



2021 EU-wide Transparency Exercise

Bank Name	CASSA CENTRALE BANCA
LEI Code	LOO0AWXR8GF142JCO404
Country Code	IT

2021 EU-wide Transparency Exercise

Key Metrics

CASSA CENTRALE BANCA

(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
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

2021 EU-wide Transparency Exercise

Leverage ratio

CASSA CENTRALE BANCA

(mln EUR, %)		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	6,783	7,037	6,815	6,736	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	6,359	6,530	6,491	6,370	C 47.00 (r310,c010)	
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)	
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

		(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	6,794	7,046	6,823	6,742	C 01.00 (9101,010)	Articles 4(1)(8) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	6,777	7,031	6,810	6,730	C 01.00 (9102,010)	Article 59 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 (9103,010)	Articles 26(1) points (a) and (3), 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 (9130,010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	29	39	30	0	C 01.00 (9180,010)	Articles 4(1)(5), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	36	34	34	34	C 01.00 (9200,010)	Articles 4(1)(7) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (9250,010)	Articles 4(1)(2), 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 (9290,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-10	-10	-10	-11	C 01.00 (9290,010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-67	-52	-49	-50	C 01.00 (9300,010) + C 01.00 (9340,010)	Articles 4(1)(3), 36(1) point (b) and 37 of CRR, Articles 4(1)(5), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-9	-5	-6	-7	C 01.00 (9370,010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIR shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (9380,010)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (9390,010)	Articles 4(1)(6), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (9430,010)	Articles 4(1)(2), 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 (9440,010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (9450,010) + C 01.00 (9460,010) + C 01.00 (9470,010) + C 01.00 (9472,010)	Articles 4(1)(6), 36(1) point (h) and 89 to 91 of CRR, Articles 36(1) point (h) (i), 24(1) point (b), 24(1) point (b) and 258 of CRR, Articles 36(1) point (b) (ii) and 37(2) of CRR, Articles 36(1) point (b) (iii) and 133(b) of CRR and Articles 36(1) point (b) (iv) and 133(e) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (9460,010)	Articles 36(1) point (h) (i), 24(1) point (b), 24(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 (9480,010)	Articles 4(2)(7), 36(1) point (b), 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 (9490,010)	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 (9500,010)	Articles 4(2)(7), 36(1) point (b), 43, 45, 47, 48(1) point (b), 48(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (9540,010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (9550,010)	Article 36(1) point (m) and Article 43c CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (9540,010)	Article 36(1) point (n) and Article 133(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (9550,010)	Article 36(1) point (i) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (9540,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-24	0	-27	-113	C 01.00 (9570,010)	-
	A.1.21	Transitional adjustments	424	507	324	366	GA1 (1.1.16 + 1.1.18 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (9200,010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (9240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	424	507	324	366	C 01.00 (9200,010)	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 (9370,010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	6	6	6	6	C 01.00 (9540,010) + C 01.00 (9470,010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (9700,010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (9680,010) + C 01.00 (9700,010) + C 01.00 (9700,010) + C 01.00 (9740,010) + C 01.00 (9740,010) + C 01.00 (9740,010) + C 01.00 (9740,010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (9680,010) + C 01.00 (9680,010) + C 01.00 (9700,010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6,783	7,037	6,815	6,736	C 01.00 (9101,010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	11	9	7	6	C 01.00 (9700,010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	12	9	8	7	C 01.00 (9760,010) + C 01.00 (9680,010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	-1	C 01.00 (9600,010) + C 01.00 (9600,010) + C 01.00 (9600,010) + C 01.00 (9600,010) + C 01.00 (9600,010) + C 01.00 (9600,010) + C 01.00 (9600,010) + C 01.00 (9600,010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (9800,010) + C 01.00 (9900,010) + C 01.00 (9960,010)	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	32,928	32,769	32,222	32,159	C 02.00 (9101,010)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	458	425	293	334	C 05.01 (9101,010)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	20.58%	21.46%	21.13%	20.90%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	20.60%	21.47%	21.15%	20.92%	CA3 (1)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	20.63%	21.50%	21.17%	20.94%	CA3 (1)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	6,353	6,524	6,485	6,364	1A.3-A.1.13-A.1.21+M2(A.3+A.1.13-A.1.21-A.3.2)+M3(A.4+A.1.2-A.1.2.1.1)	-
CET1 RATIO (%) Fully loaded ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	19.57%	20.17%	20.31%	19.97%	(D.1)/(B*0.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	424	507	324	366	C 05.01 (9440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (9440,010)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (9440,010)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	458	425	293	334	C 05.01 (9440,010)	

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

2021 EU-wide Transparency Exercise

Overview of Risk exposure amounts

CASSA CENTRALE BANCA

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) ¹	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 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	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) ²	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 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	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 (R520, 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	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in "Counterparty Credit Risk (CCR, excluding CVA)". They are instead reported in the "Credit Risk (excluding CCR and Securitisations)" section.

2021 EU-wide Transparency Exercise

P&L

CASSA CENTRALE BANCA

(m€ EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
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, net	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 guarantee 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 ¹	0	-2	0	0
Of which restructuring ²	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	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 subsidiaries, 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 subsidiaries, 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

¹ Information available only as of end of the year² For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2021 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

CASSA CENTRALE BANCA

(m€ EUR)	As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	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)(i); 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)(i); 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 ¹	3,101				3,029				2,930				3,074				
TOTAL ASSETS	87,156				86,794				89,206				91,397				IAS 1.9(a), IG 6

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

(m€ EUR)		As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/06/2021						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	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)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	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)
	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)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2021 EU-wide Transparency Exercise

Breakdown of liabilities

CASSA CENTRALE BANCA

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Financial liabilities held for trading	8	9	5	4	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	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 ¹	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(l)
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 ¹	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

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

2021 EU-wide Transparency Exercise

Breakdown of liabilities

CASSA CENTRALE BANCA

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Derivatives		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
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	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)
	of which: Current accounts / overnight deposits	410	491	412	534	ECB/2013/33 Annex 2.Part 2.9.1
	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: Subordinated 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
TOTAL FINANCIAL LIABILITIES		77,617	77,972	79,871	81,282	

2021 EU-wide Transparency Exercise

Market Risk

CASSA CENTRALE BANCA

SA		IM											IM												
TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT		
		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	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					
As of 30/09/2020		As of 31/12/2020		As of 30/09/2020											As of 31/12/2020										
Traded Debt Instruments	22	21	0	0	0	0							0	0	0	0									
Of which: General risk	22	21	0	0	0	0							0	0	0	0									
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0									
Equities	0	0	0	0	0	0							0	0	0	0									
Of which: General risk	0	0	0	0	0	0							0	0	0	0									
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0									
Foreign exchange risk	98	85	0	0	0	0							0	0	0	0									
Commodities risk	0	0	0	0	0	0							0	0	0	0									
Total	120	106	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
As of 31/03/2021		As of 30/06/2021		As of 31/03/2021											As of 30/06/2021										
Traded Debt Instruments	23	24	0	0	0	0							0	0	0	0									
Of which: General risk	23	24	0	0	0	0							0	0	0	0									
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0									
Equities	0	0	0	0	0	0							0	0	0	0									
Of which: General risk	0	0	0	0	0	0							0	0	0	0									
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0									
Foreign exchange risk	95	152	0	0	0	0							0	0	0	0									
Commodities risk	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 CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

CASSA CENTRALE BANCA

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	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	
	of which: SME	14,708	6,609	3,777		13,952	5,913	3,381	
	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 ²		106,941	88,458	28,775	2,802	104,378	88,103	28,318	2,748

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

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

2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

CASSA CENTRALE BANCA

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	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	159	0		204	204	0	
	Institutions	2,543	729	425		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	
	of which: SME	15,337	6,373	3,642		15,486	6,382	3,650	
	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 ²		106,762	90,399	27,781	2,742	108,984	93,314	27,815	2,766

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

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

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

CASSA CENTRALE BANCA

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Consolidated data	(mln EUR, %)	0	0	0	0	0	0	0	0	0	0	0	0
	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	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	0	0
	Other non credit-obligation assets												
	IRB Total ²				0							0	

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

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

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

CASSA CENTRALE BANCA

		IRB Approach												
		As of 31/03/2021						As of 30/06/2021						
		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted		
Consolidated data	(mln EUR, %)													
	Central banks and central governments	0	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	0
	Corporates	0	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	0
	Corporates - Of Which: SME	0	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	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	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	0
	Retail - Other Retail	0	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	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets				0							0		
IRB Total ²				0							0			

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

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

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

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

CASSA CENTRALE BANCA

As of 31/12/2020

(mln EUR)		As of 31/12/2020												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions			
Residual Maturity	Country / Region													
[0 - 3M]	Africa													
[3M - 1Y]														
[1Y - 2Y]														
[2Y - 3Y]														
[3Y - 5Y]														
[5Y - 10Y]														
[10Y - more														
Total														
[0 - 3M]	Others	5	5	0	0	5	0	0	0	0	0	0	0	
[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]		1	0	0	0	1	0	0	0	0	0	0	0	
[3Y - 5Y]		1	1	0	0	1	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	2	2	0	0	0	2	0	0	0	0	0	0	0	
Total		9	8	0	0	6	2	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 counterparties with full or partial government guarantees

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

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

[illegible]

		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
(min EUR)		On balance sheet							Derivatives				Off balance sheet		
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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Finland	0 0 0 0 0 1 3 5	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 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 0 0 0	0	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	France	0 88 31 9 2 95 118 343	0 88 31 9 2 95 118 343	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	54 18 9 1 30 68 179	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Germany	0 72 64 3 0 0 6 182	0 72 64 3 0 0 6 179	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	29 66 6 0 0 4 161	13 6 0 0 0 2 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 0 0 0 0 0	0	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Croatia	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Greece	0 0 27 10 4 18 0 59	0 0 27 10 4 18 0 59	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 1 0 0 2 18 0 4	0 27 0 0 2 18 0 55	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	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Hungary	0 1 19 9 11 23 67 130	0 0 0 0 0 0 0 129	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 1 8 9 0 2 17 38	0 0 11 0 11 21 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 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Ireland	0 1 19 9 11 23 67 130	0 0 0 0 0 0 0 129	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 1 8 9 0 2 17 38	0 0 11 0 11 21 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 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Italy	344 2,424 5,498 7,408 8,921 2,978 3,402 30,964	344 2,423 5,498 7,407 8,919 2,977 3,401 30,958	0 0 86 0 0 0 0 0	0 0 0 0 0 0 0 146	144 936 1,662 2,840 8,919 29 3,401 8,141	189 1,370 3,750 4,561 6,402 2,948 8 22,614	0 0 0 0 0 0 0 0	0 0 0 0 0 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 3 267	0 0 0 0 0 0 0 0	56	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Latvia	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0	

[illegible]

[illegible]

(min EUR)		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet 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		
10 - 3M f	Japan														
3M - 1Y f															
1Y - 2Y f															
2Y - 3Y f															
3Y - 5Y f															
5Y - 10Y f															
10Y - more															
Total															
10 - 3M f	U.S.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		1	1	0	0	0	1	0	0	0	0	0	0	0	0
10 - 3M f	China														
3M - 1Y f															
1Y - 2Y f															
2Y - 3Y f															
3Y - 5Y f															
5Y - 10Y f															
10Y - more															
Total															
10 - 3M f	Switzerland														
3M - 1Y f															
1Y - 2Y f															
2Y - 3Y f															
3Y - 5Y f															
5Y - 10Y f															
10Y - more															
Total															
10 - 3M f	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0
10 - 3M f	Other Central and eastern Europe countries non EEA														
3M - 1Y f															
1Y - 2Y f															
2Y - 3Y f															
3Y - 5Y f															
5Y - 10Y f															
10Y - more															
Total															
10 - 3M f	Middle East														
3M - 1Y f															
1Y - 2Y f															
2Y - 3Y f															
3Y - 5Y f															
5Y - 10Y f															
10Y - more															
Total															
10 - 3M f	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

CASSA CENTRALE BANCA

As of 30/06/2021

(mln EUR)		As of 30/06/2021													
		Direct exposures											Risk weighted exposure amount		
		On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Africa														
Total															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Others	0 61 13 0 34 30 107	0 48 0 0 34 29 94	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 51 13 0 34 29 31	0 10 0 0 0 0 75	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 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			245	204	0	0	159	86	0	0	0	0	0	0	0

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

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

2021 EU-wide Transparency Exercise
Performing and non-performing exposures
 CASSA CENTRALE BANCA

	As of 30/09/2020										As of 31/12/2020									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹					Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹				
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ²			Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ²			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	3,977	0	0	0	0	0	0	0	0	0	2,380	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	35,509	0	3	3	58	3	3	0	36,333	0	3	3	2	60	3	2	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	34,708	0	0	0	0	14	0	0	35,386	0	0	0	0	7	0	0	0	0	0	0
Credit institutions	446	0	0	0	0	2	0	0	462	0	0	0	0	11	0	0	0	0	0	0
Other financial corporations	313	0	2	2	1	41	2	1	429	0	2	2	1	42	2	1	0	0	0	0
Non-financial corporations	43	0	2	2	0	0	2	0	56	0	1	1	1	0	1	1	0	0	0	0
Loans and advances (including at amortised cost and fair value)	46,150	190	3,940	3,940	350	2,286	2,286	1,566	46,573	144	3,337	3,337	3,336	437	2,135	2,135	1,143	1,143	1,143	1,143
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	188	2	0	0	1	0	0	0	192	2	0	0	0	1	0	0	0	0	0	0
Credit institutions	466	0	0	0	0	0	0	0	374	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1,204	4	31	31	5	19	19	11	1,101	1	25	25	25	6	15	15	10	10	10	10
Non-financial corporations	22,038	65	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	673	673	673
of which: small and medium-sized enterprises at amortised cost	16,726	48	1,559	1,559	167	905	905	633	14,915	17	1,060	1,060	1,060	164	668	668	381	381	381	381
of which: Loans collateralised by commercial immovable property at amortised cost	8,448	22	1,289	1,289	102	697	668	584	8,222	15	1,058	1,058	1,058	121	621	621	421	421	421	421
Households	22,254	119	1,317	1,317	121	670	670	602	22,503	103	1,145	1,145	1,144	167	653	653	461	461	461	461
of which: Loans collateralised by residential immovable property at amortised cost	15,129	78	793	793	76	349	348	440	15,378	71	702	702	702	110	348	345	348	348	348	348
of which: Credit for consumption at amortised cost	796	5	24	24	5	10	10	7	801	6	21	21	21	7	11	11	5	5	5	5
DEBT INSTRUMENTS other than HFT	85,636	190	3,943	3,943	408	2,289	2,288	1,566	85,287	144	3,340	3,340	3,338	497	2,138	2,137	1,143	1,143	1,143	1,143
OFF-BALANCE SHEET EXPOSURES	13,959		177	177	74	39	39	75	14,316		165	165	165	77	44	44	74	74	74	74

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29

⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽⁵⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2021 EU-wide Transparency Exercise
Performing and non-performing exposures
 CASSA CENTRALE BANCA

	As of 31/03/2021										As of 30/06/2021									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹					Gross carrying amount ⁵					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ^{1,5}				
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³			Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	4,244	0	0	0	0	0	0	0	0	0	5,930	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	36,308	0	3	3	2	57	3	2	0	0	36,030	0	2	2	62	2	2	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	35,180	0	0	0	0	4	0	0	0	0	34,833	0	0	0	6	0	0	0	0	0
Credit institutions	630	0	0	0	0	11	0	0	0	0	712	0	0	0	12	0	0	0	0	0
Other financial corporations	421	0	2	2	1	42	2	1	0	0	404	0	1	1	44	1	0	0	0	0
Non-financial corporations	77	0	1	1	1	0	1	1	0	0	82	0	1	1	0	1	1	0	0	0
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	0	47,979	80	3,283	3,283	404	2,181	2,181	1,037	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	216	2	0	0	0	0	0	0	0	0	219	2	0	0	0	0	0	0	0	0
Credit institutions	305	0	0	0	0	0	0	0	0	0	255	0	0	0	0	0	0	0	0	0
Other financial corporations	1,099	1	89	89	68	5	28	27	4	0	1,094	0	22	22	5	20	20	2	0	0
Non-financial corporations	22,883	62	2,139	2,139	2,138	260	1,461	1,461	653	0	23,141	24	2,059	2,059	255	1,459	1,459	571	0	0
of which: small and medium-sized enterprises at amortised cost	17,868	55	1,481	1,481	1,481	204	974	974	491	0	15,922	13	1,182	1,182	170	814	814	357	0	0
of which: Loans collateralised by commercial immovable property at amortised cost	8,340	16	1,172	1,172	1,172	119	763	763	404	0	8,362	6	1,121	1,121	122	765	765	348	0	0
Households	22,827	84	1,218	1,218	1,218	142	671	671	513	0	23,270	55	1,202	1,202	143	703	702	464	0	0
of which: Loans collateralised by residential immovable property at amortised cost	15,701	48	798	798	798	98	409	408	388	0	16,101	40	792	792	99	440	440	348	0	0
of which: Credit for consumption at amortised cost	813	3	27	27	27	6	13	13	8	0	898	2	28	28	7	13	13	7	0	0
DEBT INSTRUMENTS other than HFT	87,882	149	3,449	3,449	3,427	466	2,163	2,162	1,170	0	89,939	80	3,285	3,285	466	2,183	2,183	1,037	0	0
OFF-BALANCE SHEET EXPOSURES	14,215		375	375	375	34	85	85	75	0	14,371		164	164	75	46	46	73	0	0

(1) For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29

(2) Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

(3) Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

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

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

2021 EU-wide Transparency Exercise

Forborne exposures

CASSA CENTRALE BANCA

	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
						Of which collateral and financial guarantees received on non-performing exposures with forbearance measures						Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	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 ²												
Loans and advances that have been forborne more than twice	283						289					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	961						855					

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

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

2021 EU-wide Transparency Exercise

Forborne exposures

CASSA CENTRALE BANCA

	As of 31/03/2021						As of 30/06/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	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 ²												
Loans and advances that have been forborne more than twice	310						355					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	826						873					

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

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

2021 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
CASSA CENTRALE BANCA

(m€ EUR)	As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/09/2021					
	Gross carrying amount			Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount			Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount			Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount			Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹				
	Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment			Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment			Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment			Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment						
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 quarrying	86	13	13	86	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	9	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
J 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	2,699	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	2,187	2,187	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

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

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

(mln EUR)	As of 31/09/2020					As of 31/12/2020					As of 31/03/2021					As of 30/06/2021				
	Loans and advances					Loans and advances					Loans and advances					Loans and advances				
	Performing	if which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days		Performing	if which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days		Performing	if which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days		Performing	if which past due > 30days <= 90 days	Non-performing	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	47,879	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	387	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	26,936	25,548	112	1,378	606	26,772	25,768	91	1,005	567	27,015	25,995	72	1,020	597	27,238	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	794	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 5% or above.

