



2021 EU-wide Transparency Exercise

Bank Name	Credito Emiliano Holding S.p.A.
LEI Code	815600AD83B2B6317788
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.

2021 EU-wide Transparency Exercise

Key Metrics

Credito Emiliano Holding S.p.A.

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	CORE CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	2,177	2,340	2,352	2,432	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	2,177	2,340	2,352	2,432	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	2,227	2,393	2,406	2,486	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	2,227	2,393	2,406	2,486	C 01.00 (r015,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	2,576	2,746	2,761	2,816	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	2,576	2,746	2,761	2,816	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	15,690	16,713	16,778	16,908	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	15,690	16,713	16,778	16,908	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.88%	14.00%	14.02%	14.38%	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	13.88%	14.00%	14.02%	14.38%	(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	14.19%	14.32%	14.34%	14.70%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.19%	14.32%	14.34%	14.70%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	16.42%	16.43%	16.45%	16.65%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.42%	16.43%	16.45%	16.65%	(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	43,386	41,366	41,705	44,393	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.13%	5.78%	5.77%	5.60%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



2021 EU-wide Transparency Exercise

Leverage ratio

Credito Emiliano Holding S.p.A.

(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	2,227	2,393	2,406	2,486	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	2,227	2,393	2,406	2,486	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	43,386	41,366	41,705	44,393	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	43,386	41,366	41,705	44,393	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.1%	5.8%	5.8%	5.6%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.1%	5.8%	5.8%	5.6%	[A.2]/[B.2]	

		(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			
OWN FUNDS Transitional period	A	OWN FUNDS								
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)					Articles 4(1)(b) and 72 of CRR			
	A.1.1	301	301	301	301	C 01.00 (0100,010)	Article 50 of CRR			
	A.1.2	1,965	2,040	2,041	2,155	C 01.00 (0100,010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR			
	A.1.3	27	54	48	21	C 01.00 (0100,010)	Articles 4(1)(b), 26(1) point (d) and 36(1) point (f) of CRR			
	A.1.4	106	106	106	106	C 01.00 (0200,010)	Articles 4(1)(b) and 26(1) point (a) of CRR			
	A.1.5	0	0	0	0	C 01.00 (0200,010)	Articles 4(1)(b), 26(1) point (f) and 36(1) point (f) of CRR			
	A.1.6	338	342	340	346	C 01.00 (0200,010)	Article 84 of CRR			
	A.1.7	-46	-44	-35	-33	C 01.00 (0200,010)	Articles 32 to 35 and 36(1) point (f) of CRR			
	A.1.8	(-) Intangible assets (including Goodwill)	-391	-359	-356	-351	C 01.00 (0300,010) + C 01.00 (0340,010)	Articles 4(1)(b), 36(1) point (b) and 37 of CRR. Articles 4(1)(b), 36(1) point (b) and 37 point (a) of CRR		
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	0	0	0	0	C 01.00 (0370,010)	Articles 36(1) point (c) and 38 of CRR		
	A.1.10	(-) IBS shortfall of credit risk adjustments to expected losses	-125	-100	-93	-112	C 01.00 (0380,010)	Articles 36(1) point (d), 40 and 120 of CRR		
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (0390,010)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR		
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0400,010)	Articles 4(1)(b), 36(1) point (g) and 44 of CRR		
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (0440,010)	Article 36(1) point (i) of CRR		
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (0450,010) + C 01.00 (0460,010) + C 01.00 (0470,010) + C 01.00 (0472,010) + C 01.00 (0472,010)	Articles 4(1)(b), 36(1) point (j) and 89 to 91 of CRR. Article 36(1) point (k) (i), 24(1) point (b), 24(1) point (c) and 25 of CRR. Article 36(1) point (k) (ii) and 27(2) of CRR. Article 36(1) point (k) (iii) and 133(8) of CRR and Article 36(1) point (k) (iv) and 155(4) of CRR.		
	A.1.14.1	(-) Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (0460,010)	Articles 36(1) point (k) (i), 24(1) point (b), 24(1) point (c) and 25 of CRR		
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (0480,010)	Articles 4(2), 36(1) point (l), 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	0	0	C 01.00 (0490,010)	Articles 36(1) point (c) and 38, Article 48(1) point (a) and 48(2) of CRR		
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (0500,010)	Articles 4(2), 36(1) point (l), 43, 45, 47, 48(1) point (b), 48(1) to (3) and 79 of CRR		
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0540,010)	Article 48 of CRR		
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (0520,010)	Article 36(1) point (m) and Article 47c of CRR		
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (0540,010)	Article 36(1) point (n) and Article 133(2) of CRR		
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (0530,010)	Article 36(1) point (o) of CRR		
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (0540,010)	Article 3 of CRR		
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (0570,010)	-		
	A.1.21	Transitional adjustments	0	0	0	0	GA1 (1.1.16 + 1.1.18 + 1.1.126)	-		
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0200,010)	Articles 48(1) to (3), and 484 to 487 of CRR		
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0240,010)	Articles 479 and 480 of CRR		
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (0520,010)	Articles 469 to 472, 478 and 481 of CRR		
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)					Article 61 of CRR			
	A.2.1	Additional Tier 1 Capital instruments	50	53	53	54	C 01.00 (0540,010) + C 01.00 (0470,010)			
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0700,010)				
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0460,010) + C 01.00 (0700,010) + C 01.00 (0700,010) + C 01.00 (0740,010) + C 01.00 (0740,010) + C 01.00 (0740,010)				
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0660,010) + C 01.00 (0680,010) + C 01.00 (0700,010)				
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)					Article 25 of CRR				
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)					Article 71 of CRR				
A.4.1	Tier 2 Capital instruments	349	353	355	330	C 01.00 (0760,010) + C 01.00 (0460,010)				
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (0900,010) + C 01.00 (0920,010) + C 01.00 (0920,010) + C 01.00 (0940,010) + C 01.00 (0950,010) + C 01.00 (0970,010) + C 01.00 (0970,010) + C 01.00 (0970,010)				
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0880,010) + C 01.00 (0900,010) + C 01.00 (0960,010)				
B	TOTAL RISK EXPOSURE AMOUNT					Articles 92(1), 95, 96 and 98 of CRR				
B.1	Of which: Transitional adjustments included	15,690	16,713	16,778	16,908	C 02.00 (0100,010)				
B.1		0	0	0	0	C 05.01 (0100,040)				
C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)					GA3 (1)	-			
C.2	TIER 1 CAPITAL RATIO (transitional period)					GA3 (2)	-			
C.3	TOTAL CAPITAL RATIO (transitional period)					GA3 (3)	-			
D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)					14.5 + 1.3 + A.2.1 + MIN(A.2.1 + A.2.2 + A.2.3) + MIN(A.4 + A.2.2 + A.2.3) (1)	-			
E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)					14.38%	-			
F	Adjustments to CET1 due to IFRS 9 transitional arrangements				0	0	0	0	C 05.01 (0440,010)	
F	Adjustments to AT1 due to IFRS 9 transitional arrangements				0	0	0	0	C 05.01 (0440,010)	
F	Adjustments to T2 due to IFRS 9 transitional arrangements				0	0	0	0	C 05.01 (0440,010)	
F	Adjustments included in RWAs due to IFRS 9 transitional arrangements				0	0	0	0	C 05.01 (0440,010)	

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

2021 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Credito Emiliano Holding S.p.A.

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) ¹	12,808	14,656	14,742	14,795	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010) - C 02.00 (R460, c010)]
Of which the standardised approach	3,685	3,630	3,611	3,956	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	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	9,123	9,658	9,636	9,479	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	1,368	1,494	1,360	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	45	35	29	54	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)
Credit valuation adjustment - CVA	51	18	17	14	C 02.00 (R440, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	85	88	86	122	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	284	221	211	229	C 02.00 (R520, c010)
Of which the standardised approach	284	221	211	229	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	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	0	0	C 02.00 (R680, c010)
Operational risk	1,634	1,695	1,695	1,695	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	1,634	1,695	1,695	1,695	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	783	0	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	15,690	16,713	16,778	16,908	

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.

2021 EU-wide Transparency Exercise

P&L

Credito Emiliano Holding S.p.A.

(m€ EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	416	556	137	275
Of which debt securities income	53	67	9	16
Of which loans and advances income	310	406	96	193
Interest expenses	54	66	21	44
Of which deposits expenses	24	28	3	6
Of which debt securities issued expenses	28	35	8	15
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	1	0	0
Net Fee and commission income	419	570	154	314
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	29	25	36	37
Gains or (-) losses on financial assets and liabilities held for trading, net	4	3	3	5
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-1	0	0	1
Gains or (-) losses from hedge accounting, net	3	3	1	1
Exchange differences (gain or (-) loss), net	13	23	-1	3
Net other operating income /(expenses)	95	126	31	62
TOTAL OPERATING INCOME, NET	924	1,240	340	654
(Administrative expenses)	602	795	216	429
(Cash contributions to resolution funds and deposit guarantee schemes)	16	38	20	21
(Depreciation)	63	85	22	43
Modification gains or (-) losses, net	-1	-1	0	0
(Provisions or (-) reversal of provisions)	3	13	3	2
(Payment commitments to resolution funds and deposit guarantee schemes)	2	2	3	3
(Commitments and guarantees given)	1	3	0	-2
(Other provisions)	0	9	0	1
Of which pending legal issues and tax litigation ¹⁾	0	-3	0	0
Of which restructuring ²⁾	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	72	103	3	-14
(Financial assets at fair value through other comprehensive income)	-1	-1	-1	-1
(Financial assets at amortised cost)	73	104	4	-13
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	25	35	11	20
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	193	239	88	192
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	139	202	62	137
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	139	202	62	137
Of which attributable to owners of the parent	109	159	49	107

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."

2021 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution

Credito Emiliano Holding S.p.A.

ASSETS:	As of 30/09/2020					As of 31/12/2020					As of 31/03/2021					As of 30/06/2021					References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy							
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3					
Cash, cash balances at central banks and other demand deposits	7,271				7,816				11,054				10,673				IAS 1.54 (i)				
Financial assets held for trading	80	62	15	3	62	41	18	3	73	42	28	3	81	50	28	3	IFRS 7.8(a)(i); IFRS 9, Appendix A				
Non-trading financial assets mandatorily at fair value through profit or loss	19	0	0	18	20	0	0	20	19	0	0	19	22	0	0	22	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	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	3,699	3,662	20	16	3,516	3,466	34	16	2,424	2,376	2	46	4,111	4,106	3	2	IFRS 7.8(h); IFRS 9.4.1.2A				
Financial assets at amortised cost	34,862				35,018				35,267				36,498				IFRS 7.8(f); IFRS 9.4.1.2				
Derivatives – Hedge accounting	283	0	283	0	273	0	273	0	230	0	230	0	218	0	218	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	131				130				111				105				IAS 39.89A(a); IFRS 9.6.5.8				
Other assets ¹	2,055				2,057				2,310				2,468								
TOTAL ASSETS	48,399				48,894				51,489				54,375				IAS 1.9(a), IG 6				

¹ Portfolios, which are not GAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

Breakdown of financial assets by instrument and by counterparty sector ¹	As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/06/2021						References	
	Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾				
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets		
Financial assets at fair value through other comprehensive income	Debt securities	3,678	0	0	-2	0	3,496	0	0	-2	0	0	2,376	0	0	-1	0	0	4,107	0	0	-1	0	0	Annex V.Part 1.31, 44(b)	
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	5,580	0	0	-3	0	5,406	0	0	-3	0	0	5,317	0	0	-3	0	0	6,078	0	0	-3	0	0	Annex V.Part 1.31, 44(b)	
	Loans and advances	27,384	1,523	979	-55	-39	-506	27,618	1,684	876	-59	-48	-456	28,039	1,618	854	-59	-47	-452	28,477	1,647	798	-40	-40	-421	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.

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Credito Emiliano Holding S.p.A.

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Financial liabilities held for trading	13	18	25	26	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	42,961	43,748	45,606	47,958	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	344	365	326	370	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	206	201	157	144	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	201	225	229	194	IAS 37.10; IAS 1.54(l)
Tax liabilities	151	132	123	125	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	1,417	999	1,809	2,266	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	45,292	45,688	48,276	51,084	IAS 1.9(b);IG 6
TOTAL EQUITY	3,107	3,205	3,213	3,292	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	48,399	48,894	51,489	54,375	IAS 1.IG6

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

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Credito Emiliano Holding S.p.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Derivatives		357	384	351	396	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	7,100	7,100	7,840	7,840	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	458	477	518	521	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	431	453	497	500	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,910	909	959	3,412	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	114	77	115	130	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	3,289	3,486	3,170	3,130	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	943	1,181	1,151	1,164	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	10,038	11,025	11,316	11,727	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	9,884	10,940	11,232	11,619	ECB/2013/33 Annex 2.Part 2.9.1
	Households	17,443	17,992	18,705	18,557	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	17,125	17,617	18,415	18,261	Annex V.Part 1.42(f), 44(c)
Debt securities issued		2,511	2,500	2,497	2,504	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		351	352	355	358	Annex V.Part 1.37
Other financial liabilities		211	258	602	267	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		43,318	44,131	45,957	48,354	

2021 EU-wide Transparency Exercise

Market Risk

Credito Emiliano Holding S.p.A.

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(mln EUR)	As of 30/09/2020	As of 31/12/2020	As of 30/09/2020										As of 31/12/2020											
Traded Debt Instruments	109	46	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	109	46	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	1	0	0	0	0	0						0	0	0	0							0	0	
Equities	2	0	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	1	1	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	1	0	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0	
Total	112	48	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	As of 31/03/2021	As of 30/06/2021	As of 31/03/2021										As of 30/06/2021											
Traded Debt Instruments	48	52	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	48	52	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0	
Equities	4	4	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	2	2	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	2	2	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0	
Total	52	56	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

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

2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Credito Emiliano Holding S.p.A.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	14,340	16,441	195		14,617	17,193	262	
	Regional governments or local authorities	93	92	18		73	72	14	
	Public sector entities	44	44	36		63	63	47	
	Multilateral Development Banks	0	117	0		0	126	0	
	International Organisations	33	33	0		14	14	0	
	Institutions	6,722	1,930	674		4,898	1,848	670	
	Corporates	2,222	1,475	1,066		2,393	1,744	1,321	
	of which: SME	807	272	221		770	306	239	
	Retail	859	576	320		1,004	726	392	
	of which: SME	235	120	69		302	189	108	
	Secured by mortgages on immovable property	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	19	11	15	8	18	11	15	7
	Items associated with particularly high risk	1	1	1		1	1	1	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	1	1		1	1	1	
Equity	432	432	482		2	2	2		
Other exposures	1,239	1,239	913		1,179	1,179	926		
Standardised Total ²	26,006	22,392	3,722	17	24,266	22,982	3,653	17	

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

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

2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Credito Emiliano Holding S.p.A.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	16,587	19,430	291		18,259	21,528	272	
	Regional governments or local authorities	52	51	10		72	71	14	
	Public sector entities	35	35	23		82	82	31	
	Multilateral Development Banks	57	188	0		83	212	0	
	International Organisations	46	46	0		46	46	0	
	Institutions	4,586	1,796	603		7,019	2,090	728	
	Corporates	2,378	1,649	1,228		2,583	1,865	1,326	
	of which: SME	751	256	201		652	213	163	
	Retail	1,047	737	386		1,203	886	473	
	of which: SME	259	126	72		220	112	64	
	Secured by mortgages on immovable property	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	21	15	21	6	22	15	21	7
	Items associated with particularly high risk	1	1	1		0	0	1	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	3	2	2		2	2	1	
Equity	3	3	3		3	3	3		
Other exposures	1,421	1,421	1,063		1,577	1,577	1,125		
	Standardised Total²	26,238	25,375	3,632	15	30,953	28,378	3,994	15

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

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

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Credito Emiliano Holding S.p.A.

		IRB Approach											
		As of 30/09/2020					As of 31/12/2020						
		Original Exposure ¹	Of which: defaulted	Exposure Value ¹	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure ¹	Of which: defaulted	Exposure Value ¹	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
(mln EUR, %)													
Consolidated data	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	21,339	300	12,467	4,805	108	227	21,763	289	12,543	5,250	102	234
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	12,314	104	6,916	2,503	35	88	12,566	110	6,989	2,725	38	96
	Retail	15,281	689	14,437	4,324	207	366	15,602	599	14,664	4,416	179	323
	Retail - Secured on real estate property	7,018	171	6,998	2,098	62	50	7,632	212	7,607	2,281	75	77
	Retail - Secured on real estate property - Of Which: SME	444	38	443	208	17	12	459	43	458	215	19	17
	Retail - Secured on real estate property - Of Which: non-SME	6,574	133	6,555	1,890	45	38	7,173	169	7,149	2,065	56	59
	Retail - Qualifying Revolving	362	42	362	82	7	27	370	43	370	80	8	30
	Retail - Other Retail	7,901	476	7,076	2,144	138	289	7,601	343	6,687	2,056	96	217
	Retail - Other Retail - Of Which: SME	2,581	166	1,706	592	49	106	2,636	137	1,690	595	40	92
	Retail - Other Retail - Of Which: non-SME	5,320	310	5,370	1,552	89	183	4,965	206	4,997	1,461	56	125
	Equity	0	0	0	0	0		587	0	587	1,368	0	
	Other non credit-obligation assets				0						0		
IRB Total ²				9,128						11,034			

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

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

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Credito Emiliano Holding S.p.A.

		IRB Approach											
		As of 31/03/2021					As of 30/06/2021						
		Original Exposure ¹	Of which: defaulted	Exposure Value ¹	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure ¹	Of which: defaulted	Exposure Value ¹	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
(mln EUR, %)													
Consolidated data	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	21,872	278	12,255	5,144	96	229	22,067	258	12,086	4,957	88	208
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	12,605	104	6,739	2,679	34	94	12,868	92	6,631	2,563	28	83
	Retail	15,985	585	14,995	4,498	175	324	16,171	547	15,130	4,535	163	286
	Retail - Secured on real estate property	8,000	262	7,977	2,388	92	105	8,339	251	8,315	2,475	88	97
	Retail - Secured on real estate property - Of Which: SME	487	67	486	224	27	29	476	63	474	222	25	27
	Retail - Secured on real estate property - Of Which: non-SME	7,513	196	7,491	2,163	65	76	7,864	188	7,841	2,253	62	71
	Retail - Qualifying Revolving	340	43	340	74	8	30	366	41	366	77	8	29
	Retail - Other Retail	7,645	279	6,678	2,036	75	190	7,465	255	6,449	1,984	68	160
	Retail - Other Retail - Of Which: SME	2,628	110	1,639	569	30	80	2,697	101	1,614	565	28	67
	Retail - Other Retail - Of Which: non-SME	5,017	170	5,039	1,467	45	109	4,769	154	4,834	1,419	40	92
	Equity	416	0	416	1,464	0		379	0	379	569	0	
Other non credit-obligation assets				0						0			
IRB Total ²					11,106					10,062			

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

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

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Credito Emiliano Holding S.p.A.

As of 31/12/2020

(min EUR)		Direct exposures												Risk weighted exposure amount	
		On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
[0 - 3M]	Africa														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees
- (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments
- (5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

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

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

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

(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
General governments exposures by country of the counterparty

Credito Emiliano Holding S.p.A.

As of 30/06/2021

(min EUR)		Direct exposures													Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount			Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions						
Residual Maturity	Country / Region														
[0 - 3M]	Africa														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

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

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

Regions:

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

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

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

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

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

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

(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
 Credito Emiliano Holding S.p.A.

	As of 31/03/2021										As of 30/06/2021														
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ^{4,5}					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount ⁵					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ^{4,5}					Collaterals and financial guarantees received on non-performing exposures			
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³			Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³											
		Of which: defaulted	Of which Stage 3			Of which Stage 3	Of which Stage 3			Of which Stage 3		Of which Stage 3			Of which Stage 3										
(min EUR)																									
Cash balances at central banks and other demand deposits	10,943	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	7,693	0	0	0	0	4	0	0	0	0	0	0	0	0	0	4	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	5,361	0	0	0	0	3	0	0	0	0	7,238	0	0	0	0	3	0	0	0	0	0	0	0	0	0
Credit institutions	1,239	0	0	0	0	1	0	0	0	0	1,443	0	0	0	0	1	0	0	0	0	0	0	0	0	0
Other financial corporations	739	0	0	0	0	0	0	0	0	0	1,039	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	354	0	0	0	0	0	0	0	0	0	465	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	30,528	52	854	854	854	106	452	452	335	335	30,941	32	798	798	798	80	421	421	316	316	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	260	0	10	10	10	0	2	2	0	0	289	0	10	10	10	0	2	2	2	0	0	0	0	0	0
Credit institutions	299	0	0	0	0	0	0	0	0	0	557	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	939	0	0	0	0	1	0	0	0	0	560	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	15,195	23	354	354	354	51	228	228	102	102	15,318	5	328	328	328	38	212	212	97	97	0	0	0	0	0
of which: small and medium-sized enterprises at amortised cost	9,386	10	169	169	169	37	94	94	64	64	9,503	4	155	155	155	29	87	87	58	58	0	0	0	0	0
of which: Loans collateralised by commercial immovable property at amortised cost	633	0	67	67	67	4	35	35	29	29	638	0	65	65	65	3	36	36	26	26	0	0	0	0	0
Households	13,835	28	490	490	490	55	222	222	233	233	14,217	27	460	460	460	41	206	206	220	220	0	0	0	0	0
of which: Loans collateralised by residential immovable property at amortised cost	9,391	13	254	254	254	30	73	73	174	174	9,585	12	243	243	243	24	73	73	164	164	0	0	0	0	0
of which: Credit for consumption at amortised cost	1,931	4	64	64	64	13	30	30	20	20	2,046	3	61	61	61	9	29	29	18	18	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	49,163	52	854	854	854	110	452	452	335	335	51,880	32	798	798	798	84	421	421	316	316	0	0	0	0	0
OFF-BALANCE SHEET EXPOSURES	11,382		29	29	29	6	1	1	2	2	11,507		28	28	28	4	1	1	2	2	0	0	0	0	0

(1) For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29
 (2) Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)
 (3) Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)
 (4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
 (5) 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.

2021 EU-wide Transparency Exercise

Forborne exposures

Credito Emiliano Holding S.p.A.

	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which 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
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	384	282	103	100	265	174	379	275	103	100	258	165
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	137	110	49	48	83	59	131	107	50	49	76	55
of which: small and medium-sized enterprises at amortised cost	61	35	24	23	32		85	62	25	24	57	
Households	247	172	54	52	183	115	247	168	53	51	182	111
DEBT INSTRUMENTS other than HFT	384	282	103	100	265		379	275	103	100	258	
Loan commitments given	1	0	0	0	0	0	1	0	0	0	0	0
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						0					

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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2021 EU-wide Transparency Exercise

Forborne exposures

Credito Emiliano Holding S.p.A.

	As of 31/03/2021						As of 30/06/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which 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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	376	267	105	102	253	157	499	263	106	99	361	155
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	127	105	51	50	71	52	217	102	52	48	151	51
of which: small and medium-sized enterprises at amortised cost	79	58	24	23	52		162	52	23	19	128	
Households	249	162	54	51	183	106	282	160	54	51	210	103
DEBT INSTRUMENTS other than HFT	376	267	105	102	253		499	263	106	99	361	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						0					

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2021 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Credito Emiliano Holding S.p.A.

(m EUR)	AS OF 30/09/2020					AS OF 31/12/2020					AS OF 31/03/2021					AS OF 30/06/2021								
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	327	9	9	327	7	0	339	8	8	339	6	0	332	7	7	332	6	0	332	5	8	332	6	0
B Mining and quarrying	40	1	1	40	1	0	41	1	1	41	1	0	38	1	1	38	1	0	39	1	1	39	1	0
C Manufacturing	6,550	81	81	6,544	71	0	6,888	76	76	6,881	73	0	6,717	73	73	6,712	70	0	6,763	69	69	6,757	61	0
D Electricity, gas, steam and air conditioning supply	168	2	2	168	1	0	133	2	2	133	1	0	131	2	2	131	1	0	122	2	2	122	1	0
E Water supply	198	7	7	199	3	0	218	7	7	218	3	0	239	7	7	239	3	0	221	4	4	221	2	0
F Construction	385	72	72	385	51	0	619	62	62	615	46	0	625	59	59	625	44	0	622	55	55	625	40	0
G Wholesale and retail trade	3,347	95	95	3,347	76	0	3,543	92	92	3,543	77	0	3,479	92	92	3,478	76	0	3,548	85	85	3,548	68	0
H Transport and storage	402	7	7	402	7	0	437	7	7	437	8	0	433	6	6	433	7	0	449	6	6	449	6	0
I Accommodation and food service activities	279	14	14	279	8	0	284	13	13	284	8	0	281	12	12	281	8	0	285	12	12	285	7	0
J Information and communication	264	4	4	264	3	0	300	6	6	300	4	0	299	6	6	299	4	0	268	5	5	268	4	0
K Financial and insurance activities	71	1	1	71	1	0	59	1	1	59	1	0	67	1	1	67	1	0	67	1	1	67	1	0
L Real estate activities	1,346	77	77	1,345	38	0	1,377	72	72	1,376	39	0	1,381	65	65	1,381	38	0	1,382	60	60	1,382	36	0
M Professional, scientific and technical activities	479	8	8	479	7	0	482	7	7	482	7	0	462	7	7	462	7	0	503	7	7	503	6	0
N Administrative and support service activities	285	7	7	285	5	0	295	7	7	295	5	0	315	6	6	315	6	0	319	6	6	319	5	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	15	0	0	15	0	0	15	0	0	15	0	0	15	0	0	15	0	0	15	0	0	15	0	0
Q Human health services and social work activities	151	3	3	151	2	0	163	3	3	163	2	0	173	3	3	173	2	0	174	3	3	174	2	0
R Arts, entertainment and recreation	35	3	3	35	2	0	35	3	3	35	2	0	36	3	3	36	2	0	34	3	3	34	2	0
S Other services	159	2	2	159	1	0	198	2	2	198	2	0	172	2	2	172	2	0	167	2	2	167	2	0
Loans and advances	14,703	394	394	14,695	284	0	15,426	369	369	15,418	285	0	15,195	354	354	15,189	278	0	15,318	328	328	15,312	250	0

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

