

Gruppo Bancario Finecobank

				Standardise	ed Approach			
		As of 30/	/09/2020			As of 31/	/12/2020	
(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures								

⁽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 EUROPEAN BANKING AUTHORITY

⁽²⁾ Standardised Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

Credit Risk - Standardised Approach

Gruppo Bancario Finecobank

					Standardise	ed Approach			
			As of 31,	/03/2021			As of 30,	/06/2021	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	18,100	18,093	260		18,157	18,152	253	
	Regional governments or local authorities	918	918	0		939	939	0	
	Public sector entities	465	465	0		475	475	0	
	Multilateral Development Banks	431	431	0		431	431	0	
	International Organisations	761	761	0		761	761	0	
	Institutions	7,003	1,629	308		7,153	2,163	369	
	Corporates	871	587	587		836	547	547	
	of which: SME	6	6	6		6	6	6	
	Retail	3,886	1,045	784		4,206	1,151	864	
	of which: SME	4	2	1		4	2	1	
Consolidated data	Secured by mortgages on immovable property	1,751	1,748	612		2,083	2,079	728	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	24	4	4	19	24	4	4	20
	Items associated with particularly high risk	1	1	1		1	1	1	
	Covered bonds	724	724	75		680	680	70	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	1	1		1	1	6	
	Equity	9	9	9		5	5	5	
	Other exposures	306	306	306		328	328	328	
	Standardised Total ²	35,252	26,721	2,947	40	36,081	27,716	3,176	39

⁽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 🖁

⁽²⁾ Standardised Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

Credit Risk - IRB Approach

Gruppo Bancario Finecobank

							IRB Ap	proach					
				As of 30/	/09/2020					As of 31/	12/2020		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
Consolidated data	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail -												

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

Gruppo Bancario Finecobank

							IRB Ap	proach					
				As of 31/	03/2021					As of 30/	06/2021		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	U	U	U	U		0	0	U	U	U	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.





						C	Gruppo Bancario Finecoba	ank						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balaı	nce sheet	
												Off-balance sl	heet exposures	
								Derivatives with pos	itive 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)									Nominal	Provisions	Risk weighted exposure amount
				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			
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [Austria													
[5Y - 10Y [[10Y - more Total	-													
[0-3M[[3M-1Y]														
[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Belgium													
f 10Y - more Total f 0 - 3M f	-													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Bulgaria													
[3Y - 5Y [[5Y - 10Y] [10Y - more Total														
[0-3M] [3M-1V]														
[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Cyprus													
[21-31] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-3M] [3M-1Y]														
[1Y - 2Y [[2Y - 3Y [Czech Republic													
[3Y - 5Y [[5Y - 10Y [[10Y - more	Czech Republic													
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [
[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Denmark													
[10Y - more														
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]														
[3Y - 5Y [[5Y - 10Y] [10Y - more	Estonia													
f 10Y - more Total														



							Gruppo Bancario Finecoba	ink						
							As of 31/12/2020							
				On balance s	hoot	Dire	ct exposures		Deriva	tivos		Off bala	ice sheet	
	(mln EUR)			On balance s					Deriva	ives				
												Off-balance st	eet exposures	
								Derivatives with pos	itive 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 (nue 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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	France													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Germany													
[0-3M] [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [2Y-3Y]	Greece													
101 - 011 15Y - 10Y (100 - more Total 10 - 3M (1 3M - 1Y (1 2Y - 2Y (1 3Y - 5Y (1 3Y - 5Y (1 5Y - 10Y (1 0Y - more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Ireland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy													
[0-3M] [3M-1Y] [3M-1Y] [2Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



							Gruppo Bancario Finecoba	ink						
							As of 31/12/2020							
				On balance sl	heet	Dire	ct exposures		Deriva	tives		Off hales	ice sheet	
	(mln EUR)			On balance si					Deriva	lives				
												Off-balance st	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			
			Total country amount of											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)											exposure amount
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total														
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Lithuania													
[10Y - more Total [0 - 3M [
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [Luxembourg													
[5Y - 10Y] [10Y - more	-													
10(3) [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[10Y - more														
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Malta													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y]	Netherlands													
Total	-													
[0 - 3M [3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y														
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y]	Poland													
[5Y - 10Y [[10Y - more Total [0 - 3M [[3M - 1Y] [1Y - 2Y [-													
3M - 1Y [1Y - 2Y [2Y - 3Y 3Y - 5Y 5Y - 10Y	Portugal													
[10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Romania													
10Y - more Total 10 - 3M 1	-													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Slovakia													
Total	-													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]														
	Slovenia													
Total														



							Gruppo Bancario Finecoba	ink						
							As of 31/12/2020							
				On balance s	haat	Dire	ct exposures		Deriva	lives		Off balar	es choot	
	(mln EUR)			On balance s	neet				Deriva	lives				
												Off-balance st	eet exposures	
								Derivatives with pos	itive 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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain													
[3M-1Y] [3M-1Y] [Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden													
10(3) [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	United Kingdom													
10-3M [[3M-1Y] [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [2Y-5Y]	Liechtenstein													
101 - 011 15Y - 10Y1 100 - more Total 10 - 3M1 13M - 1Y1 12Y - 2Y1 13Y - 5Y1 15Y - 10Y1 100Y - more Total	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada													
[0-3M] [3M-1Y] [3M-1Y] [2Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



							Fruppo Bancario Finecoba	ink						
							As of 31/12/2020	1						
						Dire	t exposures							
	(mln EUR)		1	On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount		110113/0115	
				held for trading	designated at fair value through profit or loss	comprehensive income	amortised cost			can ying amount	Housing amount			
(0-2M)														
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y]														
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] [10Y - more	Japan													
[10Y - more Total [0 - 3M [[3M - 1Y [[1Y - 2Y [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [U.S.													
[5Y - 10Y [[10Y - more Total	4													
[0-3M] [3M-1Y]														
[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	China													
Total	-													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y]														
[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Switzerland													
Total [0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [Other advanced economies non EEA													
[3Y - 5Y [[5Y - 10Y] [10Y - more Total	IIOII EEX													
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y]	Other Central and eastern Europe countries non EEA													
[5Y - 10Y [[10Y - more Total	-													
[0-3M] [3M-1Y] [1Y-2Y]														
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Middle East													
[10Y - more Total [0 - 3M [[3M - 1Y [1													
[1Y - 2Y [[2Y - 3Y [Latin America and the													
[3Y - 5Y] [5Y - 10Y] [10Y - more	Caribbean													
Total	I													



General governments exposures by country of the counterparty

						C	Gruppo Bancario Finecoba	ank						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
								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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others													

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 "Othes".

(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). Inspective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This hem does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

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

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

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

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

Lath America: Argentina, Balloz, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Costa Rica, Dominica, Dominica, Dominica, Dominica, Republic, Ecoador, Grenada, Guatemala, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua, And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panetro Rico, Sait Barbéerny, Turis And Caicos Islands, Virgin Islands (Bitsh), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Gianea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Mauritania, Mozambioue, Nambia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seythelles, Stera Leone, South Sudan, Swaziland, Tanzania, United Republic, Of, Topo, Uganda, Zambia, Zimbawe and Tunisia.

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

(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.



						0	Gruppo Bancario Finecoba	ink						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	1eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	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[[3M-1Y]		0	0	0	0 0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more		519 0	519 0	0	0	0	519 0	0	0	0	0	0	0	
Total [0 - 3M [[3M - 1Y [519 0 0	519 0 0	0 0 0	0 0	0 0	519 0 0	0	0 0 0	0 0	0 0 0	0 0	0 0 0	0
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Belgium	0 0 86 744	0 0 86 744	000000000000000000000000000000000000000	0 0 0	0 0 0	0 0 86 744	0 0 0	0 0 0	0	0 0 0	0	0 0 0	
Total		830	830	0	0	0	830	0	0	0	0	0	Ő	0
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Bulgaria													
[0-3M] [3M-1Y]														
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Czech Republic													
10-3M [[3M-1Y] [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



						C	Fruppo Bancario Finecoba	nk						
							As of 30/06/2021							
				On balance sl	haat	Dire	ct exposures		Deriva	tivos		Off hala	nce sheet	
	(min EUR)			On balance si	neet				Denva	lives				
												Off-balance s	heet exposures	
			Total carrying amount of					Derivatives with pos	itive 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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	0 0 0 62 1,488 0 0 1,549	0 0 62 1,487 0 1,549	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 37 0 0 37	0 0 25 1,487 1,513	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 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] [10Y-more Total	Germany	0 0 0 203 0 203	0 0 0 203 203	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 203 0 203	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 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] [10Y-more Total	Croatia													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] Total	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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland	0 0 39 230 694 25 987	0 0 39 230 693 25 987	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 39 0 0 0 39	0 0 0 230 693 25 948		0 0 0 0 0 0 0	0 0 0 0 0 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] [7Y - 3Y] [5Y - 10Y] [10Y - more Total	Italy	0 50 580 430 1,780 3,185 268 6,293	0 50 580 430 1,779 3,184 268 6,290	0 0 0 100 100	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 50 580 430 1,779 3,082 268 6,188		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	25
[0-3M] [3M-1Y] [3M-1Y] [2Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia	0,223 0 0 0 30 30 30	0,230 0 0 0 0 30 30			0 0 0 0 0 0 0 0	0,188 0 0 0 0 30 0 30		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0



						6	iruppo Bancario Finecoba	ink						
							As of 30/06/2021							
				On balance sl		Direc	t exposures		Derivat	tives		Off balar	ice sheet	
	(mln EUR)			On balance si					Derivat	ives				
												Off-balance sh	eet exposures	
								Derivatives with pos	itive 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]														
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Malta													
[0-3M] [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y]	Poland													
137 - 371 157 - 1071 107 - more Total 10 - 3M f 137 - 27 f 127 - 37 f 137 - 57 f 157 - 107 f 107 - more Total	Portugal	0 0 0 0 389 3 39	0 0 0 388 388				0 0 0 388 388		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 Yethi	Romania		380				299		č			, , , , , , , , , , , , , , , , , , ,	3	
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Slovakia													
[0-3M] [3M-1Y] [3M-1Y] [2Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



						(Gruppo Bancario Finecoba	ink						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					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	
[0-3M]		50 288	50 288	0	0	0	50 288	0	0	0	0	0	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	50 288 123 375 652 3,487	50 288 123 375 652 3,486	0	0	0	50 288 123 375 652 3,486	0	0	0	0	0	0	
[5Y - 10Y] [10Y - more	-	3,487 0 4,975	3,486 0 4,974	0	0	0	3,486 0 4,974	0	0	0	0	0	0	0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Sweden	4)273	3,374				4,374							
[0-3M] [3M-1Y]		47 0	47 0	0	0	0	47 0 0	0	0	0	0	0	0	
[1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	United Kingdom	0 0 0 47	0 0 0 47	0	0	0	0 0 0 47	0 0 0	0	0 0 0	0	0	0	
I O - 3M [[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Iceland	0 0 0 0 15 0 0					0 0 0 0 0 15 0 15							
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Liechtenstein		19											
Total [0-3M] [3M-1Y] [3Y-2Y] [2Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway													
IO 3M I [3M-1Y] 1YI [2Y-3Y] 2YI [3Y-5YI 1SY-10YI [10Y-more Total [0-3MI] 3M I	Australia													
[1Y - 2Y [Canada													
10041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hong Kong													



						(Gruppo Bancario Finecoba	ank						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)		T	On balance sh	1eet				Deriva	tives		Off balar	ice sheet	
												Off-balance si	neet exposures	
								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[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	238 391 0 0 67 0 695	238 391 0 0 67 67 696	0 0 0 0 0 0 0 0		68 0 0 0 0 0 0 0 68	171 391 0 0 67 67 628		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 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] [10Y-more Total	China	0 0 0 165 0 155	0 0 0 165 0 165	0 0 0 0 0 0 0			0 0 0 165 165							33
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] [10Y - more Total	Switzerland	23 23 0 0 0 0 0 0 0 0 0 0	23 23 0 0 0 0 0 0 46				23 23 0 0 0 0 0 0 46						0 0 0 0	0
10 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [] 10Y - more Total	Other advanced economies non EEA	0 70 0 22 0 146 0 167	0 40 0 0 22 0 146 0 167	0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 40 0 22 22 0 146 0 167	0 0 0 0 0 0 0					0 0 0 0 0 0	33
10031 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA				ч 	• •								33
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East	0 0 0 0 114 0 114	0 0 0 0 114 0 114		0 0 0 0 0 0		0 0 0 0 114 114			0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0	18
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Latin America and the Caribbean	0 114 0 0 0 0 0 0 88 133 222	0 0 0 0 88 133				0 0 0 0 88 133							44
Total	1	222	21	0	Ű	1 0	221	0	, U	J	0	J	J	44



General governments exposures by country of the counterparty

						C	Gruppo Bancario Finecoba	ank						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	ı negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (nuet 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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others	0 30 40 100 591 0 761	0 30 40 591 0 761	0 0 0 0 0 0	0 0 0 0 0 0		0 30 40 591 0 761					0 0 0 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 sovereign exposures is and 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 "Chers".

(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). Inrespective of the denomination and or accounting classification of the positions the contain counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments the accounting bart of the the denomination of the capacity of the denomination and or accounting classification of the contain counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts and the counterparts and the counterparts and th (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.

Lath America: Argentina, Balloz, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Costa Rica, Dominica, Dominica, Dominica, Dominica, Republic, Ecoador, Grenada, Guatemala, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua, And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panetro Rico, Sait Barbéerny, Turis And Caicos Islands, Virgin Islands (Bitsh), Virgin Islands (U.S.).

Africa: Algeria, Esynt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Vende, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sterra Leone, South Mica, Nuseria, Inited Republic, Of, Togo, Uganda, Zambia, Zimbawe and Turisia.

(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.

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

Gruppo Bancario Finecobank

[As of 30/09/202	.0				 		As of 31/12/202	0			_
		Gross carrying	amount		Accumulat changes ir provisions	ted impairment, n fair value due ⁴	accumulated to credit risk and	financial	Gross c	arrying amount		Accumulat changes in provisions ⁴	ed impairment, ao fair value due to		Collaterals and financial
	Of wi performi past du	ng but ≥ >30	Of which non-perfo	orming ¹	On performing exposures ²	On non-perfo	rming exposures ³	guarantees received on non- performing	Of which performing but past due >30	Of which non-perfo	orming ¹	On performing exposures ²	On non-perform	ing exposures ³	guarantees received on non- performing
(min EUR)	days and day	<=90 s	Of which: defaulted	Of which Stage 3	caposares		Of which Stage 3	exposures	days and <=90 days	Of which: defaulted	Of which Stage 3	exposures		Of which Stage 3	exposures
Cash balances at central banks and other demand deposits															
Debt securities (including at amortised cost and fair value)															
Central banks															
General governments															
Credit institutions															
Other financial corporations															
Non-financial corporations															
Loans and advances(including at amortised cost and fair value)															
Central banks															
General governments															
Credit institutions															
Other financial corporations															
Non-financial corporations															
of which: small and medium-sized enterprises at amortised cost															
of which: Loans collateralised by commercial immovable property at amortised cost															
Households															
of which: Loans collateralised by residential immovable property at amortised cost															
of which: Credit for consumption at amortised cost															
DEBT INSTRUMENTS other than HFT															
OFF-BALANCE SHEET EXPOSURES															

¹⁰ For the definition of non-performing exposures please refer to COMMISSION INPLEMENTING REGULTION (EU) 2015/227 of January 2015, AMEX V, Part 2-Tendiate related instructions, subtle 29 ¹⁰ Institutions report here collective allowarces for incurrends tart reported losses (instruments at anomissica Cost) and changes in far value of the formality espectral endoarces for incurrends tart reported losses (instruments at anomissica Cost) and changes in far value of the formality espectral endoarces for incurrends tart reported losses (instruments at anomissica Cost) and changes in far value of the formality espectral endoarces for incurrends tart reported losses (instruments at anomissica Cost) and changes in far value of the formality espectral endoarces for incurrends tart reported losses (instruments at anomissica Cost) and changes in far value of the cost espectral endoarces for incurrends tart reported losses (instruments at anomissica Cost) and changes in far value of the cost espectral endoarces for incurrend loss espectral endoarces (instruments at anomissica Cost) and changes in far value of the cost espectral endoarces in far value of the cost espectral endoarces is anomissica Cost espectral endoarce espectral endoarces in far value of the cost espectral endoarces is anomissica Cost espectral endoarces is anoticed cost espectral endoarces is anoticed cost espectral endoarces in the cost espectral endoarces is anoticed espectral endoarce espectral endoarces is anoticed espectral endoarces in the examinate endoarce espectral endoarces espectral endoarce



Performing and non-performing exposures

Gruppo Bancario Finecobank

					As of 31/03/202	1								As of 30/06/202	1			
		Gr	oss carrying amo	punt			ed impairment, a fair value due to		Collaterals and financial		Gro	oss carrying amou	nt ^s			ed impairment, ac fair value due to (,5		Collaterals and financial
		Of which performing but past due >30		vhich non-perform	ning ¹	On performing exposures ²	On non-perform	ming exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of wi	nich non-perfori	ming ¹	On performing exposures ²	On non-perform	ing exposures ³	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	exposures
Cash balances at central banks and other demand deposits	1,752	0	0	0	0	0	0	0 0	0	2,145	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	25,369	0	0	0	0	8	a	, a	0	24,626	0	0	C	. a	6	0	0	0
Central banks	0	0	C	0	0	0	C		0	C	0	0	c		0	0	0	0
General governments	18,199	0	C	0 0	0	8	c	0 0	0	17,909	0	0	c) (6	0	0	0
Credit institutions	7,170	0	C	0 0	0	0	C	0 0	0	6,717	0	0	c	0 0	0	0	0	0
Other financial corporations	0	0	C	0 0	0	0	C	0 0	0	C	0	0	c	0 0	0	0	0	0
Non-financial corporations	0	0	C	0 0	0	0	C	0 0	0	C	0	0	c	0 0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	4,821	22	23	23	23	13	19	19	1	5,411	3	24	24	24	13	20	20	1
Central banks	0	0	C	0	0	0	c		0	C	0	0	c		0	0	0	0
General governments	0	0	0	0 0	0	0	C	0 0	0	0	0	0	C	0 0	0	0	0	0
Credit institutions	150	0	0	0 0	0	0	C	0 0	0	109	0	0	C	0 0	0	0	0	0
Other financial corporations	322	0	C	0 0	0	0	C) (0	384	0	0	C	0 0	0	0	0	0
			_															
Non-financial corporations	1	0	G	0 0	0	0	G	0 (0	1	0	0	C) (0	0	0	0
of which: small and medium-sized enterprises at amortised cost	1	0	C	0	0	0	C	0 0	0	1	0	0	c) (0	0	0	0
of which: Loans collateralised by commercial immovable property at	0										0	0					0	0
amortised cost									ľ	, i	Ū	Ĵ				, i		, s
Households	4,348	22	23	23	23	13	19	19	1	4,918	3	24	24	24	13	20	20	1
of which: Loans collateralised by residential immovable property at amortised cost	1,750	0	1	1	1	3	a		1	2,082	0	1	1	1	. 4	0	0	1
of which: Credit for consumption at amortised cost	458		,	7	7	3				475	n	7	,		3	6	6	
DEBT INSTRUMENTS other than HFT	31,942	22	23	23	23	21	19	19		32,182		24	24	24	19	20	20	
	31,942	22	23	23	23	21	19	1 13		32,182	3	24	24	24	19	20	20	
OFF-BALANCE SHEET EXPOSURES	2,050		•	0	0	0	a) (0	2,187		0	0	0	0	0	0	0
	(1) For the definition		•	COMPRESSION INF														

(1) for the diffetition of non-performing exposures please refer to COMPESION INFLUENTING REGLATION (EU) 2015/227 of 3 January 2015, AMREV V, Pat 2-7 emplate related instructions, substate 29 (2) Institutions report here colicitive allowances for incurrent bar not reported losses (instruments at anotised cost) and changes in far value of the romating exposures due to credit risk and provisions (finituments at fair value of there than HFT) (3) Institutions report here colicitive allowances for incurrent bar not reported losses (instruments at anotised cost) and changes in far value of there instituted instruments at anotised cost) and changes in far value of there instituted instruments at anotised cost) and changes in far value of there instituted instruments at anotised cost) and changes in far value of there instituted instruments at anotised cost) and changes in far value of there instituted instruments at anotised cost) and changes in far value of there instituted instruments at anotised cost) and changes in far value of there instituted instruments at anotised cost) and changes in far value of there is allowed instituted instruments at anotised cost instituted instruments and accomatated instruments at anotised cost instituted instruments at anotised cost ins



Forborne exposures

Gruppo Bancario Finecobank

		As of 30/	09/2020				As of 31	/12/2020		
	ying amount of with forbearance	Accumulated i accumulated c value due to c	mpairment, changes in fair redit risk and exposures with	received on e	ancial guarantees exposures with the measures	ying amount of with forbearance	Accumulated accumulated value due to c	mpairment, changes in fair redit risk and • exposures with	received on e	ancial guarantees xposures with e 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	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
(min EUR) Cash balances at central banks and other demand deposits										
Debt securities (including at amortised cost and fair value)										
Central banks										
General governments										
Credit institutions										
Other financial corporations										
Non-financial corporations										
Loans and advances (including at amortised cost and fair value)										
Central banks										
General governments										
Credit institutions										
Other financial corporations										
Non-financial corporations										
of which: small and medium-sized enterprises at amortised cost										
Households										
DEBT INSTRUMENTS other than HFT										
Loan commitments given										
QUALITY OF FORBEARANCE ²	· · · · ·		•		•					•
Loans and advances that have been forborne more than twice										
Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria										

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

⁽²⁾For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F13.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

Gruppo Bancario Finecobank

			As of 31/	/03/2021					As of 30/	06/2021		
		ying amount of with forbearance	Accumulated i accumulated o value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ying amount of with forbearance	Accumulated i accumulated o value due to co provisions for forbearance m	hanges in fair redit risk and exposures with		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	C	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	a	0	0	0	0	o
Central banks	C	0	0	0	0		c	0	0	0	0	
General governments	0	0	0	0	0		C	0	0	0	0	
Credit institutions	0	0	0	0	0		c	0	0	0	0	
Other financial corporations	0	0	0	0	0		c	0	0	0	0	
Non-financial corporations	0	0	0	0	0		C	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	2	1	1	1	0	0	3	1	1	1	2	0
Central banks	0	0	0	0	0	0	C	0	0	0	0	0
General governments	0	0	0	0	0	0	C	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	C	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	C	0	0	0	0	0
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0		0	0	0	0	0	
Households	2	1	1	1	0	0	3	1	1	1	2	0
DEBT INSTRUMENTS other than HFT	2	1	1	1	0		3	1	1	1	2	
Loan commitments given	0	0	0	0	0	0	a	0	0	0	0	0
QUALITY OF FORBEARANCE ²	-											
Loans and advances that have been forborne more than twice	0						C					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	(1) Foo the deficition o						C					

(1) For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting, However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2021 EU-wide Transparency Exercise Breakdown of Ioans and advances to non-financial corporations other than held for trading Gruppo Bancario Finecobank

		As of 30/09/2020 Gross carrying amount							AS OF 3	1/12/2020					AS OF 31	1/03/2021					AS OF 3	0/06/2021		
	Gross carry					Accumulated	Gross car	rying amount				Accumulated	Gross car	rying amount				Accumulated	Gross ca	rrying amount				Accumulated
		Of which: non- performi	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	credit risk on		Of which: non- performi	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which non- perform		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which non- perform		Of which loans and advances subject to impairment	Accumulated impairment ¹	credit risk on
(min EUR)			defaulted			non-performing exposures ¹			defaulted			non-performing exposures ¹			defaulted			non-performing exposures ¹			defaulted			non-performing exposures ¹
A Agriculture, forestry and fishing													0	0	0	0	0	0	0	0	0	0	0	0
B Mining and guarrying													0	0	0	0	0	0	0	0	0	0	0	0
C Manufacturing													0	0	0	0	0	0	0	0	0	0	0	0
D Electricity, gas, steam and air conditioning supply													0	0	0	0	0	0	0	0	0	0	0	0
E Water supply													0	0	0	0	0	0	0	0	0	0	0	0
F Construction													0	0	0	0	0	0	0	0	0	0	0	0
G Wholesale and retail trade													0	0	0	0	0	0	0	0	0	0	0	0
H Transport and storage													0	0	0	0	0	0	0	0	0	0	0	0
I Accommodation and food service activities													0	0	0	0	0	0	0	0	0	0	0	0
J Information and communication													0	0	0	0	0	0	0	0	0	0	0	0
K Financial and insurance activities													0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities													0	0	0	0	0	0	0	0	0	0	0	0
M Professional, scientific and technical activities													0	0	0	0	0	0	0	0	0	0	0	0
N Administrative and support service artivities													0	0	0	0	0	0	0	0	0	0	0	0
O Public administration and defence, compulsory social security													0	0	0	0	0	0	0	0	0	0	0	0
P Education													0	0	0	0	0	0	0	0	0	0	0	0
Q Human health services and social work activities													0	0	0	0	0	0	0	0	0	0	0	0
R Arts, entertainment and recreation													0	0	0	0	0	0	0	0	0	0	0	0
S Other services													0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances													1	0	0	1	0	0	1	0	0	1	0	0

⁽¹⁰ The them's scurnulated impairment' and scurnulated negative changes in fair value due to credit risk on non-performing exposures' are doctosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite group of what is exported according to the FINREP hanework (template F 66.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) to 6080 2014 - 115 on Supervisory regording.

EBA EUROPEAN BANKING AUTHORITY

Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

Gruppo Bancario Finecobank

							As of 3	0/09/2020														As of 2	1/12/2020						
	canying amoun							Accumulated imp			inges in fair val			Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount						Accumulated in				*	Maximum amount of the guarantee that can be considered	Gross canying amount
(with EXE)	Performing	Of which: exposume with forbearance measures	Of which: Instruments with significant incruate in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Cf which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: opposunes with forbearance measures	Of which: I fraturments with significant increase in andit sisk since initial recognition but not credit- impaired (Stape 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guaranthic received in the context of the CDVID-19 crisis			Performing	Of which: exposures with forbearance measures	Of which:	erforming Of which: exposures w fectoarance measures	th Of which: Unlikely to pa that are not past-due or past-due or 90 days		Performing	Of which: eposums with forbeasince measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	10 Of which: exposures with forbainance measures	Of which: Unlikely to pay that are not pait-due or pait-due or 90 days	Public guarantee received in the context of the COVID-19 crisis	Informs to noon- performing exposures
Loans and advances subject to active EBA-compliant monitoria																													
of which: Households																													
of which: Collateralised by residential immovable property																													
of which: Non-financial corporations																													
of which: Small and Medium-sized Enterprises																													
of which: Collateralised by commercial immovable property																													

								As of 30	/09/2020														As of 31	1/12/2020						
	Gross	sanying amount							Accumulated imp			anges in fair val			Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount						Accumulated imp		ated negative char		*	Maximum amount of the guarantee that can be considered	Gross carrying amount
					Non-perform							Non-perform						Performing						Performing						
(min BJR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due or 90 days	Public guarantee received in the context of the CDVID-19 crisis	inflows to non- parforming exposures			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not pait-due or pait-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Of which: exposures with forbainance measures	Of which: Unlikely to pay that are not paint-due or paint-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances with expired EBA-compliant monatoria																														
of which: Households																														
of which: Collateralised by residential immovable property																														
of which: Non-financial corporations																														
of which: Small and Medium-sized Enterprises																														
of which: Collateralised by commercial immovable property																														

							As of 30	/09/2020													As of 31	/12/2020						
	canying amount							Accumulated imp		lated negative changes			Maximum amount of the guarantee that can be considered	Gross carrying amount	carrying amount							Accumulated im		lated negative cha		×	Maximum amount of the guarantee that can be considered	Gross carrying amount
	Performing			Non-perform				Performing			n-performing							Non-performin										
(min EUR)		Of which: exposures w forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but ret credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instrumental with significant increase in oveld risk since initial recognition but not credit- impaind (Stage 2)	enq for	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- parforming exposures		Of which: seposures with forbearance melaiunes	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not path-due or path-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes																												
of which: Households																												
of which: Collateralised by residential immovable property																												
of which: Non-financial corporations																												
of which: Small and Medium-sized Enterprises																												
of which: Collateralised by commercial immovable property																												



Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

Gruppo Bancario Finecobank

		Na of 31/00/2021															As of 30 (06/2021															
								Accumulated implement, accumulated negative changes in fair value due to credit risk.							Maximum amount of the guarantee that can be considered	Gross canying amount	ing Gous arrying amount													Maximum amount of the guarantee that can be considered	e Gross carrying amount	
(min 138)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in condit risk since initial necognition but not condit- impained (Stage 2)	Non-perfort	ming Of which: exposures with forbuirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which:		ng Of which: exposures with forbaaranoe measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee neceived in the contact of the COVID-19 crisis	Enflows to non- performing exposures		Performing	Of which: exposures with forbearance measures	Of which: I frustruments with significant increase in condit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-doe or past-doe or 90 days		Performing	Of which: exposures wit forbearance measures	Of which: anstruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-performi	ing Of which: expositions with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	e non- e performing
Loans and advances subject to active EBA-compliant moratoria	14	14	1	1	٥	۰	٥	۰	0	٥	۰	0	۰	٥	0	٥	5	s	٥	۰	0	٥	۰	٥	۰	٥	۰	0	۰	۰	0	۰
of which: Households	14	14	1	1	0	٥	٥	0	0	0	0	0	٥	0	0	0	5	s	0	0	0	٥	0	0	0	٥	۰	0	0	0	0	0
of which: Collateralised by residential immovable property	11	11	1	1	٥	0	0	0	0	٥	۰	0	۰	0	0	٥	5	5	٥	٥	0	0	۰	٥	۰	٥	۰	0	٥	۰	0	٥
of which: Non-financial corporations	۰	0	٥	۰	0	۰	0	0	0	٥	۰	0	۰	٥	٥	٥	0	۰	٥	۰	٥	0	۰	٥	۰	٥	۰	0	٥	۰	0	۰
of which: Small and Medium-sized Enterprises	۰	0	٥	0	0	۰	0	0	0	٥	0	0	۰	٥	٥	٥	0	۰	٥	0	0	0	۰	٥	٥	٥	۰	0	٥	۰	0	٥
of which: Collateralised by commercial immovable property	۰	0	٥	۰	0	۰	٥	0	٥	٥	0	0	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	۰	٥	0	٥	٥	٥

								As of 31	(03/2021								As of 50/06/2021															
	Gross	i carrying amount														Gross carrying amount									Accumulated imp		Maximum amount of the guarantee that can be considered	Gross carrying amount				
	Performing Non-performing												Non-performing					Performing			Non-performing				Performing				Non-performing			
(min EUR)			Of which: exposures with forbearance measures	Of which: Instrumenta with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increate in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis				Of which: exposures with forbearance melatures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not paint-due or paint-due <= 90 days			Of which: exposures with forbeanance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Slage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not paint-due or paint-due <= 90 days	context of the COVID-19	
Loans and advances with expired EBA-compliant monatoria	16	16	0	٥	٥	٥	٥	0	0	0	۰	٥	٥	٥	0	0	25	26	3	2	٥	0	۰	٥	٥	0	0	٥	٥	۰	٥	0
of which: Households	16	16	0	٥	٥	٥	0	٥	٥	0	٥	٥	٥	٥	0	٥	25	26	з	2	٥	0	٥	٥	٥	٥	۰	٥	0	0	٥	0
of which: Collateralised by residential immovable property	16	15	0	0	٥	٥	0	0	0	0	۰	٥	0	٥	0	0	23	23	3	2	0	0	٥	٥	0	0	0	٥	0	0	٥	0
of which: Non-financial corporations	۰	0	0	٥	٥	0	0	0	0	0	۰	0	0	٥	0	0	٥	0	٥	0	0	0	0	٥	0	0	0	٥	0	0	٥	0
of which: Small and Medium-sized Enterprises	٥	0	0	٥	٥	0	0	0	0	0	٥	٥	0	0	0	0	0	0	0	0	٥	0	0	0	0	0	0	٥	0	0	٥	0
of which: Collateralised by commercial immovable property	۰	0	0	۰	0	٥	٥	٥	0	0	۰	٥	۰	0	0	٥	0	۰	0	۰	٥	0	۰	٥	۰	0	۰	٥	0	٥	٥	۰

								As of 31	/03/2021							As of 30/06/2021																
								Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross canying amount	Gross camping amount													*	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing Non-performing							Performing	Performing		Non-performing					Performing				Non-performing			Performing			Non-performing					
(min EUR)			Of which: sopoismei wit forbearance measures	Of which: Instrumenta with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbearance metalsures	Of which: Instruments with significant increase in credit fak since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not pait-due or pait-due or 90 days			Of which: exposures will forbearance measures	Of which: th Instruments with significant increase in credit raik since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not paint-due or paint-due <= 90 days	Public guarantee received in the contast of the COVID-19 crisis	
Newly originated loans and advances subject to public guarantee schemes	٥	0	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	۰	٥	0	٥	٥	۰	0	۰	٥	0	٥	٥	0	٥	۰	٥	0	٥	0	٥
of which: Households	0	٥			٥			0	٥			٥				٥	0	٥			٥			0	0			٥				•
of which: Collateralised by residential immovable property	۰	0			٥			٥	٥			٥				٥	٥	۰			٥			٥	0			٥				•
of which: Non-financial corporations	0	0	٥	0	٥	0	٥	0	٥	0	0	0	٥	0	0	٥	0	٥	0	٥	٥	0	0	0	0	٥	0	٥	0	0	٥	٥
of which: Small and Medium-sized Enterprises	0	٥			٥			0	٥			٥				٥	٥	٥			٥			٥	0			٥				0
of which: Collateralised by commercial immovable property	•	0			٥			0	٥			0				٥	٥	•			٥			0	0			0				•

