

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.



Key Metrics

(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	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,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



Leverage ratio

	(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)	
A.2	Tier 1 capital - fully phased-in definition	2,227	2,393	2,406	2,486	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	43,386	41,366	41,705	44,393	C 47.00 (r300,c010)	CRR
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]	



EBA 2021 EU-wide Transparency Exercise Capital

Capital
Credito Emiliano Holding S.p.A.

							COREP CODE	REGULATION
	А	(min EUR, %) OWN FUNDS	As of 30/09/2020 2,576	As of 31/12/2020 2,746	As of 31/03/2021 2,761	As of 30/06/2021 2.816	C 01.00 (*010.010)	REGULATION Articles 4(118) and 72 of CRR
_		OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying						Articles 4(118) and 72 of CRR article 50 of CRR
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	2,177	2,340	2,352	2,432	C 01.00 (r020,c010)	
	A.1.1	instruments)	301	301	301	301	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	1,965	2,040	2,041	2,155	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CIR
-	A.1.3	Accumulated other comprehensive income	27	54	48	21	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
l l	A.1.4	Other Reserves	106	106	106	106	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	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	338	342	340	346	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-46	-44	-35	-33	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-391	-359	-356	-351	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CSR. Articles 4(115), 36(1) point (b) and 37 point (a) of COR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	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	-125	-100	-93	-112	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	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	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	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r450,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (0) (1) and 89 to 91 of CRIC, Articles 36(1) point (b) (b), 243(1) point (b) and 256 of CRIC, Articles 36(1) point b) (ii) and 276(3) of CRIC, Articles 36(1) point b) (iii) and 276(3) of CRIC, Articles 36(1) point b) (iv) and 155(4) of CRIC, Articles 36(1) point b) (iv) and 155(4) of CRIC, Articles 36(1) point b) (iv) and 155(4) of CRIC.
,	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	 (-) Hiddings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	0	0	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	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	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	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	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foresecable tax charges				0	C 01.00 (r515,c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	0	0	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
-	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
-	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240.e010)	Articles 479 and 480 of CRR
-	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (rS20,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	50	53	53	54	C 01.00 (rS30,c010)	Article 65 of CRR
	A.2.1	Additional Tier 1 Capital instruments	50	53	53	54	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(·) Excess deduction from 12 items over 12 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r704,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r790,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,227	2,393	2,406	2,486	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	349	353	355	330	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	349	353	355	330	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		0	0	0	0	C 01.00 (*910,0310) + C 01.00 (*920,0310) + C 01.00 (*930,0310)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
	Pa. 1			16,713	16,778	16,908	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CBR
		TOTAL RISK EXPOSURE AMOUNT	15 600		10,770	10,500		
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT Of which: Transformed adjustments included	15,690		0			
	B B.1	Of which: Transitional adjustments included	0	0	0	14 2006	C 05.01 (r010;c040)	
OWN FUNDS REQUIREMENTS CAPITAL RATIOS (%)	B 8.1 C.1	Of which: Transtional adjustments included COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.88%	14.00%	14.02%	14.38%	CA3 (1)	•
OWN FUNDS REQUIREMENTS	8.1 C.1 C.2	Of which: Transitional adjustments included COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) TIER 1 CAPITAL RATIO (transitional period)	0 13.88% 14.19%	0 14.00% 14.32%	14.02% 14.34%	14.38% 14.70%	CA3 (1) CA3 (3)	
OWN FUNDS REQUIREMENTS CAPITAL RATIOS (%) Transitional period	B 8.1 C.1 C.2 C.3	Of which: Transitional adjustments included COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) TIER 1 CAPITAL RATIO (transitional period) TOTAL CAPITAL RATIO (transitional period)	13.88% 14.19% 16.42%	0 14.00% 14.32% 16.43%	14.02% 14.34% 16.45%	14.38% 14.70% 16.65%	CAS (3) CAS (5)	
OWN FUNDS REQUIREMENTS CAPITAL RATIOS (%) Transitional period CET1 Capital Fully loaded	B 8.1 C.1 C.2 C.3 D	Of which: Transitional adjustments included COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) TIER 1 CAPITAL RATIO (transitional period) TOTAL CAPITAL RATIO (transitional period) COMMON EQUITY TIER 1 CAPITAL (fully loaded)	0 13.88% 14.19% 16.42% 2,177	14.00% 14.32% 16.43% 2,340	14.02% 14.34% 16.45% 2,352	14.38% 14.70% 16.65% 2,432	CA3 (1) CA3 (3) CA3 (5) [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2+MIN(A.4+A.2.2-A.4.3.0.0)]	
OWN FUNDS REQUIREMENTS CAPITAL RATIOS (%) Transitional period CET1 Capital	B B.1 C.1 C.2 C.3 D E	Of which: Transitional adjustments included COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) TIER 1 CAPITAL RATIO (transitional period) TOTAL CAPITAL RATIO (transitional period) COMMON EQUITY TIER 1 CAPITAL (fully loaded) COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.88% 14.19% 16.42% 2,177	14.00% 14.32% 16.43% 2,340	14.02% 14.34% 16.45% 2,352	14.38% 14.70% 16.65% 2,432	CA3 (3) CA3 (3) CA3 (5) (A.5-A.1.15-A.1.22+MIN(A.2+A.1.15-A.2.2-A.4.3.0.0) (B.1.1/[B-B.1]	
OWN FUNDS REQUIREMENTS CAPITAL RATIOS (%) Transitional period CET1 Capital Fully loaded CET1 RATIO (%)	B 8.1 C.1 C.2 C.3 D E F	Of which: Transitional adjustments included COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) TIER 1 CAPITAL RATIO (transitional period) TOTAL CAPITAL RATIO (transitional period) COMMON EQUITY TIER 1 CAPITAL (fully loaded) COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded) Adjustments to CETI due to TPRS 9 transitional arrangements	13.88% 14.19% 16.42% 2,177 13.88%	14.00% 14.32% 16.43% 2,340 14.00%	14.02% 14.34% 16.45% 2,352 14.02%	14.38% 14.70% 16.65% 2,432 14.38%	CAS (3) CAS (3) CAS (5) [A.1-A.1.3-A.1.2±+MIN(A.2+A.1.3-A.2.3-A.4.3-MIN(A.4+A.2.2-A.4.3-A.4.3-MIN(A.4+A.2.2-A.4.3-A.4.3-MIN(A.4+A.2.2-A.4.3-A.4.3-A.4.3-MIN(A.4+A.2.2-A.4.3	
OWN FUNDS REQUIREMENTS CAPITAL RATIOS (%) Transitional period CET1 Capital Fully loaded CET1 RATIO (%)	B 8.1 C.1 C.2 C.3 D E F F	Of which: Transitional adjustments included COMHON EQUITY TIER 1 CAPITAL RATIO (transitional period) TIER 1 CAPITAL RATIO (transitional period) TOTAL CAPITAL RATIO (transitional period) COMHON EQUITY TIER 1 CAPITAL (fully loaded) COMHON EQUITY TIER 1 CAPITAL (fully loaded) Adjustments to CETI due to IFRS 9 transitional arrangements Adjustments to AT1 due to IFRS 9 transitional arrangements	0 13.88% 14.19% 16.42% 2,177 13.88% 0	0 14.00% 14.32% 16.43% 2,340 14.00% 0	14.02% 14.34% 16.45% 2,352 14.02% 0	14.38% 14.70% 16.65% 2,432 14.38% 0	CA3 (1) CA3 (2) CA3 (3) CA3 (5) CA3 (640,000) CA3 (640,000) CA3 (640,000) CA3 (640,000)	
OWN FUNDS REQUIREMENTS CAPITAL RATIOS (%) Transitional period CETI Capital Fully loaded CETI ARTIO (%) Fully loaded*	B 8.1 C.1 C.2 C.3 D E F	Of which: Transitional adjustments included COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) TIER 1 CAPITAL RATIO (transitional period) TOTAL CAPITAL RATIO (transitional period) COMMON EQUITY TIER 1 CAPITAL (fully loaded) COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded) Adjustments to CETI due to TPRS 9 transitional arrangements	13.88% 14.19% 16.42% 2,177 13.88%	14.00% 14.32% 16.43% 2,340 14.00%	14.02% 14.34% 16.45% 2,352 14.02%	14.38% 14.70% 16.65% 2,432 14.38%	CAS (3) CAS (3) CAS (5) [A.1-A.1.3-A.1.2±+MIN(A.2+A.1.3-A.2.3-A.4.3-MIN(A.4+A.2.2-A.4.3-A.4.3-MIN(A.4+A.2.2-A.4.3-A.4.3-MIN(A.4+A.2.2-A.4.3-A.4.3-A.4.3-MIN(A.4+A.2.2-A.4.3	

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indimments that are not eligible from a regulatory point of view at the reporting date are not balen into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP" college note that this mintel load to differences to fully loaded CET1 capital ratio sublished by the carticostation banks e.e. in their Pillar's disclosure



Overview of Risk exposure amounts

					1
		RW	/As		
(mln 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	12,808	14,656	14,742	14,795	C 02.00 (r040, c010) -[C 07.00 (r050, 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, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s
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 (r040, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r050, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	51	18	17	14	C 02.00 (R640, 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 (RS80, 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 ExerciseP&L Credito Emiliano Holding S.p.A.

	A 6 20 (00 (2020	A674 (42)(2020	A 6 24 (02 (2024	A620 (05/2024
(min 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 ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	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 subsidaries, 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 subsidaries, 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				

⁽i) 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

(min EUR)		As of 30/09/20	20			As of 31	/12/2020			As of 31/	03/2021			As of 30,	06/2021		
		Fi	air value hieran	chy		Fi	air value hieran	chy		Fa	ir value hierar	chy		Fair value hierarchy			
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	7,271				7,816				11,054				10,873				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)(ii); 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 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	L/12/2020					As of 31	/03/2021					As of 30,	06/2021			
		Gross carry	ing amount		Accu	mulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying am	ount	Acci	ımulated impair	ment	Gross	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 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 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	assets	credit risk since	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair	Debt securities	3,678	0	0	-2	0	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)
value through other comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	5,580	0	0	-3	0	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)
amortised cost	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.

⁽P) 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

Credito Emiliano Holding S.p.A.

(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	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(I)
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



Breakdown of liabilities

Credito Emiliano Holding S.p.A.

(mln EUR)

			Carrying	amount		
Breakdown of financial liabiliti	es by 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		357	384	351	396	IFRS 9.BA.7(a); CRR Annex II
Chart positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	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)
Describe	of which: Current accounts / overnight deposits	114	77	115	130	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	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: Subo	rdinated 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
OTAL FINANCIAL LIABILITIES		43,318	44,131	45,957	48,354	



2021 EU-wide Transparency Exercise Market Risk

_																						
	SA						M									IM						
			VaR (Memoran	ndum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPITA FOR CTP	AL CHARGE		VaR (Memora	andum item)	STRESSED VaR (A	Memorandum item)	INCREM DEFAU MIGRATI CAPITAL	T AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP	AL 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)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE 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	109	46	0	0	0	0							0	0	0	0						
Of which: General risk	109	46	0	0	0	0							0	0	0	0						
Of which: Specific risk	1	0	0	0	0	0							0	0	0	0						
Equities Of which: General risk	2	2	0	0	0	0							0	0	0	0						
Of which: Specific risk	1	1	0	0	0	0							l v	0	0	0						
Foreign exchange risk	0	0	l ő	0	0	0							ı ö	0	0	0						
Commodities risk	0	ō	ō	ō	ō	ō							0	ō	ō	ō						
Total	112	48	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 30/0	6/2021					
Traded Debt Instruments	48	52	0	0	0	0							0	0	0	0						
Of which: General risk	48	52	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	ō	0							0	0	0	0						
Equities	4	4	1 0	0	0	0								0	0	1 0						
Of which: General risk	2	1 2	l ő	0	l ő	0							Ů	l ő	l ő	l ő						
Of which: Specific risk	2	2	0	0	ō	0							0	ō	ō	0						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk	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

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 OVI template.



Credit Risk - Standardised Approach

					Standardise	d 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			
	(min EUR, %) 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				
C	of which: SME	235	120	69		302	189	108				
Consolidated data	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 Secutarisation position unlike in the results prior to the 2019 exercise.



Credit Risk - Standardised Approach

					Standardise	ed 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
	(min EUR, %) 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	
Consultation of data	of which: SME	259	126	72		220	112	64	
Consolidated data	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 Total ²	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 Secutarisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30/	09/2020					As of 31/	12/2020		
		Original	Exposure ¹	Exposure	Risk expos	ure 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	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
Cancalidated data	Retail - Secured on real estate property - Of Which: SME	444	38	443	208	17	12	459	43	458	215	19	17
Consolidated data	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 Secutarisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31/	03/2021					As of 30	06/2021		
		Original	Exposure ¹	Exposure	Risk expos	ure 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	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
Consolidated data	Retail - Secured on real estate property - Of Which: SME	487	67	486	224	27	29	476	63	474	222	25	27
Corisonualeu uala	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 Secutarisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

						Cı	redito Emiliano Holding S	.p.A.						
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-halance el	heet exposures	
												On-balance si	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
		T-1-1	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)											
			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			
					amough pront of 1033	comprehensive meome								
[0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [[1V - 2V [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Belgium	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		0	0	0	0	0	0 0	0	0	0	0	0	0	0
「0-3M「 「3M-1Y「 [1Y-2Y[
[2Y - 3Y [[3Y - 5Y [Bulgaria													
[17 - 21]														
「0-3M「 「3M-1Y「 「1Y-2Y「														
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Cyprus													
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Czech Republic													
[5Y - 10Y [[10Y - more Total														
Total 0 - 3M 3M - 1Y		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Denmark	0 0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y 5Y - 10Y 10Y - more	Deminus	0 0	0 0	0 0	0 0 0	0 0	0 0 0	0 0 0	0	0 0 0	0 0	0 0	0 0	
[10Y - more Total [0 - 3M [0	0	0	0	0	0	0	0	0	0	0	ō	0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [5Y - 10Y	Estonia													
Total														



General governments exposures by country of the counterparty

						С	redito Emiliano Holding S	5.p.A.						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Finland													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [15Y - 10Y	France	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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	Germany	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M 1 1 1 1 1 1 1 1 1	Croatia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	Greece													
13Y - More Total [0 - 3M [Hungary													
[0 - 3M	Ireland	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
110Y - more	Italy	74 1.361 138 517 1.422 1.870 175 5,557	71 1,360 138 516 1,421 1,869 175 5,552	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 20 6 245 842 33 0	71 1,340 131 271 579 1,836 175	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 7	0 0 0 0 0	
[0 - 3M [Latvia	3.31				,								



General governments exposures by country of the counterparty

						С	redito Emiliano Holding S	.p.A.						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			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			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 [Lithuania													
[0 - 3M [Luxembourg	0 0 0 0 0 14 33 0	0 0 0 0 14 33 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 14 33 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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	Malta													
[0 - 3M	Netherlands	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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 [Poland							-						
13Y - 10Y 110Y - more	Portugal	0 0 0 0 0 145 0	0 0 0 0 0 145 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 145 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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	Romania	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
10V - more	Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

						С	redito Emiliano Holding S	.p.A.						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet 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	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	0 0 0 0 4 1,120	0 0 0 0 4 1,120 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 4 913 0	0 0 0 0 0 207 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	9
13M-1Y 13M-1Y 11Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 110Y-more	Sweden	322												
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	United Kingdom	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
Total [0 - 3M	Iceland													
[0 - 3M [Liechtenstein													
15Y - 10Y	Norway													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y	Australia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
131 - 201	Canada		·	·	J	J	,	· ·		,				
10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Hong Kong													



General governments exposures by country of the counterparty

Credito Emiliano Holding S n A

						C	redito Emiliano Holding S	.p.A.						
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ce sheet	
												Off-balance sh	eet 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	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Japan													
[0 - 3M [u.s.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0 0 0 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 [China													-
10 - 3M	Switzerland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
10 - 3M	Latin America and the Caribbean	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0



General governments exposures by country of the counterparty

Residual Maturity / Region Total gross carrying amount of non-derivative financial assets held for trading in routing profit or loss. As of 31/12/2020		ance sheet	
Residual Maturity Region Total gross carrying amount of non-derivative financial assets of which: Financial assets at fair value of which: Financial assets at fair value through other fair value			
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets of which: Financial assets at designated at fair value for which: Financial assets at fair value from the fair value fair val			
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets Total carrying amount of non-derivative financial assets of which: Financial assets at designated at fair value for value fair value through other fair value through other fair value for value from the position of the control of the position of the	Off-balance sl	sheet exposures	T
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets (net of short positions) of which: Financial assets at designated at fair value through other fair value through other and in the control of the co	\		
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets (net of short positions) of which: Financial assets at designated at fair value through other fair value through other fair value through other applications. Total gross carrying amount of non-derivative financial assets (net of short positions) of which: Financial assets at designated at fair value through other fair value through other fair value through other applications.			Risk weighted exposure amount
	Nominal	Provisions	
10-3M1 13M-3Y1 13Y-2Y1			
27 - 37 Africa 137 - 57			
10-3M1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loars receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) 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 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

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, Dominician Republic, Ecuador, Glenada, Guyana, Halt, 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 Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



General governments exposures by country of the counterparty

						C	redito Emiliano Holding S							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying 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											exposure amount
		derivative intancial assets	positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income	dinordisca cosc							
[0 - 3M [[3M - 1Y [0	0	0	0 0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [0 0	0	0 0	0 0	0 0	0 0	0 0	0	0 0	0 0	0 0	0 0	0
[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Belgium	0 453	0 453	0	0	0 453	0	0	0	0	0	0	0	
[10Y - more		0 453	0 453	0	0	0 453	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Bulgaria													
[10Y - more														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Cyprus													
l 10Y - more														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y	Czech Republic													
Total			^											
「0 - 3M「 「3M - 1Y「 「1Y - 2Y「		0	0	0	0	0	0	0	0	0 0 0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Denmark	0 0 0	0 0	0 0 0	0 0	0 0 0	0 0 0	0	0 0	0 0 0	0 0	0 0 0	0	
[10Y - more Total		0	0	0	0	0	0 0	0	0	0	0	0	0	0
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Estonia													
f 10Y - more Total	-													



General governments exposures by country of the counterparty

						- Ci	As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance sl	neet	<u> </u>	e exposures		Deriva	tives		Off balar	ice sheet	
	(MIN EUR)											Off-balance sh		
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Finland													
[0 - 3M	France	0 0 0 0 0 449 49 49	0 0 0 0 0 449 49	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 449 49 49	0 0 0 0 0	0 0 0 0 0	0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Germany	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Croatia													
[0 - 3M [Greece													
TO - 3M	Hungary													
[0 - 3M	Ireland	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0
[3M - 1Y [Italy	353 179 196 730 1,181 2,043 177 4,859	352 179 196 730 1,180 2,041 177 4,854	0 0 1 1 2 0 0	0 0 0 0 0	0 3 195 48 35 21 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 7 7	0 0 0 0 0	45
13Y - more Total 10 - 3M 1 1 2Y - 3Y 1 2Y - 3Y 1 3Y - 5Y 1 1 1 2Y - 3Y 1 1 1 1 1 1 1 1 1	Latvia													



General governments exposures by country of the counterparty

						(redito Emiliano Holding S	S.p.A.						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	neet exposures	
								Derivatives with po	citivo fair valvo	Doniumtives with	negative fair value			
								Derivatives with po	siuve iaii vaiue	Derivatives with	negative fair value			
														Diek weighted
		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)										Provisions	
				of which: Financial assets		of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [
[1Y - 2Y [Lithuania													
1 2Y - 3Y 1 13Y - 5Y 1 15Y - 10Y 1 10Y - more Total														
Total [0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [Luxembourg	0 14 32	0 14 32	0	0	0 14 32	0	0	0	0	0	0	0	
[5Y - 10Y [10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total [0 - 3M [46	46	0	0	46	0	0	0	0	0	0	0	0
[1Y - 2Y [Malta													
Total 0 - 3M 3M - 1Y		0 0	0 0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Netherlands	0	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 [0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Poland													
[5Y - 10Y [10Y - more														
Total 0 - 3M 3M - 1Y		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [2Y - 3Y 13Y - 5Y 15Y - 10Y	Portugal	0 0 0	0 0 0	0 0 0	0 0	0 0 0	0 0	0 0 0	0	0	0	0 0 0	0	
[5Y - 10Y 10Y - more Total		296 0 296	296 0 296	0	0	82 0 82	0	0	0	0 0	0 0	0	0	0
[0 - 3M [[3M - 1V [0 0	0 0	0	0	0	0	0	0	0	0	0	0	J
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Romania	0 0 0	0 0	0 0	0 0 0	0	0 0	0 0 0	0 0	0 0	0	0 0	0 0	
T3Y - 5Y		0	0	0 0	0	0	0	0	0	0	0	0	0	
[0 - 3M [[3M - 1V [0			Ū.		Ü	J	U	, ,	U	Ü	U	U
11Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y	Slovakia													
[5Y - 10Y [10Y - more														
[10Y - more Total [0 - 3M [[3M - 1Y [[1Y - 2Y [
1 2Y - 3Y I 13Y - 5Y I	Slovenia													
[5Y - 10Y [10Y - more Total														



General governments exposures by country of the counterparty

						C	redito Emiliano Holding S	.p.A.						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Spain	0 0 0 0 45 824 0	0 0 0 0 45 824 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 45 569 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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 [Sweden	0,0		J	J		,	J	,	·		J	Ÿ	J
Total [0 - 3M [3M - 1Y [United Kingdom	0 0 0 0 0 50 0	0 0 0 0 0 50 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 50 50	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0	
Total [0 - 3M [3 M - 1 Y [1 Y - 2 Y [2 Y - 3 Y [3 Y - 5 Y [5 Y - 10 Y [10 Y - more Total	Iceland	39	30	J		30	v	,	Ü	J.	J	9	Ü	10
[0 - 3M [Liechtenstein													
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Norway													
[0 - 3M [Australia	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 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	Canada													
10Y - more	Hong Kong													



General governments exposures by country of the counterparty

						C	redito Emiliano Holding S	.p.A.						
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
	(min con)													
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
									T.					Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											exposure amount
Residual Placelity	country / Region	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominai	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y														
[2Y - 3Y [[3Y - 5Y [Japan													
[5Y - 10Y [10Y - more														
[0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y]	u.s.	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y	0.5.	0 459 0	0 459 0	0	0	0 459	0 0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [460	460	0	0	459	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [China													
Total														
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y														
[1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Switzerland													
[5Y - 10Y [10Y - more														
Total [0 - 3M [
[3M - 1Y [Other advanced economies													
「5Y - 10Y 「	non EEA													
[10Y - more Total														
「0-3M「 「3M-1Y「 [1Y-2Y[
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Other Central and eastern Europe countries non EEA													
	1													
1 0 - 3M F	1													
「1Y - 2Y 「 「2Y - 3Y 「	Middle East													
[3Y - 5Y [Middle East													
f10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [1	0	0	0	0	0	0	0	0	0	0	0	0	
1 2Y - 3Y 1 13Y - 5Y 1 15Y - 10Y 1	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [1	0	0	0	0	0	0	0	0	0	0	0	0	0



General governments exposures by country of the counterparty

						C	redito Emiliano Holding S	5.p.A.						
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sh	neet exposures	
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Africa													
[0 - 3M [Others	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loars receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) 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 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.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominician Republic, Ecuador, Glenada, Guyana, Halt, 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 Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (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.



Performing and non-performing exposures Credito Emiliano Holding S.p.A.

ı				A	As of 30/09/202	0								As of 31/12/202	0			
		Gro	ss carrying amo	unt			ted impairment, a 1 fair value due to 4		Collaterals and financial		Gro	ss carrying amou	int			ed impairment, a fair value due to		Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perform	ing¹	On performing	On non-perform	ning exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perfor	ming ¹	On performing	On non-perform	ning exposures ³	guarantees received on non- performing
(min EUR)		lays and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures
Cash balances at central banks and other demand deposits	7,150	0	0	0	0	0	0	0	0	7,670	0	0	(0	0	0		0
Debt securities (including at amortised cost and fair value)	9,258	0	0	0	0	6	. 0	0	0	8,901	0	0		0	5	0		
Central banks	0	0	0	0	0	(0	0	0		0	0		0	0	0		0
General governments	6,851	0	0	0	0	4	0	0	0	6,567	0	0		0	4	0		0
Credit institutions	1,200	0	0	0	0	1	0	0	0	1,190	0	0		0	1		(0
Other financial corporations	848	0	0	0	0	(0	0	0	792	0	0	(0	0	0	(0
Non-financial corporations	359	0	0	0	0	(0	0	0	353	0	0	(0	0	0	(, 0
Loans and advances(including at amortised cost and fair value)	29,903	63	979	979	979	94	506	506	409	30,196	65	876	876	876	107	456	456	356
Central banks	0	0	0	0	0	c	0	0	0	O	0	0	(0	0	0		0
General governments	315	13	6	6	6	C	2	2	0	306	9	7	;	7	0	2		. 0
Credit institutions	1,163	0	0	0	0	c	0	0	0	291	0	0	(0	0	0		0
Other financial corporations	693	0	0	0	0	1	. 0	0	0	748	0	1	:	1 1	1			0
Non-financial corporations	14,703	20	394	394	394	44	240	240	130	15,426	24	369	369	369	51	. 233	233	3 111
of which: small and medium-sized enterprises at amortised cost	9,102	14	186	186	186	33	97	97	78	9,610	11	173	173	173	37	98	98	63
of which: Loans collateralised by commercial immovable property at amortised cost	665	0	87	87	87	3	45	45	40	655	0	71	71	71	3	36	36	32
Hauseholds	13,028	29	579	579	579	49	264	264	278	13,424	32	501	50:	501	54	220	220	244
of which: Loans collateralised by residential immovable property at amortised cost	8,699	10	343	343	343	28	129	129	207	8,990	14	264	264	264	30	75	75	182
of which: Credit for consumption at amortised cost	1,867	4	65	65	65	11	28	28	22	1,922	4	66	66	66	14	29	29	23
DEBT INSTRUMENTS other than HFT	46,311	63	979	979	979	100	506	506	409	46,766	65	876	876	876	112	456	456	356
OFF-BALANCE SHEET EXPOSURES	11,199		28	28	28	5	1	1	2	11,042		29	29	29	6	1	. 1	. 2

¹⁷ For the definition of non-performing exposures pieses refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 3 January 2015, ANIEX V, Part 2-Template related instructions, subblile 29
17 Institutions report here collective allowances for incurred but not reported isoses (instruments at amortised cost) and changes in fair value of the reforming exposures due to credit risk and provisions (instruments at fair value other than HFT)
17 Institutions report here specifical isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost or an exposure of the collective allowances for frauncial seasity, individually and collective eliminated instruments at a mission collective frauncial seasity. The collective eliminate instruments are discussed with a positive sign if they are decreasing seaset. Following this sign convention, information is disclosed with in sign convention, and a carefully destruction, as explicited instruments are discretized instruments and accumulated impairments and acc



Performing and non-performing exposures Credito Emiliano Holding S.p.A.

(min EUR) Cash balances at central banks and other demand deposits Debt securities (including at amortised cost and fair value) Certral banks	Of which performing by past due >30 days and <=9 days	5	ount which non-perform Of which: defaulted	ning¹ Of which Stage 3	Accumulation changes in provisions and provisions and provisions are consistent as a constant and provisions are constant as a constant are constant are constant as a constant are constant as a constant are con	ced impairment, acc fair value due to co s On non-performi	redit risk and	Collaterals and financial guarantees received on non-		Gro: Of which	s carrying amou			Accumulate changes in provisions ^{4,}		ccumulated credit risk and	Collaterals and financial guarantees
Cash balances at central banks and other demand deposits 10, Debt securities (including at amortised cost and fair value) 7,	performing by past due >30 days and <=9 days	5	Of which:	Of which Stage		On non-performi	ing exposures ³	received on		Of which				·			
Cash balances at central banks and other demand deposits 10, Debt securities (including at amortised cost and fair value) 7,	days and <=9 days	0 0	Of which: defaulted		exposures-			performing		performing but past due >30	Of wh	ich non-perforn	ning ¹	On performing	On non-perform	ning exposures ³	received on non- performing
Cash balances at central banks and other demand deposits 10, Debt securities (including at amortised cost and fair value) 7,	43	0 0	defaulted			(Of which Stage	exposures		days and <=90 days		Of which:	Of which Stage	exposures ²		Of which Stage	exposures
Debt securities (including at amortised cost and fair value) 7,		0 0		,			3		10,753			defaulted	3			3	
	0			0			0	0	10,753		0	0	0				
					•		0	0	10,186		0	0				0	1 1
General governments	861	0 0			۱ °		0	0	7,238		0	0		3	0	0	
	239	0 0	0	0	1		0	0	1,443	0	0	0	0	1	0	n	0
	739	0 0	0	0	0		0	0	1,039	0	0	0	0		0	0	
	354	0 0	0	0	0	0	0	0	465	0	0	0	0	0	0	0	
Loans and advances(including at amortised cost and fair value) 30,	28 5	52 854	854	854	106	452	452	335	30,941	32	798	798	798	80	421	421	316
Central banks	0	0					0	0	0	0	0	0			0	0	
Carda Sand						1 1	Ü	Ü				·		Ĭ		·	Ĭ
General governments	260	0 10	10	10	0	2	2	0	289	0	10	10	10	0	2	2	0
Credit institutions	299	0 0	0	0	0	0	0	0	557	1	0	0	0	0	0	0	0
Other financial corporations	939	0 0	0	0	1	0	0	0	560	0	0	0	0	0	0	0	0
																	ll
Non-financial corporations	195	23 354	354	354	51	228	228	102	15,318	5	328	328	328	38	212	212	97
of which: small and medium-sized enterprises at amortised cost	386	10 169	169	169	37	94	94	64	9,503	4	155	155	155	29	87	87	58
of which: Loans collateralised by commercial immovable property at amortised cost	33	0 67	67	67	4	35	35	29	638	0	65	65	65	3	36	36	26
amoruseu cost																	
Households 13	335	28 490	490	490	55	222	222	233	14,217	27	460	460	460	41	206	206	220
																	1
of which: Loans collateralised by residential immovable property at amortised cost	91 1	13 254	254	254	30	73	73	174	9,585	12	243	243	243	24	73	73	164
of which: Credit for consumption at amortised cost	31	4 64	64	64	13	30	30	20	2,046	3	61	61	61	9	29	29	18
DEBT INSTRUMENTS other than HFT 49,	63 5	52 854	854	854	110	452	452	335	51,880	32	798	798	798	84	421	421	316
OFF-BALANCE SHEET EXPOSURES 11,	82	29	29	29	6	i 1	1	2	11,507		28	28	28	. 4	1	1	2

⁽¹⁾ For the dilefelitors of non-performing exposures please refer to COMMISSION IMPERENTING ESCLATION (EI) 2015/227 of 9 answay 2015, ANNEX V, Part 2-T emplate related instructions, substite 29
(2) Institutions report here collective allowances for incurrent but not reported looses (institutions exposures due to credit risk and provisions (instruments at fair value other than HFT)
(3) Institutions report here exposures for financial associal, individually and collective, elimitated (instruments at amortised cost) and changes in fair value other than HFT)
(4) For the orbalances sheet kens, accumulated impairments and accumulated repairments and accumulated repairments at amortised cost (2) to 80(2010-11 To 50 to be control risk with provisions (instruments at fair value other than HFT)
(4) For the orbalances sheet kens, accumulated impairment and accumulated repairment 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 FRREP framework (templates F 18.00 / F 19.00), which follows a sign convention. This is because, based on this sign convention, the provisions on disablance thereof consistently with the FRREP sign convention. This is because, based on this sign convention, the provisions on disablance there commitments are generally reported with a positive sign.

(5) From X-100 X-10



Forborne exposures

			As of 30/	09/2020					As of 31/	12/2020		
		ying amount of with forbearance	Accumulated in accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc	kposures with		ying amount of with forbearance	Accumulated in accumulated con value due to con provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	o	0	0	0	0	o	0	0	0	0	o
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 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	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

[©]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 FINKEP 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-TTS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINKEP 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

Credito Emiliano Holding S.p.A.

			As of 31/	03/2021					As of 30/	06/2021		
		ving amount of with forbearance	Accumulated in accumulated con value due to con provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ea forbearance	kposures with		ving amount of with forbearance	Accumulated in accumulated cl value due to cr provisions for forbearance me	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	o	0	0	0	0	o	o	o	0	0	o
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 FORBEARANCE ²												
Loans and advances that have been forborne more than twice 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 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 loans and advances to non-financial corporations other than held for trading
Credito Emiliano Holding S.p.A.

Ī			AS 01 3	0/09/2020					AS OF 3	1/12/2020					AS 01 3	1/03/2021					AS 01 31	7/06/2021		
	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross car	rying amount				Accumulated	Gross carr	rying amount				Accumulated
(min EUR)		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ²		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ²
A Agriculture, forestry and fishing	327	9	9	327	7	0	339	8	8	339	6	0	332	7	7	332	6	0	332	8	8	332	6	0
B Mining and guarrying	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	199	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	585	72	72	585	51	0	619	62	62	619	46	0	625	59	59	625	44	0	629	55	55	629	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
3 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	14 696	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 oppositive sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EV) (10 608)(2014 - 115 on Sign-privary reporting.



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

								As of 30	/09/2020															As of 31	12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross :														Maximum amount of the guarantee that can be considered	Gross carryin amount
		Performing							Performing			Non-performi						Performing			Non-performi				Performing							
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit raik since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbusrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbserance measures	Of which: Instruments with significant increase in credit task since initial recognition but not credit- impained (Stage 2)		Of which: exposures with fortwarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures with forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbiarance 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 forburrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Enflows to non- performing exposures
iant moratoria	1,995	3,977	27	375	17	7	17	25	22	1	11	3	1	3	۰	2	3,613	3,596	26	427	17	6	16	29	25	1	13	4	1	4	0	4
	613	600	11	95	13	6	13	7	5	0	3	2	1	2	۰	1	476	467	10	81	10	s	10	6	4	0	3	1	1	1	0	
ble property	356	344	9	23	11	6	11	4	2	0	2	1	1	1	۰	0	229	221		38		4		3	2	0	2	1	1	1	0	
	3,373	3,369	16	282	4	1	4	19	18	0		1		1	0	1	3,129	3,122	15	346	7	1	9	23	20	1	10	3	0	3	0	4

								A	/09/2020															An of 22	/12/2020							
	Gross	carrying amount								pairment, accumul	lated negative cha	nges in fair valu	e due to credit ri	k	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount								sairment, accumu	lated regative cha	anges in fair val	ue due to credit ris	k	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing Non-performing Of which: Of which: Of which:										Non-performi						Performing			Non-perform				Performing			Non-perform	ning			
(min EUR)			Of which: exposures wit forbearance measures			Of which: exposures with fortwarance measures	Of which: Unlikely to pay that are not past-due <= 90 days			Of which: exposures with forbasisance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (\$2 sign 2)		Of which: exposures with forbularance melatures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures wit forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbasismos measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbassince measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVED-19 crisis	Inflows to non- performing exposures
Loans and advances with expined EBA-compliant monitoria	220	217	1	19	2	1	2	1	1	0	1	0	0	٥	0	0	524	518	4	55	6	3	6	4	3	٥	2	1	1	1	۰	۰
of which: Households	36	34	0	7	2	1	2	1	0	0	0	0	0	0	0	0	184	178	4	27	6	3	6	2	1	0	1	1	0	1	0	
of which: Collateralised by residential immovable property	23	21	0	s	2	1	2		0	0	0	0		0		0	161	155	3	23	6	3	6	2	1	0	1	1	0	1	0	۰
of which: Non-financial corporations	183	183	1	12	0		0	1	1	0	0	0	0	0	0	0	339	338	1	26	0		0	2	2	0	1	0	0	0		
of which: Small and Medium-sized Enterprises	165	164	1	11	0		٥	1	1	0	0	0	0	0	0	0	295	295	1	23	0	۰	0	1	1	0	1	0		0		۰
of which: Collateralised by commercial immovable property	5	5	0	1	0		0		0	0		0		0		0	10	18	0	2	0		0	0		0		0	0	0		

								As of 30)	09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures wit forbarrance measures	Of which: Instruments with significant increase in credit risk sino initial recognition but not credit- impaired (Stage 2)	Non-performi	ng Of which: exposures with forbearance 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:	Non-performi	ng Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: seposures with forbeasings measures	Of which:	Non-perform	ng Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-parform	Of which: exposures with forbassince measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contect of the COVID-19 crisis	Enflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	1,834	1,832	۰	25	2		2	3	3	0	0	0		0	1,166	1	2,393	2,392	0	59	1		1	3	3	0		0	0	0	2,076	
of which: Households	230	229			1			1				0				0	294	283			0			1	۰			0				0
of which: Collateralised by residential immovable property	0	0			0							0				0	0				0			۰	۰			0				0
of which: Non-financial corporations	1,603	1,602	0	20	1	۰	1	2	2	0	0	0	0	0	1,005	0	2,108	2,107	0	52	1	0	1	2	2	0		0	0	0	1,824	0
of which: Small and Medium-sized Enterprises	1,349	1,348			1			2	2			0				0	1,729	1,728			1			2	2			0				
of which: Collateralised by commercial immovable property		0			0				0			0				0	0				0							0				



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

1								As of 31	(03/2021															As of 30	/06/2021							
	Gross	arrying amount								pairment, accumu	lated regative cha	inges in fair val	ue due to credit ri	ik	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	sarrying amount	:							ainment, accums	alated regative chi	nges in fair val	ue due to credit ris		Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not could- impained (Stage 2)	Non-perform	ng Of which: exposures with forbeitrance measures	Of which: Unlikely to pay that are not past-due <- 90 days		Performing	Of which: exposures with forbearance measures	Of which: Irratuments with significant increase in credit risk since initial recognition but not credi- impaired (Stage 2)	Non-perform	Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guirantee received in the context of the COVID-19 crisis			Performing	Of which: exposures wit forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposums with forbanince 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: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-porform	ing Of which: espoisures with forbearance measures	Of which: Unificity to pay that are not pail-due or pail-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances subject to active EBA-compliant moratoria	3,151	3,136	25	393	15	5	15	20	24	1	13	5	1	4	0	2	139	136	7	19	4	2	4	1	1	0	1	1	0	1	0	1
of which: Mouseholds	403	395	12	75		4		6	4	0	3	1	1	1	0	1	82	79	4	15	4	2	4	1	1	0	1	1	0	1	0	-
of which: Collaboralised by residential immovable property	181	175	10	35	6	3	6	2	2	0	1	1	1	1	0	0	74	71	4	14	4	2	4	1	1	0	۰	1	0	1	0	۰
of which: Non-financial corporations	2,742	2,735	12	338	7	1	6	23	20	1	10	3		3	0	1	57	57	3	4	0	0	۰	0		0		0	0		0	۰
of which: Small and Medium-sized Enterprises	2,281	2,275	12	292	7	1	6	20	17	1	9	3		2	0	1	28	28	3	3	0	0		0	0	0		0	0		0	۰
of which: Collateralised by commercial immovable property	263	263	3	35	0	۰	٥	2	2	0	1	0		0	0	0	7	7	1	1	0	0		0	0	0	۰	0	0		0	

	As of \$1/(51/2021.														As of 30/06/2021																	
	Gross							Accumulated impairment, accumulated registive changes in fair value due to credit risk								Gross carrying amount	Gross carrying amount													Miximum amount of the guarantee that can be considered	Gross carrying amount	
		Performing			Non-perform																				Performing							
(min ELR)			Of which: exposures will forbearance measures	Of which: Instruments with significan increase in credit risk sinc initial recognition be not credit- impained (Stage 2)		Of which: exposures wit fortwarance 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 could risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbaltrance 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 forbeasings measures	Of which: Instruments with significant increase in credit sisk 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 wit forbearance measures	Of which: in Sinstruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbstrance measures	Of which: Unidudy to pay that are not past-due or past-due <= 90 days	Public guarantee received in the content of the COVED-19 crisis	Enflows to non- performing exposures
Loans and advances with expired EBA-compliant monatoria	844	835	7	99	9	5	7	7	5	0	3	2	1	1	0	0	3,693	3,665	11	547	26	9	25	29	23	0	15	6	1	5		6
of which: Households	252	244	5	39		4	7	3	2	0	2	1	1	1	0	0	575	560	7	116	15	5	14	7	4	0	3	3	1	2	0	2
of which: Collaboralised by residential immovable property	209	201	5	32	7	4	7	3	1	0	1	1	1	1	0	0	310	298	7	58	11	4	11	4	2	0	2	2	1	2	0	1
of which: Non-financial corporations	589	509	2	59	1		0	3	3	0	2	0		0	0	0	3,110	3,097	4	430	13	4	11	22	19	0	12	4	0	3		3
of which: Small and Medium-sized Enterprises	507	506	2	49	1	۰	0	3	3	0	2	0		0	0	0	2,594	2,572	4	380	12	3	11	20	16	0	10	4	0	3	0	3
of which: Collaboralised by commercial immovable property	31	31	0	5	0		0	0	0	0				0	0	0	280	290	1	51	0	0		2	2	0	2	0	0	0	0	

[As of 31/03/2021															As of 30/06/2011															
	Gross carrying smount														Maximum amount of the guarantee that can be considered	Gross carrying amount		Gross carrying amount												Maximum amount of the guarantee that can be considered	Gross carrying amount	
		Performing	Of which:	Of which:		Of which:			Performing	Of which:	Of which:		Of which:		1				Of which:	Of which:		ing Of which:				Of which:	Of which:		Of which:			
(min EUR)			exposures wit forbearance measures			exposures with forbeirance meiriunes	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			exposures with forbearance measures			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			exposures wit forbeasings measures			exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			exposures w forbearance measures	ith Instruments		exposions with forberance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the content of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	2,703	2,699	1	75	4	2	3	4	3	۰	۰	1	۰	0	2,313	3	3,156	3,150	2	99	6	2	4	3	2	0	۰	1	۰	1	2,759	3
of which: Households	316	315			1			1	1			0				1	347	346			1			1				0				1
of which: Collaboralised by residential immovable property					0			0	0			0				0	0	۰			0			0				0				
of which: Non-financial corporations	2,386	2,383	0	63	3	2	3	3	2	0	0	0		0	2,033	2	2,907	2,802	2	82	5	2	3	3	2	0		1	0	0	2,423	3
of which: Small and Medium-sized Enterprises	1,925	1,922			3			2	2			0				2	2,293	2,289			4			2	2			۰				3
of which: Collaboratised by commercial immovable property	0				0			0	0			0				0	0				0			0								