

Bank Name	CASSA CENTRALE BANCA
LEI Code	LOO0AWXR8GF142JCO404
Country Code	IT



## **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	6,777	7,031	6,810	6,730	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	6,353	6,524	6,485	6,364	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	6,783	7,037	6,815	6,736	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	6,359	6,530	6,491	6,370	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	6,794	7,046	6,823	6,742	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	6,370	6,539	6,499	6,376	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	32,928	32,769	32,222	32,199	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	32,470	32,344	31,929	31,865	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	20.58%	21.46%	21.13%	20.90%	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	19.57%	20.17%	20.31%	19.97%	(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	20.60%	21.47%	21.15%	20.92%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.59%	20.19%	20.33%	19.99%	(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	20.63%	21.50%	21.17%	20.94%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.62%	20.22%	20.35%	20.01%	(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	89,342	90,133	92,380	94,894	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	7.59%	7.81%	7.38%	7.10%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



## Leverage ratio

	(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
A.1	Tier 1 capital - transitional definition	6,783	7,037	6,815	6,736	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	6,359	6,530	6,491	6,370	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	89,342	90,133	92,380	94,894	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	88,884	89,626	92,055	94,528	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.6%	7.8%	7.4%	7.1%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.2%	7.3%	7.1%	6.7%	[A.2]/[B.2]	



# 2021 EU-wide Transparency Exercise Capital CASSA CENTRALE BANCA

							COREP CODE	REGULATION
		(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021		
	A	OWN FUNDS  COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	6,794	7,046	6,823	6,742	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	transitional adjustments)	6,777	7,031	6,810	6,730	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	389	390	386	384	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	6,009	6,128	6,128	6,127	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	29	39	30	0	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	36	34	34	34	C 01.00 (r200,c010)	Articles 4(117) and 25(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	0	0	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-10	-10	-10	-11	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-67	-52	-49	-50	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of COR.
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-9	-5	-6	-7	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(199), 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 ORR
	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 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(35), 35(1) point (() (i) and 99 to 91 of GRP, Articles 35(1) point (i) (ii), 24(1) point (i), (ii), 24(1) point (iii), 24(1) point (iiii), 24
	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	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment.	0	0	0	0	C 01.00 (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 exceding 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 35(1), point (m) and Article 47c OBR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls					C 01.00 (rS14.010)	Article 36(1), point (n) and Article 132c(2) CRR
Transitional period	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (r515,c010)	Article 36(1), point (I) CRR
	A.1.19		0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
		(-) Additional deductions of CET1 Capital due to Article 3 CRR				l		AUDIC 3 CIDS
	A.1.20	CET1 capital elements or deductions - other	-24	0	-27	-113	C 01.00 (r529,c010)	•
	A.1.21	Transitional adjustments	424	507	324	366	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,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	424	507	324	366	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6	6	6	6	C 01.00 (rS30,c010)	Article 65 of CRR
	A.2.1	Additional Tier 1 Cepital instruments	6	6	6	6	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 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	C 01.00 (r600,c010) + C 01.00 (r200,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6,783	7,037	6,815	6,736	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	11	9	7	6	C 01.00 (r750,c010)	Article 7s of CRR
	A.4.1	Tier 2 Capital instruments	12	9	8	7	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		0	0	0	-1	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r978,c010) C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	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)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	32,928	32,769	32,222	32,199	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CBR
REQUIREMENTS	8.1	Of which: Transitional adjustments included	458	425	293	334	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	20.58%	21.46%	21.13%	20.90%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	20.60%	21.47%	21.15%	20.92%	CA3 (3)	•
	C.3	TOTAL CAPITAL RATIO (transitional period)	20.63%	21.50%	21.17%	20.94%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	6,353	6,524	6,485	6,364	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	
CET1 RATIO (%) Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	19.57%	20.17%	20.31%	19.97%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	424	507	324	366	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	458	425	293	334	C 05.01 (r440,c040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re			count in thir relouistion	1	1	

<sup>(1)</sup>The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – clease note that this midn't lead to differences to fully loaded CET1 capital ratio excitation by the carticipatine banks e.e. in their Pillar 3 discissure



#### Overview of Risk exposure amounts

		RW	'As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	28,707	28,253	27,718	27,711	C 02.00 (r040, c010) -{C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, 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 (r040, c260, s002) + C 08.01 (r040, c260, s002) -{C 08.01 (r040, s020, s002) -{C 08.01 (r040, s020, s02) -{C 08.01 (r040, s020, s020) -
Of which the standardised approach	28,707	28,253	27,718	27,711	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	0	0	0	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	67	65	63	104	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r050, c260, s002) + C 08.01 (r050, c
Credit valuation adjustment - CVA	29	25	22	49	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)	237	361	343	201	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	120	106	118	175	C 02.00 (RS20, c010)
Of which the standardised approach	120	106	118	175	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	3,768	3,959	3,959	3,959	C 02.00 (R590, c010)
Of which basic indicator approach	3,768	3,959	3,959	3,959	C 02.00 (R600, c010)
Of which standardised approach	0	0	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	32,928	32,769	32,222	32,199	

<sup>&</sup>lt;sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

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



# 2021 EU-wide Transparency Exercise P&L CASSA CENTRALE BANCA

	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min EUR) Interest income	1,072	1,445	344	741
Of which debt securities income	181	251	63	134
Of which loans and advances income	833	1,109	263	532
Interest expenses	154	200	40	76
(Of which deposits expenses)	65	83	14	28
(Of which debt securities issued expenses)	10	17	3	2
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	2	2	0	2
Net Fee and commission income	466	646	160	329
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, not	176	356	100	160
Gains or (-) losses on financial assets and liabilities held for trading, net	-2	-4	4	4
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-7	2	6	11
Gains or (-) losses from hedge accounting, net	2	-1	1	1
Exchange differences [gain or (-) loss], net	2	5	-1	0
Net other operating income /(expenses)	175	231	58	110
TOTAL OPERATING INCOME, NET	1,732	2,483	633	1,282
(Administrative expenses)	1,016	1,403	348	711
(Cash contributions to resolution funds and deposit quarantee schemes)	26	27	3	51
(Depreciation)	82	111	28	56
Modification gains or (-) losses, net	-4	-5	0	0
(Provisions or (-) reversal of provisions)	45	56	0	5
(Payment commitments to resolution funds and deposit guarantee schemes)	6	4	1	2
(Commitments and guarantees given)	7	17	-3	-2
(Other provisions)	32	35	3	5
Of which pending legal issues and tax litigation <sup>1</sup>	0	-2	0	0
Of which restructuring <sup>1</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	194	611	29	113
(Financial assets at fair value through other comprehensive income)	4	2	0	0
(Financial assets at amortised cost)	190	609	30	113
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	1	1	1
(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	2	0	2	1
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	366	269	225	345
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	308	245	186	306
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	308	245	186	306
Of which attributable to owners of the parent	308	245	186	307

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#### 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		
		Fa	air value hieran	chy		Fi	ir value hierar	chy		Fa	Fair value hierarchy			Fair value hierarchy		chy	
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	4,480				2,913				4,705				6,429				IAS 1.54 (i)
Financial assets held for trading	8	0	8	0	7	0	7	0	6	0	6	0	5	0	5	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	547	179	116	253	578	203	21	354	560	192	115	252	566	202	115	249	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	2	0	0	2	2	0	0	2	2	0	0	2	2	0	0	2	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	9,299	8,928	87	285	9,440	9,137	73	230	9,264	8,966	60	238	10,196	9,945	55	196	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	69,671				70,779				71,706				71,094				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	2	0	2	0	2	0	2	0	2	0	2	0	2	0	2	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	46				45				32				29				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	3,101				3,029				2,930				3,074				
TOTAL ASSETS	87,156				86,794				89,206				91,397				IAS 1.9(a), IG 6

<sup>(1)</sup> Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min	EUR)		,	ls of 30/09/20	20					As of 31	/12/2020					As of 31	/03/2021					As of 30	06/2021			
		Gross carry	ing amount		Accı	mulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying am	ount	Acc	umulated impair	ment	Gros	s carrying amo	unt <sup>(2)</sup>	Accum	ulated impairm	ent <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	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 withou 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	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	References
Financial assets at fair	Debt securities	9,003	2	1	-4	0	-1	9,203	2	1	-2	0	-1	9,018	2	1	-1	0	-1	9,981	1	1	-2	0	-1	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	26,406	78	2	-17	-37	-1	27,039	69	1	-20	-38	-1	27,200	69	1	-18	-38	-1	25,959	70	1	-18	-42	-1	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	38,204	3,734	3,939	-125	-225	-2,286	37,373	5,590	3,336	-132	-305	-2,135	37,081	6,556	3,424	-109	-299	-2,160	37,609	6,820	3,282	-112	-292	-2,181	Annex V.Part 1.32, 44(a)

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

<sup>(</sup>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**

CASSA CENTRALE BANCA

#### (mln EUR)

		Carrying	j amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	8	9	5	4	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	31	15	12	1	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	77,519	77,890	79,812	81,238	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	59	57	42	39	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	431	469	456	442	IAS 37.10; IAS 1.54(I)
Tax liabilities	81	79	87	72	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	2,249	1,552	1,888	2,642	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 <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	80,378	80,071	82,302	84,438	IAS 1.9(b);IG 6
TOTAL EQUITY	6,778	6,723	6,904	6,959	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	87,156	86,794	89,206	91,397	IAS 1.IG6

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



## Breakdown of liabilities

CASSA CENTRALE BANCA

(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		67	67	47	43	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
SHOIL POSITIONS	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	15,667	16,617	18,060	18,190	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	711	826	806	812	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	662	775	755	747	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,493	816	707	795	Annex V.Part 1.42(c),44(c)
Donath	of which: Current accounts / overnight deposits	410	491	412	534	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	3,196	1,323	1,429	1,240	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	739	773	880	901	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	12,012	12,767	12,885	14,001	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	11,571	12,338	12,458	13,571	ECB/2013/33 Annex 2.Part 2.9.1
	Households	41,659	43,328	43,987	44,479	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	32,704	34,926	35,487	36,263	Annex V.Part 1.42(f), 44(c)
Debt securities issued		2,544	1,959	1,665	1,437	Annex V.Part 1.37, Part 2.98
Of which: Subor	dinated Debt securities issued	64	45	24	20	Annex V.Part 1.37
Other financial liabilities		268	270	284	286	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		77,617	77,972	79,871	81,282	



# 2021 EU-wide Transparency Exercise Market Risk

Ī	SA						м									IM						
	SA		VaR (Memorar	ndum item)	STRESSED VaR (	Memorandum item)	INCREME	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT	AL CHARGE		VaR (Memori	andum item)	STRESSED VaR (A	Memorandum item)	INCREM DEFAUI MIGRATI CAPITAL	LT 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 (SVaRI 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30,	09/2020									As of 31/1	2/2020					
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk	22 22 0 0 0 0	21 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 0 0	0 0 0 0 0	0 0 0 0 0						
Foreign exchange risk Commodities risk	98 0	85 0	0	0	0	0							0	0	0	0			_			
Total	120 As of 31/03/2021	106 As of 30/06/2021	0	0	0	0 As of 31,	0/03/2021	0	0	. 0	0	0	0	0	0	As of 30/0	6/2021	0	0	0	0	0
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	23 23 0 0 0 0 0 95	24 24 0 0 0 0 0 0 152	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 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	118	175	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

		Standardised Approach												
		As of 30/09/2020 As of 31/12/2020												
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions					
	(mln EUR, %)													
	Central governments or central banks	39,554	43,530	688		38,666	43,951	655						
	Regional governments or local authorities	306	117	23		326	121	24						
	Public sector entities	33	14	14		16	11	11						
	Multilateral Development Banks	104	104	0		135	135	0						
	International Organisations	6	6	0		15	15	0						
	Institutions	5,002	1,056	525		2,441	846	430						
	Corporates	14,563	8,897	7,885		16,544	9,359	8,515						
	of which: SME	7,298	4,512	3,504		6,615	3,932	3,088						
	Retail	19,914	10,486	6,684		19,028	9,661	6,192						
Consolidated data	of which: SME	14,708	6,609	3,777		13,952	5,913	3,381						
Corisonuateu uata	Secured by mortgages on immovable property	18,272	17,878	6,425		18,593	18,113	6,544						
	of which: SME	5,233	5,162	1,767		4,948	4,859	1,664						
	Exposures in default	3,469	1,416	1,479	1,910	3,020	1,050	1,077	1,829					
	Items associated with particularly high risk	1,992	1,234	1,851		1,883	1,156	1,735						
	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)	218	215	217		267	250	252						
	Equity	534	532	669		501	490	625						
	Other exposures	2,974	2,974	2,315		2,944	2,944	2,259						
	Standardised Total <sup>2</sup>	106,941	88,458	28,775	2,802	104,378	88,103	28,318	2,748					

<sup>(1)</sup> 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).

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



## Credit Risk - Standardised Approach

					Standardise	d Approach			
			As of 31/	/03/2021			As of 30/	06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)	40.402	46 100	600		44 500	40.200	702	
	Central governments or central banks	40,182	46,190	680		41,589	48,398	703	
	Regional governments or local authorities	272	115	23		290	114	22	
	Public sector entities	34	27	27		46	37	36	
	Multilateral Development Banks	293	293	0		380	380	0	
	International Organisations	159 2.543	159 729	425		204	204	0	
	Institutions	,				2,347	1,064	449	
	Corporates	15,661	8,861	7,826		16,924	9,296	8,127	
	of which: SME	8,250	4,724	3,689		7,371	4,134	3,250	
	Retail	20,442	10,121	6,453		19,695	9,638	6,091	
Consolidated data	of which: SME	15,337	6,373	3,642		15,486	6,382	3,650	
consonautea aata	Secured by mortgages on immovable property	18,759	18,281	6,549		19,150	18,631	6,623	
	of which: SME	5,414	5,324	1,825		5,590	5,497	1,854	
	Exposures in default	3,190	1,141	1,207	1,900	3,008	954	984	1,897
	Items associated with particularly high risk	1,827	1,116	1,673		1,881	1,139	1,709	
	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)	270	248	248		269	269	426	
	Equity	536	525	658		504	492	614	
	Other exposures	2,594	2,594	2,013		2,697	2,697	2,030	
	Standardised Total <sup>2</sup>	106,762	90,399	27,781	2,742	108,984	93,314	27,815	2,766

<sup>(1)</sup> 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).

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



Credit Risk - IRB Approach

							IRB App	proach					
				As of 30	09/2020					As of 31/	12/2020		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	o 0	0	0	0	0	0	ň
	Retail - Other Retail - Of Which: SME	ō	ō	0	0	0	0	0	0	ō	0	0	ō
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				0						0		

<sup>(1)</sup> 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 <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Corisondated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				0						0		

<sup>(1)</sup> 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

							CASSA CENTRALE BANG	CA						
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	ıce sheet	
												Off-balance si	neet exposures	
								Derivatives with pos	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	non-derivative financial assets (net of short											
			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			
				neid for trading	through profit or loss	comprehensive income	amortised cost							
[0-3M[ [3M-1Y[		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [ [3Y - 5Y [	Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [ [10Y - more		1 10	1 10	0	0	1 0	0 10	0	0	0	0	0	0	
Total [ 0 - 3M [ [ 3M - 1Y [		0 14	0	0	0	0	0 0	0	0	0	0	0	0	0
[ 1Y - 2Y [	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [	Desgram	1 19	1 13	0	0	1 11 26	0 8	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [		67 100	65 <b>85</b>	0	0	51	49	Ö	0	0	0	0	0	0
「0-3M「 「3M-1Y「 [1Y-2Y[														
[ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y ]	Bulgaria													
37 - 37     37 - 57     57 - 107     107 - more   Total														
「0-3M「 「3M-1Y「 「1Y-2Y「														
[ 2Y - 3Y [	Cyprus													
[ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Czech Republic													
[5Y - 10Y [ [10Y - more														
Total [ 0 - 3M [														
[ 3M - 1Y [														
[3Y - 5Y [	Denmark													
[10Y - more Total														
[ 0 - 3M [   3M - 1Y     1Y - 2Y														
1 2Y - 3Y I 13Y - 5Y I	Estonia													
Iotai	1													



General governments exposures by country of the counterparty

							CASSA CENTRALE BANG	CA						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance st	1eet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or ioss	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 0 0 0 0	0 0 0 0 0 0 4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
To - 3M	France	30 60 35 9 18 104 110	18 60 35 4 18 102 104	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	21 17 31 9 8 54 64	9 43 4 0 10 50 46	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	56 63 14 12 3 1 27	56 60 14 12 3 1 26	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 50 9 12 3 1 27	36 13 5 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	0 0 4 27 14 19 0	0 0 4 27 14 19 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 1 2 0 0	0 0 0 26 12 19 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hungary													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Ireland	0 0 28 17 36 33 68	0 0 27 6 35 27 66	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 28 6 36 0 16	0 0 0 11 0 32 52	0 0 0 0 0	0 0 0 0 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	Italy	491 3,221 3,241 7,882 9,197 3,599 4,246 31,876	460 3,057 2,957 7,225 8,405 3,355 4,011 29,469	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 60 86 0 0	161 1,172 1,270 2,962 2,072 56 4 7,697	330 2,048 1,910 4,832 7,123 3,542 4,240 24,026	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	290 1 0 0 0 1 1 1	1 0 0 0 0 0	
[ 0 - 3M [	Latvia													



General governments exposures by country of the counterparty

							CASSA CENTRALE BANG	CA						
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ıce sheet	
												Off-balance st	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Lithuania													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y ] [ 5Y - 10Y     100' - more	Luxembourg	0 0 9 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 9 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M [	Maita													
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Netherlands	0 0 0 0 0 0 11	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	21 27 2 2 20 150 442 231	21 23 0 18 132 436 183	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 2 0 16 23 46 6	1 25 2 4 127 396 225 <b>780</b>	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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   [ 15Y - 10Y   [ 10Y - more	Romania													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Słovakia													
Total	Slovenia	0 0 0 0 0 0 0 3	0 0 0 0 0 0 0 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 3	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0



General governments exposures by country of the counterparty

							CASSA CENTRALE BANG	CA						
							As of 31/12/2020							
						Dire	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ıce sheet	
	(											Off-balance sh	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Spain	105 133 78 186 244 949 169 1,864	72 111 76 177 237 902 147 <b>1,724</b>	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	68 112 58 117 108 100 16	37 20 20 69 135 849 153	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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
[ 0 - 3M [	Sweden	2,004	2/24	J		3,3	2/207		,	Ţ		J	,	
[ 0 - 3M [	United Kingdom													
[ 0 - 3M [	Iceland													
[ 0 - 3M [	Liechtenstein													
13Y - 10Y     110Y - more	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Canada													
0 - 3M     13M - 1Y     13M - 1Y       11Y - 2Y       12Y - 3Y     13Y - 5Y     15Y - 10Y     110Y - more   Total	Hong Kong													



General governments exposures by country of the counterparty

							CASSA CENTRALE BANG							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance s	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
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y ] [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Japan													
[ 0 - 3M	u.s.	0 1 0 0 0 0	0 1 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 1 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 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													
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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	Other Central and eastern Europe countries non EEA			J		J	,	Ţ.		,		j	,	
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	Middle East													
[ 0 - 3M   [ 3M - 1Y	Latin America and the Caribbean	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
Total	1	0	0	0	0	0	0	0	0	0	0	0	0	0



#### General governments exposures by country of the counterparty

							CASSA CENTRALE BANG	CA						
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	citiva fair valua	Dariyatiyas with	n negative fair value	Off-balance sh	eet exposures	
								Derivauves with po	stave fall value	Derivatives with	Theyauve lan 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	Nisk Weighted exposure amount
[ 0 - 3M [	Africa													
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	Others	5 0 0 1 1 0 2	5 0 0 1 1 0 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 0 0 1 1 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	3

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

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



General governments exposures by country of the counterparty

							CASSA CENTRALE BANG							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	ıce sheet	
												Off-balance si	neet exposures	
								Derivatives with pos	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											
			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								
[ 0 - 3M [			0	0	0	1								
[ 3M - 1Y [ [ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [ [ 3Y - 5Y [	Austria	0	0	0	0	0	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 [		11 12 0	11 11 0	<b>0</b>	0 0	2 0	10 10 0	0 0	0 0	0 0	0 0	0 0	0 0	0
[ 3M - 1Y [ [ 1Y - 2Y [		8	8 0	0	0	8	0	0	0	0	0	0	0	
[ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Belgium	3 10	3 10	0	0	1 2	2 7	0	0	0	0	0	0	
[10Y - more		49 <b>70</b>	49 <b>70</b>	0	0	36 47	13 23	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     2Y - 3Y     3Y - 5Y     5Y - 10Y	Czech Republic													
Total	1													
「0 - 3M「 「3M - 1Y「 「1Y - 2Y「						_								
1 2Y - 3Y I 13Y - 5Y I	Denmark													
[5Y - 10Y   [10Y - more Total	1													
[ 0 - 3M [   3M - 1Y														
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Estonia													
IULAI														



General governments exposures by country of the counterparty

							CASSA CENTRALE BANG	CA						
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance si	1eet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	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 [	Finland	0 0 0 0 0 1 1 3	0 0 0 0 1 3	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 1 3 5	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[ 0 - 3M [	France	0 88 31 9 2 95 118 343	0 88 31 9 2 95 118	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 54 18 9 1 30 68	0 34 13 0 1 65 51	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[ 0 - 3M [	Germany	37 72 64 3 0 0 5	35 72 64 3 0 0 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	24 66 64 3 0 0 4	13 6 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [	Greece	0 0 27 10 4 18 0	0 27 10 4 18 0	0 0 0 0 0	0 0 0 0 0	0 1 0 2 2 0 0	0 0 25 10 2 18 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0
[ 0 - 3M [	Hungary													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Ireland	0 1 19 9 11 23 67	0 0 19 9 11 23 67	0 0 0 0 0 0	0 0 0 0 0 0	0 1 8 9 0 2 17	0 0 11 0 11 21 50 93	0 0 0 0 0	0 0 0 0 0	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 [	Italy	0 130 334 2,424 5,498 7,408 8,921 2,978 3,402	129 334 2,423 5,498 7,407 8,919 2,977 3,401 30,958	0 0 0 0 0 0	0 60 86 0 0 0 0	144 936 1,662 2,845 2,517 29 8 8,141	93 189 1,370 3,750 4,561 6,402 2,948 3,393 22,614	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	253 9 0 1 0 1 3	0 0 0 0 0	56
To - 3M	Latvia													



General governments exposures by country of the counterparty

							CASSA CENTRALE BANC	.A						
							As of 30/06/2021							
						Dire	t exposures							
	(mln EUR)			On balance st	1eet				Derivat	tives		Off balar	nce sheet	
	Ç							Derivatives with pos	iitive fair value	Derivatives with	negative fair value	Off-balance si	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets 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 [	Lithuania													
[ 0 - 3M	Luxembourg	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 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 [	Maita													
[ 0 - 3M	Netherlands	0 0 0 0 0 0 0 2	0 0 0 0 0 0 2 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 2 2	0 0 0 0 0	0	0 0 0 0	0 0 0 0 0 0 0 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													
To - 3M	Portugal	1 34 2 94 82 528 263	1 34 2 85 82 523 263 <b>990</b>	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 30 0 45 1 66 8	1 4 2 49 81 462 255 854	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 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     13M - 1Y     11Y - 2Y     2Y - 3Y     3Y - 5Y     15Y - 10Y   10Y - more	Romania													
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	Słovakia													
[ 0 - 3M [	Slovenia	0 0 0 0 0 0 0 3	0 0 0 0 0 0 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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

							CASSA CENTRALE BANG	CA						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Spain	52 158 44 246 307 1,010 263 2,079	52 158 44 246 307 1,010 263 <b>2,079</b>	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	38 110 23 148 173 111 40 644	13 47 21 98 133 899 222 1,434	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	2,079	2,019	J	J	044	1,037	,	v	·		·	Ţ,	
Total	United Kingdom													
Total  [0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [33Y - 5Y   [5Y - 10Y   [10Y - more Total	Iceland													
[ 0 - 3M [	Liechtenstein													
Total  [ 0 - 3M	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y	Canada													
10Y - more	Hong Kong													



General governments exposures by country of the counterparty

							CASSA CENTRALE BANG	.A						
							As of 30/06/2021							
						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
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	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 - 3M [	China													
[ 0 - 3M [	Switzerland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Other advanced economies non EEA	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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	Other Central and eastern Europe countries non EEA													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	Middle East													
[ 0 - 3M   [ 3M - 1Y	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	
Total	ı	0	0	0	0	0	0	0	0	0	0	0	0	0



#### General governments exposures by country of the counterparty

CASSA CENTRALE BANCA

								CASSA CENTRALE BAN	CA						
								As of 30/06/2021	l .						
							Direc	ct exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
		( <u>-</u>											Off-balance sh	neet exposures	
									Derivatives with po	sitive fair value	Derivatives with	negative fair value			
	Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
	[ 0 - 3M [	Africa													
	[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y	Others	0 61 13 0 34	0 48 0 0 34	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 51 13 0 34	0 10 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	
L	[5Y - 10Y [ [10Y - more Total		30 107 245	29 94 <b>204</b>	0	0	29 31 <b>159</b>	0 76 <b>86</b>	0	0	0	0	0	0	0
L	iotāl	l .	245	204	. 0		159	86	. 0	0	0			0	0

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) 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, Dominicia, Dominicia, Dominician Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Halti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuque, Medinique, Penetro Rico, Saint Barthelemy, Turks And Calcos Islands, Virgin Islands (British), Virgin

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 CASSA CENTRALE BANCA

Ī				1	As of 30/09/202	0								As of 31/12/202	0			
		Gro	ss carrying amo	unt			ted impairment, a n fair value due to 4		Collaterals and financial		Gro	ss carrying amo	unt			ed impairment, a fair value due to		Collaterals and financial
		Of which erforming but past due >30	Of w	hich non-perform	ning¹	On performing	On non-perform	ning exposures <sup>3</sup>	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perfori	ming <sup>1</sup>	On performing	On non-perform	ning exposures <sup>3</sup>	guarantees received on non- performing
		ays and <=90 days		Of which: defaulted	Of which Stage	exposures <sup>2</sup>		Of which Stage	exposures		days and <=90 days		Of which:	Of which Stage	exposures <sup>2</sup>		Of which Stage	evnosures
(min EUR)  Cash balances at central banks and other demand deposits	3,977	0	0	0	0		0	0	0	2,380	0	0	derdanced 0	0		0	,	
Debt securities (including at amortised cost and fair value)	35,509	0	3	3	3	58	3	3	0	36,333		3	3	2	60	3	2	2 0
Central banks	0	0	0	0	0		0	0	0	0	0	0		0		0	(	0
General governments	34,708	0	0	0	0	14	0	0	0	35,386	0	0	(	0	7	0	(	0
Credit institutions	446	0	0	0	0	:	0	0	0	462	0	0	(	0	11	0	(	0
Other financial corporations	313	0	2	2	1	4:	2	1	0	429	0	2	2	1	42	2	1	. 0
Non-financial corporations	43	0	2	2	2		2	2	0	56	0	1	1	1	c	1	1	. 0
Loans and advances(including at amortised cost and fair value)	46,150	190	3,940	3,940	3,939	350	2,286	2,286	1,566	46,573	144	3,337	3,337	3,336	437	2,135	2,135	1,143
Central banks	0	0	0	0	0		0	0	0	0	0	0	0	0	c	0		0
General governments	188	2	0	0	0	:	. 0	0	0	192	2	0	C	0	1		(	, 0
Credit institutions	466	0	0	0	0		0	0	0	374	0	0	(	0	c	0	(	0
Other financial corporations	1,204	4	31	31	31		5 19	19	11	1,101	1	25	25	5 25	6	15	15	10
Non-financial corporations	22,038	65	2,592	2,592	2,592	222	1,597	1,596	953	22,404	38	2,167	2,167	2,167	263	1,466	1,466	673
of which: small and medium-sized enterprises at amortised cost	16,726	48	1,559	1,559	1,559	167	905	905	633	14,915	17	1,060	1,060	1,060	164	668	668	381
of which: Loans collateralised by commercial immovable property at amortised cost	8,448	22	1,289	1,289	1,289	102	697	668	584	8,222	15	1,058	1,058	1,058	121	621	621	421
Households	22,254	119	1,317	1,317	1,316	121	670	670	602	22,503	103	1,145	1,145	1,144	167	653	653	3 461
of which: Loans collateralised by residential immovable property at amortised cost	15,129	78	793	793	793	76	349	348	440	15,378	71	702	702	702	110	348	345	348
of which: Credit for consumption at amortised cost	796	5	24	24	24		10	10	7	801	6	21	21	21	7	11	11	. 5
DEBT INSTRUMENTS other than HFT	85,636	190	3,943	3,943	3,942	408	2,289	2,288	1,566	85,287	144	3,340	3,340	3,338	497	2,138	2,137	1,143
OFF-BALANCE SHEET EXPOSURES	13,959		177	177	177	74	39	39	75	14,316		165	165	165	77	44	44	74

<sup>17</sup> 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 destructions, as explicitly eliminated impairments and accumulated impairm



Performing and non-performing exposures CASSA CENTRALE BANCA

i					As of 31/03/202	1								As of 30/06/202	1			
		Gro	ss carrying amo	unt		Accumulat changes in provisions	ed impairment, ac fair value due to c	cumulated redit risk and	Collaterals and financial guarantees		Gro	ss carrying amou	nt <sup>5</sup>		Accumulat changes in provisions	ed impairment, a fair value due to ,s	ccumulated credit risk and	Collaterals and financial
		Of which performing but past due >30	Of w	rhich non-perform	ning <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perform	ing exposures <sup>3</sup>	received on non- performing		Of which performing but past due >30	Of wh	ich non-perforr	ning <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perforr	ning exposures <sup>3</sup>	guarantees received on non- performing
		days and <=90 days		Of which:	Of which Stage	exposures		Of which Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures		Of which Stage	exposures
(min EUR)  Cash balances at central banks and other demand deposits	4,244			defaulted	3			3		5,930			derauited	3			3	
Debt securities (including at amortised cost and fair value)	36,308		2	2	,	57		2	0	36,030		2	2		62	2	2	
Central banks	30,306	0		3	2	3/		0	0	30,030		0	2		62	2		
General governments	35,180	0	0			4		0	0	34,833		0	0					
Credit institutions	630	n	n	0	0	11	0	0	0	712		0	n	0	12	0	0	0
Other financial corporations	421	0	2	2	1	42	2	1	0	404		1	1		44	1	0	
Non-financial corporations	77	0	1	1	1		1	1	0	82	0	1	1	1		1	1	
Loans and advances(including at amortised cost and fair value)	47,331	149	3,446	3,446	3,424	408	2,161	2,160	1,170	47,979	80	3,283	3,283	3,282	404	2,181	2,181	1,037
	,		.,	.,	,		, ,	,	, ,			.,				, ,	, ,	
Central banks	U	U	U	0	0		٥	U	U	,	, u	U	U			0	U	, and
General governments	216	2	0	0	0	C	0	0	0	219	2	0	0	0	d	0	0	0
Credit institutions	305	0	0	0	0	c	0	0	0	255	0	0	0	0	d	0	0	0
Other financial corporations	1,099	1	89	89	68	9	5 28	27	4	1,094	. 0	22	22	. 22	5	20	20	, 2
Non-financial corporations	22,883	62	2,139	2,139	2,138	260	1,461	1,461	653	23,141	. 24	2,059	2,059	2,058	255	1,459	1,459	571
of which: small and medium-sized enterprises at amortised cost	17,868	55	1,481	1,481	1,481	204	974	974	491	15,922	13	1,182	1,182	1,182	170	814	814	357
of which: Loans collateralised by commercial immovable property at amortised cost	8,340		1,172			119		763	404	8,362		1,121	1,121		122	765	765	
																		1
Households	22,827	84	1,218	1,218	1,218	142	671	671	513	23,270	55	1,202	1,202	1,201	143	703	702	464
of which: Loans collateralised by residential immovable property at amortised cost	15,701	48	798	798	798	98	409	408	388	16,101	40	792	792	792	99	440	440	348
of which: Credit for consumption at amortised cost	813	3	27	27	27	6	13	13	8	898	2	28	28	28	7	13	13	7
DEBT INSTRUMENTS other than HFT	87,882	149	3,449	3,449	3,427	466	2,163	2,162	1,170	89,939	80	3,285	3,285	3,283	466	2,183	2,183	1,037
OFF-BALANCE SHEET EXPOSURES	14,215		375	375	375	34	85	85	75	14,371		164	164	164	75	46	46	73

<sup>(1)</sup> For the difficition of non-performing exposures please refer to COMMISSION IMPERISTING (ESCALATION (EI) 2015/227 of 9 January 2015, ANNEX V, Part 2-T emplate related instructions, substate 29
(2) Institutions report here collective allowances for incurrent but not reported looses (instruments at a mortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)
(3) Institutions report here exported. Institutions for institution in such as a mortised cost of the provisions (instruments at fair value other than HFT)
(4) For the orbalances sheet kens, accumulated impairments and accumulated repairment at amortised cost (given the sport education gas exect. Following this spin convention, information is disclosed with the opposite spin of what is reported according to the FRREP framework (templates F 18.00 / F 19.00), which follows a sign convention, the or a creditable convention, is sport and according to the convention, began or a creditable convention, the provisions on disablent the extra convention and according to the convention, the provisions on disablent the extra convention and according to the convention and according to the provisions of the prov



#### Forborne exposures

			As of 30/	09/2020					As of 31/	12/2020		
		ying amount of with forbearance	Accumulated i accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	cposures with		ying amount of with forbearance	Accumulated in accumulated cl value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with		ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	О
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	2,629	1,628	894	820	1,665	1,579	2,433	1,506	976	901	1,398	1,328
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	11	9	6	6	4	4	9	7	6	6	3	3
Non-financial corporations	1,484	1,071	620	578	836	810	1,327	962	655	616	649	625
of which: small and medium-sized enterprises at amortised cost	1,079	764	428	398	633		777	542	353	331	414	
Households	1,134	548	268	236	825	766	1,097	536	315	279	746	700
DEBT INSTRUMENTS other than HFT	2,629	1,628	894	820	1,665		2,433	1,506	976	901	1,398	
Loan commitments given	3	2	0	0	1	0	4	2	0	0	2	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice	283						289					
Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria	961						855					

<sup>(1)</sup> 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

<sup>&</sup>lt;sup>©</sup>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.



#### Forborne exposures

CASSA CENTRALE BANCA

			As of 31/	03/2021					As of 30/	06/2021		
		ying amount of with forbearance	Accumulated in accumulated con value due to con provisions for forbearance m	hanges in fair edit risk and exposures with		ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated in accumulated of value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0			0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	2,450	1,505	976	908	1,413	1,239	2,590	1,494	1,013	938	1,512	537
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	9	7	6	6	3	3	10	7	6	6	3	1
Non-financial corporations	1,328	951	654	619	648	546	1,433	942	676	633	726	298
of which: small and medium-sized enterprises at amortised cost	1,029	743	499	473	513		939	590	423	394	503	
Households	1,113	546	315	283	762	691	1,147	545	331	299	783	238
DEBT INSTRUMENTS other than HFT	2,450	1,505	976	908	1,413		2,590	1,494	1,013	938	1,512	
Loan commitments given	3	2	0	0	1	0	1	1	0	0	1	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice	310						355					
Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria	826						873					

<sup>(1)</sup> 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 CASSA CENTRALE BANCA

				0/09/2020						1/12/2020						/03/2021						/06/2021		
	Gross carr	ving amount	AS OF 3	0/09/2020			Gross car	rving amount	AS OF 3	1/12/2020			Gross can	rving amount	AS OF 3.	1/03/2021			Gross carr	rving amount	AS OT 3U	700/2021		
		Of which	:	Of which loans		Accumulated negative		Of which	1:	Of which loans		Accumulated negative	diosa cui	Of which	:	Of which loans		Accumulated negative		Of which	:	Of which loans		Accumulated negative
		non- performi		and advances subject to	Accumulated impairment <sup>1</sup>	changes in fair value due to		non- performi		and advances subject to	Accumulated impairment <sup>1</sup>	changes in fair value due to		non- performi		and advances subject to	Accumulated impairment <sup>1</sup>	changes in fair value due to		non- performi		and advances subject to	Accumulated impairment <sup>1</sup>	value due to
(min EUR)			of which: defaulted	impairment	inpainten	credit risk on non-performing exposures <sup>1</sup>			of which: defaulted	impairment	impairment	credit risk on non-performing exposures <sup>1</sup>			of which: defaulted	impairment	impairment	credit risk on non-performing exposures <sup>1</sup>			of which: defaulted	impairment	impairment	credit risk on non-performing exposures <sup>1</sup>
A Agriculture, forestry and fishing	1,111	111	111	1,111	73	0	1,144	98	98	1,143	74	0	1,173	91	91	1,173	67	0	1,203	89	89	1,203	72	0
B Mining and guarrying	88	13	13	88	9	0	87	9	9	87	7	0	86	9	9	86	7	0	89	7	7	89	6	0
C Manufacturing	5.138	382	382	5.132	298	0	5.291	359	359	5.286	295	0	5.422	354	354	5.417	287	0	5.530	348	348	5.525	295	0
D Electricity, gas, steam and air conditioning supply	361	13	13	361	11	0	383	12	12	383	14	0	364	14	14	364	16	0	367	10	10	367	15	0
E Water supply	222	12	12	222	9	0	231	9	9	231	8	0	241	10	10	241	8	0	241	9	9	241	7	0
F Construction	3.387	836	836	3.387	576	0	3.218	614	614	3.217	475	0	3.268	605	605	3.268	479	0	3.272	568	568	3.271	469	0
G Wholesale and retail trade	4.022	334	334	4.020	244	0	4.084	270	270	4.082	216	0	4.229	269	269	4.227	215	0	4.233	268	268	4.231	214	0
H Transport and storage	650	46	46	650	32	0	703	44	44	703	39	0	731	43	43	731	42	0	727	41	41	727	41	0
I Accommodation and food service activities	2,580	267	267	2,580	159	0	2,681	258	258	2,681	206	0	2,772	257	257	2,772	200	0	2,797	261	261	2,797	209	0
3 Information and communication	254	14	14	254	10	0	272	18	18	272	13	0	273	19	19	273	13	0	280	18	18	280	13	0
K Financial and insurance activities	99	2	2	99	2	0	98	1	1	94	2	0	42	1	1	42	1	0	36	0	0	36	1	0
L Real estate activities	2,699	460	460	2,699	312	0	2,710	377	377	2,710	294	0	2,720	368	368	2,720	299	0	2,770	345	345	2,770	291	0
M Professional, scientific and technical activities	460	29	29	460	24	0	494	25	25	494	24	0	519	26	26	519	23	0	534	20	20	533	19	0
N Administrative and support service activities	365	22	22	365	18	0	384	18	18	384	20	0	387	18	18	387	19	0	390	19	19	390	19	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	21	1	1	21	1	0	26	1	1	26	1	0	27	1	1	27	1	0	27	1	1	27	1	0
Q Human health services and social work activities	261	13	13	261	9	0	271	10	10	271	8	0	286	10	10	286	8	0	294	9	9	294	8	0
R Arts. entertainment and recreation	160	19	19	160	16	0	163	19	19	163	17	0	176	19	19	176	18	0	182	20	20	182	19	0
S Other services	160	19	19	160	15	0	164	25	25	164	17	0	168	26	26	168	17	0	169	25	25	169	18	0
Loans and advances	22.038	2,592	2.592	22.029	1.819	0	22.404	2.167	2.167	22.393	1.730	0	22.883	2 139	2 139	22 875	1 722	0	23.141	2.059	2.059	23.131	1 714	0

<sup>(1)</sup> 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.



2021 EU-wide Transparency Exercise Collateral valuation - Ioans and advances CASSA CENTRALE BANCA

			As of 31/09/2020					As of 31/12/2020					As of 31/03/2021							
	Loans and advance		AS OF 31/09/2020			Loans and advanc	_	AS OT 31/12/2020			Loans and advance		AS OF 31/U3/2U21			Loans and advanc		As of 30/06/2021		
	Luais and advanc					Luais and advant					Luais and advance					Luans and advanc				
		Performing		Non-performing			Performing		Non-performing			Performing		Non-performing			Performing		Non-performing	
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	46,150	42,210	190	3,940	1,266	46,573	43,236	144	3,337	1,461	47,331	43,885	149	3,446	1,604	47,979	44,696	80	3,283	1,501
Of which secured	40,518	36,865	167	3,653	1,202	41,264	38,161	129	3,102	1,395	42,159	39,016	130	3,143	1,464	42,948	39,902	69	3,046	1,428
Of which secured with immovable property	27,841	25,034	120	2,807	980	27,677	25,377	99	2,300	1,087	28,139	25,594	76	2,545	1,185	28,492	26,033	53	2,459	1,148
Of which instruments with LTV higher than 60% and lower or equal to 80%	10,912	10,187		725	330	11,093	10,423		670	387	11,246	10,535		711	392	11,721	11,016		705	396
Of which instruments with LTV higher than 80% and lower or equal to 100%	3,237	2,922		315	113	3,296	3,041		255	117	3,993	3,570		422	184	4,192	3,781		411	173
Of which instruments with LTV higher than 100%	2,632	1,809		823	214	2,438	1,823		615	225	2,527	1,938		590	216	2,512	1,911		601	209
Accumulated impairment for secured assets	2,353	287	15	2,066	520	2,325	379	14	1,946	747	2,319	358	12	1,961	767	2,358	370	8	1,988	792
Collateral																				
Of which value capped at the value of exposure	26,926	25,548	112	1,378	606	26,772	25,768	91	1,005	567	27,015	25,995	72	1,020	597	27,258	26,367	48	891	529
Of which immovable property	25,572	24,223	108	1,350	593	25,482	24,498	86	984	553	25,711	24,716	67	995	579	26,006	25,131	47	875	519
Of which value above the cap	19,635	17,197	99	2,438	818	19,712	17,459	80	2,253	1,040	18,576	15,912	50	2,664	1,174	19,356	16,694	37	2,662	1,213
Of which immovable property	18,394	16,061	95	2,332	784	18,456	16,302	74	2,154	989	18,345	15,711	50	2,633	1,160	19,241	16,594	37	2,646	1,195
Financial guarantees received	10,271	10,084	37	188	72	11,122	10,984	22	138	78	11,718	11,567	44	150	95	12,122	11,977	14	146	93
Accumulated partial write-off	-299	0	0	-299	0	-302	0	0	-302	-4	-307	0	0	-307	0	-300	0	0	-300	0

The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 1% or above.



## 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 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 carrying amount
(min EUR)		Performing	Of which: exposures wit forbearance measures	Of which: the Instruments with significant provides in credit risk since initial secognition but not credit- impained (Stage 2)	Non-performi	of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due or past-due or 90 days		Performing	Of which: exposures with forbanance measures	Of which: Instruments with significant increase in oredit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	of which: exposures with forbearance measures	Of which: Unlikely to pay thit are not past-due <= 90 days	Public guarante received in the context of the COVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: exposures wit forbeasence measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	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: Instruments with significant increase in credit risk since initial recognition but not credit, impained (Stage 2)	Non-parform	of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee nonwed in the context of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances subject to active EBA-compliant mosstoria	9,756	9,635	297	990	121	63	118	164	123	25	80	40	24	40	1	38	6,334	8,177	223	1,243	157	62	156	181	117	20	84	64	36	64	12	100
of which: Households	1,300	3,271	112	363	30	16	28	39	31	7	21	-	5	7	0	11	2,813	2,781	55	458	32	17	31	40	32	6	25	9	s	9		19
of which: Collateralised by residential immovable property	2,172	2,150	80	243	22	13	20	25	20	5	14	6	3	5		7	1,853	1,831	64	315	22	12	21	27	21	4	17	6	3	6	0	11
of which: Non-financial corporations	6,396	6,305	185	634	91	46	90	123	91	18	58	32	19	32	1	27	5,490	5,355	135	778	125	-6	124	140	85	14	59	55	31	55	12	81
of which: Small and Medium-sized Enterprises	5,451	5,368	158	511	83	44	82	103	74	15	46	29	18	29	1	22	4,122	4,020	94	577	102	42	102	108	60	30	41	45	29	4	10	64
of which: Collaboralised by commercial immovable property	1,762	3,695	155	427	68	41	68	86	62	15	41	24	17	24	۰	18	3,211	3,116	111	452	94	39	94	101	57	12	41	44	29	44	0	59

								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
		Performing							Performing																							
(min ELR)			Of which: exposures wit forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbeasings missiones	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposums wit forbeasings measures	Of which: Instruments with significant receivate in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee received in the contact of the COVID-19 crisis	Enflows to non- performing exposures
Loans and advances with expined EBA-compliant monitoria	1,745	1,690	69	231	55	40	54	36	18	5	13	20	14	10	0	9	2,829	2,725	83	398	104	65	100	73	31	6	23	42	30	9	2	44
of which: Households	865	845	38	138	20	16	29	16	9	2	7	7	6	7	0	4	1,299	1,269	50	227	30	20	28	24	14	3	12	10		9	0	12
of which: Collateralised by residential immovable property	659	645	29	105	14	11	13	11	7	2	6	5	4	5	0	3	962	941	38	174	21	14	20	18	11	3		7	5	7	۰	
of which: Non-financial corporations	877	841	31	93	36	24	35	20	9	3	6	11	4	11	0	6	1,505	1,430	33	169	75	-6	п	49	16	3	10	33	22	11	2	32
of which: Small and Medium-sized Enterprises	706	679	26	ж	29	21	28	16	7	2	5	9	7	9		2	1,065	1,003	22	119	61	37	61	37	11	2	7	26	18	26	2	26
of which: Collateralised by commercial immovable property	507	477	26	61	30	19	29	16	7	2	5	9	6	9		5	988	927	29	114	61	39	28	39	12	3		26	19	25		29

Ī								As of 30	09/2020															As of 31	/12/2020							
								,							Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross													ř	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min ESII)		Performing	Of which: exposums wit forbeinince measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-performs	ng Of which: exposures with 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 credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with fortisizance 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			Performing	Of which: exposures wit forbeasings measures	Of which: Instruments with significant incredit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	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)		Of which: exposures with forberance measures	Of which: Unlikely to pay that are not paid-due or paid-due <= 90 days	Public guirantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	1,981	1,978	9	83	3		3	s	4	0	2	1	0	1	1,611	٥	3,299	3,297	26	405	11	3	10	11		1	s	3	1	2	2,650	7
of which: Households	445	447			1			1	1			0				0	576	574			2			1	1			0				1
of which: Collateralised by residential immovable property	0	0			0			۰	0			0				0	0	۰						0	۰			0				0
of which: Non-financial corporations	1,530	1,528	6	61	2	0	2	4	4	0	2	0		0	1,212	0	2,717	2,708	22	364	9	2		10	8	1	s	2	1	2	2,128	6
of which: Small and Medium-sized Enterprises	1,322	1,321			2			4	3			0				۰	2,063	2,057			6			7	6			2				4
of which: Collaboralised by commercial immovable property	2	2			0			۰	0			0				۰	4	4			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 CASA CENTRALE BANCA

	As of 31/(21/221)														A of 30(6)/2011  Waltous																	
								Accumulated impairment, accumulated regative changes in fair value due to credit risk  accumulated impairment, accumulated regative changes in fair value due to credit risk  accumulated impairment, accumulated regative changes in fair value due to credit risk  accumulated impairment, accumulated regative changes in fair value due to credit risk  accumulated impairment, accumulated regative changes in fair value due to credit risk  accumulated impairment, accumulated regative changes in fair value due to credit risk  accumulated impairment, accumulated regative changes in fair value due to credit risk  accumulated impairment, accumulated regative changes in fair value due to credit risk  accumulated impairment, accumulated regative changes in fair value due to credit risk  accumulated impairment, accumulated regative changes in fair value due to credit risk  accumulated impairment, accumulated regative changes in fair value due to credit risk  accumulated impairment, accumulated regative changes in fair value due to credit risk  accumulated risks accumulated regative changes in fair value due to credit risks  accumulated risks ac								Gross carrying amount															Gross carrying amount	
(rein EUR)		Performing	Of which: exposures will forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	Of which: exposures with forbalrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		ng Of which: exposures with forboarance 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		Performing	Of which: exposures will forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ng Of which: exposums 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: Instruments with significant increase in oredit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposums with forbarance measures	Of which: Unilizely 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
Loans and advances subject to active BBA-compliant moratoria	6,708	6,572	163	1,256	136	34	131	162	112	15	86	50	13	40	10	118	2,016	1,977	53	385	39	11	35	46	34	4	26	14	s	12	7	34
of which: Households	1,670	1,644	45	311	26		25	28	20	4	16		3	7	0	21	376	370	15	66	6	3	6	7	4	1	3	2	1	2	۰	5
of which: Collaboralised by residential immovable property	891	877	31	193	14	4	13	16	12	3	10	4	2	4	0	10	179	175	9	37	4	2	4	4	2	1	2	2	1	2		3
of which: Non-financial corporations	5,000	4,890	114	936	110	26	106	133	91	11	70	42	10	40	10	97	1,621	1,589	38	314	33		29	41	29	3	23	12	3	10	7	29
of which: Small and Medium-sized Enterprises	4,368	4,273	95	803	95	26	94	113	76	9	59	35	10	36		82	1,398	1,371	33	271	27		25	34	25	3	19	9	3	9	5	24
of which: Collaboratised by commercial immovable property	2,975	2,901	92	509	24	20	71		8	9	47	27	7	26	0	66	1,029	1,006	30	203	23	6	20	25	20	3	16		2	7	0	19

								As of 31	/03/2021							As of 30/06/2021																
	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative							Maximum amount of the guarantee that can be considered	Gross carrying amount	
		Performing			Non-perform	Non-performing			Performing			Non-perform	Yorming					Performing			Non-performing							Non-performing				
(min EUR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in creat rack since initial recognition but not credit- impaired (Stage 2)			Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbiarance missiones	Of which: Instruments with significant increase in could raik since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbiarance missions	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	Inflows to non- performing exposures			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: thilkely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee received in the content of the COVID-19 crisis	Inflows to non- performing exposures
	4,104	3,972	140	714	132	80	118	90	40	10	31	SI	40	52	2	63	0,600	8,443	371	1,550	244	131	225	209	106	26	81	103	50	94	12	182
	2,337	2,281	94	484	57	32	50	40	22	5	18	29	12	17	0	32	3,531	3,444	165	674	87	44	76	62	33		26	29	17	26		65
	1,873	1,630	77	396	43	24	36	31	18	4	15	34	9	12	0	25	2,533	2,473	127	511	60	34	23	42	24	6	20	18	12	17		43
of which: Non-financial corporations	1,735	1,660	46	228	75	49	8	57	18	4	13	29	26	35	2	31	5,108	4,950	205	868	157	85	149	147	73	16	54	74	41	68	11	117
of which: Small and Medium-sized Enterprises	1,413	1,344	33	192	69	45	64	50	14	3	10	37	26	34	2	29	4,324	4,186	166	715	138	78	132	125	60	15	-6	65	35	61	10	100
	1,113	1,052	41	146	62	40	59	44	13	4	9	31	22	30		26	3,131	3,013	166	548	118	73	113	105	51	15	39	55	34	51		84

	As of \$1/03/2021  Manue														As of 30/06/2021																	
	Gross carrying amount							Maintan Accumulated impairment, accumulated regulate changes in fair value due to credit risk guarante that amount of the guarante that amount consistend									Gross carrying amount															Gross carrying amount
		Performing			Non-perform	ing			Performing			Non-perform	ing					Performing			Non-perform	ning						Non-performi				
(min EUR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with fortwarence measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not could- impained (Stage 2)			Of which: initially to pay that are not past-due or past-due <= 90 days	Public guiarantee received in the context of the COVID-19 crisis	Inflows to non- performing 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 forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeanance measures	Of which: h Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		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 COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	4,021	4,002	43	500	19	4	17	22	17	2	11	5	1	5	3,247	13	4,673	4,641	63	620	33	11	29	28	19	3	12	9	3		3,752	21
of which: Households	651	646			5			4	2			1				4	714	707			7			4	2			2				5
of which: Collaboralised by residential immovable property		0			0			0	0			0				۰	0				0			0	۰			0				۰
of which: Non-financial corporations	3,362	3,349	37	455	34	3	12	19	15	2	10	4	1	3	2,658	10	3,948	3,923	55	570	25	10	23	24	17	2	11	7	3	7	3,113	16
of which: Small and Medium-sized Enterprises	2,818	2,805			12			17	13			3				9	3,269	3,249			20			20	14			6				14
of which: Collateralised by commercial immovable property	5	5			0			0	0			0					13	13			0			0				0				