



2021 EU-wide Transparency Exercise

Bank Name	ICCREA BANCA S.P.A.
LEI Code	NNVPP80YIZGEY2314M97
Country Code	IT

2021 EU-wide Transparency Exercise

Key Metrics

ICCREA BANCA S.P.A.

(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	11,172	11,025	10,822	10,868	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	9,969	9,809	9,921	9,971	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	11,207	11,060	10,857	10,903	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	10,004	9,844	9,955	10,005	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	11,661	11,509	11,300	11,340	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	10,458	10,293	10,398	10,443	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	67,105	65,938	66,267	65,851	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	65,794	64,576	65,221	64,839	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	16.65%	16.72%	16.33%	16.50%	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	15.15%	15.19%	15.21%	15.38%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.70%	16.77%	16.38%	16.56%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.21%	15.24%	15.26%	15.43%	(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	17.38%	17.45%	17.05%	17.22%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.89%	15.94%	15.94%	16.11%	(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	172,499	172,169	173,182	175,781	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	6.50%	6.42%	6.27%	6.20%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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(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	11,207	11,060	10,857	10,903	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	10,004	9,844	9,955	10,005	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	172,499	172,169	173,182	175,781	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	171,297	170,953	172,281	174,883	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.5%	6.4%	6.3%	6.2%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.8%	5.8%	5.8%	5.7%	[A.2]/[B.2]	

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Capital

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		(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	11,661	11,509	11,300	11,340	C 01.00 (9101,0101)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	11,172	11,025	10,822	10,868	C 01.00 (9102,0101)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,222	1,185	1,123	1,119	C 01.00 (9103,0101)	Articles 26(1) points (a) and (3), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	-2,417	-2,583	-2,543	-2,677	C 01.00 (9136,0101)	Articles 26(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	5	-3	-5	-10	C 01.00 (9180,0101)	Articles 4(100), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	11,354	11,382	11,527	11,657	C 01.00 (9200,0101)	Articles 4(117) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (9210,0101)	Articles 4(112), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	17	15	14	15	C 01.00 (9230,0101)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-7	13	-3	-6	C 01.00 (9250,0101)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-149	-168	-165	-95	C 01.00 (9301,0101) + C 01.00 (9340,0101)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	-56	-33	-28	-30	C 01.00 (9370,0101)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (9380,0101)	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 (9390,0101)	Articles 4(109), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (9430,0101)	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 (9440,0101)	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 (9450,0101) + C 01.00 (9460,0101) + C 01.00 (9470,0101) + C 01.00 (9471,0101) + C 01.00 (9472,0101)	Articles 4(16), 36(1) point (h) (i) and 89 to 91 of CRR, Articles 36(1) point (h) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (b) (ii) and 270(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 (9460,0101)	Articles 36(1) point (h) (i), 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 (9480,0101)	Articles 4(27), 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 (9490,0101)	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 (9500,0101)	Articles 4(27), 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 (9510,0101)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-2	C 01.00 (9510,0101)	Article 36(1) point (m) and Article 43c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (9510,0101)	Article 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (9510,0101)	Article 36(1) point (i) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (9540,0101)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (9570,0101)	-
	A.1.21	Transitional adjustments	1,203	1,216	902	897	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 (9220,0101)	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 (9240,0101)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1,203	1,216	902	897	C 01.00 (9250,0101)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	35	35	34	34	C 01.00 (9300,0101)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	35	35	34	34	C 01.00 (9540,0101) + C 01.00 (9470,0101)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (9700,0101)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (9680,0101) + C 01.00 (9700,0101) + C 01.00 (9701,0101) + C 01.00 (9740,0101) + C 01.00 (9741,0101) + C 01.00 (9742,0101)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (9680,0101) + C 01.00 (9680,0101) + C 01.00 (9700,0101)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	11,207	11,060	10,857	10,903	C 01.00 (9101,0101)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	454	450	443	437	C 01.00 (9750,0101)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	461	457	450	444	C 01.00 (9760,0101) + C 01.00 (9680,0101)	
	A.4.2	Other Tier 2 Capital components and deductions	-7	-7	-7	-7	C 01.00 (9610,0101) + C 01.00 (9620,0101) + C 01.00 (9630,0101) + C 01.00 (9640,0101) + C 01.00 (9650,0101) + C 01.00 (9670,0101) + C 01.00 (9671,0101) + C 01.00 (9672,0101)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (9880,0101) + C 01.00 (9900,0101) + C 01.00 (9960,0101)	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	67,105	65,938	66,267	65,851	C 02.00 (9101,0101)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	1,311	1,363	1,045	1,012	C 05.01 (9101,0101)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.65%	16.72%	16.33%	16.50%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.70%	16.77%	16.38%	16.56%	CA3 (1)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.38%	17.45%	17.05%	17.22%	CA3 (1)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	9,969	9,809	9,921	9,971	1A.3+A.1.13+A.1.21+MIN(A.3+A.1.13+A.1.2+A.3+A.3.1+MIN(A.4+A.1.2+A.3.1+A.3.3.1))	-
CET1 RATIO (%) Fully loaded ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.15%	15.19%	15.21%	15.38%	(D.1)/(B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	1,203	1,216	902	897	C 05.01 (9440,0101)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (9440,0101)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (9440,0101)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	1,311	1,363	1,045	1,012	C 05.01 (9440,0101)	

(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

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Overview of Risk exposure amounts

ICCREA BANCA S.P.A.

(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	58,705	56,829	56,868	56,980	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	58,705	56,829	56,868	56,980	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	283	274	383	327	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	65	66	169	176	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)	287	816	857	362	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	270	272	307	324	C 02.00 (R520, c010)
Of which the standardised approach	270	272	307	324	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	7,495	7,682	7,682	7,682	C 02.00 (R590, c010)
Of which basic indicator approach	7,495	7,682	7,682	7,682	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	67,105	65,938	66,267	65,851	

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.

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P&L
ICCREA BANCA S.P.A.

(m€ EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	2,203	3,000	785	1,574
Of which debt securities income	332	462	161	370
Of which loans and advances income	1,761	2,319	556	1,122
Interest expenses	369	479	108	206
(Of which deposits expenses)	202	266	60	118
(Of which debt securities issued expenses)	119	154	33	63
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	5	6	1	12
Net Fee and commission income	927	1,262	314	656
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	267	264	230	299
Gains or (-) losses on financial assets and liabilities held for trading, net	-16	-111	40	75
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-21	-41	1	-3
Gains or (-) losses from hedge accounting, net	-5	-3	3	6
Exchange differences (gain or (-) loss), net	32	135	-30	-62
Net other operating income / (expenses)	234	330	77	158
TOTAL OPERATING INCOME, NET	3,257	4,363	1,313	2,510
(Administrative expenses)	2,055	2,881	692	1,407
(Cash contributions to resolution funds and deposit guarantee schemes)	108	108	30	141
(Depreciation)	156	215	55	111
Modification gains or (-) losses, net	-3	-3	0	-1
(Provisions or (-) reversal of provisions)	56	89	21	19
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	4	30	15	12
(Other provisions)	52	59	6	7
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)	420	838	151	390
(Financial assets at fair value through other comprehensive income)	6	6	1	2
(Financial assets at amortised cost)	414	832	150	388
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	1	26	0	1
(of which Goodwill)	0	3	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	1	2	20	6
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	459	204	384	447
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	377	204	322	403
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	377	204	322	403
Of which attributable to owners of the parent	369	198	320	398

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."

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Total Assets: fair value and impairment distribution

ICCREA BANCA S.P.A.

(mln EUR)	As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				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	6,167				6,217				6,793				8,635				IAS 1.54 (i)
Financial assets held for trading	239	34	203	2	271	23	243	4	543	125	416	3	238	51	184	3	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	1,838	164	1,426	247	1,747	74	1,433	241	1,732	68	1,370	295	1,725	76	1,534	115	IFRS 7.8(a)(i); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	389	385	0	4	345	341	0	4	318	315	0	4	315	312	0	3	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	8,826	8,586	174	66	7,870	7,666	138	66	7,868	7,526	271	70	7,839	7,501	267	70	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	144,251				145,959				148,030				148,673				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	16	0	16	0	12	1	11	0	6	0	6	0	4	0	4	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	223				222				138				128				IAS 39.89(a); IFRS 9.6.5.8
Other assets ¹	6,605				6,630				6,132				7,020				
TOTAL ASSETS	168,554				169,273				171,560				174,577				IAS 1.9(a), IG 6

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

(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	8,429	262	0	-3	-7	0	7,512	201	0	-2	-6	0	7,354	198	0	-2	-6	0	7,373	143	0	-2	-5	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	53,627	2,454	3	-17	-83	-1	56,875	665	3	-17	-81	-1	58,295	735	3	-19	-82	-1	59,300	747	2	-16	-89	-1	Annex V.Part 1.31, 44(b)
	Loans and advances	75,728	8,487	10,383	-266	-462	-5,600	75,351	10,231	8,442	-283	-524	-4,702	75,145	10,873	8,654	-350	-474	-4,749	75,852	10,171	8,256	-344	-479	-4,742	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

ICCREA BANCA S.P.A.

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Financial liabilities held for trading	210	244	524	207	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	7	3	1	1	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	151,375	154,229	155,483	157,455	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	454	515	369	365	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-2	-2	-1	-1	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	787	823	829	769	IAS 37.10; IAS 1.54(l)
Tax liabilities	108	101	102	56	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	5,034	3,018	3,656	5,054	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	7	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	157,980	158,932	160,962	163,906	IAS 1.9(b);IG 6
TOTAL EQUITY	10,574	10,341	10,598	10,671	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	168,554	169,273	171,560	174,577	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

ICCREA BANCA S.P.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Derivatives		662	758	781	547	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	2	0	112	24	Annex V.Part 1.31
Deposits	Central banks	28,609	29,923	32,531	32,844	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	3,280	2,318	1,712	1,921	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,224	1,260	1,579	1,828	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	2,044	2,096	2,014	1,706	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	240	311	324	238	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	11,975	10,885	9,822	9,096	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	2,145	2,251	2,018	2,088	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	23,106	24,768	24,881	27,241	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	22,084	23,714	23,790	26,119	ECB/2013/33 Annex 2.Part 2.9.1
	Households	73,428	75,311	76,674	77,257	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	56,771	59,095	60,349	61,219	Annex V.Part 1.42(f), 44(c)
Debt securities issued		8,329	8,312	7,235	6,767	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		679	608	537	532	Annex V.Part 1.37
Other financial liabilities		611	620	613	624	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		152,045	154,991	156,377	158,028	

2021 EU-wide Transparency Exercise

Market Risk

ICCREA BANCA S.P.A.

(min EUR)	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	264	266	0	0	0	0							0	0	0	0									
Of which: General risk	233	260	0	0	0	0							0	0	0	0									
Of which: Specific risk	31	5	0	0	0	0							0	0	0	0									
Equities	7	6	0	0	0	0							0	0	0	0									
Of which: General risk	3	3	0	0	0	0							0	0	0	0									
Of which: Specific risk	3	3	0	0	0	0							0	0	0	0									
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0									
Commodities risk	0	0	0	0	0	0							0	0	0	0									
Total	270	272	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	As of 31/03/2021	As of 30/06/2021	As of 31/03/2021											As of 30/06/2021											
Traded Debt Instruments	304	313	0	0	0	0							0	0	0	0									
Of which: General risk	293	307	0	0	0	0							0	0	0	0									
Of which: Specific risk	12	6	0	0	0	0							0	0	0	0									
Equities	3	11	0	0	0	0							0	0	0	0									
Of which: General risk	1	4	0	0	0	0							0	0	0	0									
Of which: Specific risk	1	4	0	0	0	0							0	0	0	0									
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0									
Commodities risk	0	0	0	0	0	0							0	0	0	0									
Total	307	324	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

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

2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

ICCREA BANCA S.P.A.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	69,810	79,070	1,729		69,645	81,563	1,953	
	Regional governments or local authorities	1,159	641	127		1,158	618	122	
	Public sector entities	176	114	100		181	111	99	
	Multilateral Development Banks	19	83	0		19	88	0	
	International Organisations	19	19	0		20	20	0	
	Institutions	18,998	4,485	1,506		30,817	3,989	1,445	
	Corporates	30,867	19,828	18,077		31,497	19,615	17,854	
	of which: SME	14,861	9,833	8,129		16,077	10,030	8,308	
	Retail	35,396	18,920	11,743		36,783	18,599	11,530	
	of which: SME	28,662	13,685	7,843		30,210	13,532	7,754	
	Secured by mortgages on immovable property	34,367	33,197	11,765		35,099	33,714	11,915	
	of which: SME	10,193	10,050	3,357		10,701	10,534	3,516	
	Exposures in default	9,286	4,884	5,291	3,978	7,676	3,974	4,243	3,305
	Items associated with particularly high risk	3,139	2,099	3,148		2,688	1,856	2,785	
	Covered bonds	38	38	6		36	36	5	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)		1,027	1,024	1,024		892	890	890	
Equity		365	365	510		374	373	510	
Other exposures		4,958	6,930	3,962		4,774	6,699	3,751	
Standardised Total ²		209,625	171,697	58,988	5,423	221,658	172,146	57,103	4,596

⁽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

ICCREA BANCA S.P.A.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	71,538	84,736	1,959		74,553	89,321	1,869	
	Regional governments or local authorities	1,121	641	127		1,144	632	125	
	Public sector entities	190	114	101		252	222	222	
	Multilateral Development Banks	23	105	0		19	97	0	
	International Organisations	24	24	0		23	23	0	
	Institutions	30,839	4,342	1,600		4,572	3,955	1,466	
	Corporates	34,355	20,751	19,068		33,006	19,673	17,924	
	of which: SME	15,407	9,393	7,775		16,765	10,021	8,313	
	Retail	34,545	17,176	10,696		36,376	17,795	11,164	
	of which: SME	28,077	12,217	7,001		29,793	12,672	7,351	
	Secured by mortgages on immovable property	35,212	33,773	12,013		35,617	34,063	12,060	
	of which: SME	9,633	9,471	3,165		10,247	10,068	3,366	
	Exposures in default	7,912	3,919	4,176	3,559	7,608	3,595	3,829	3,578
	Items associated with particularly high risk	2,617	1,762	2,643		2,379	1,603	2,404	
	Covered bonds	28	28	5		28	28	3	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)		931	930	930		783	782	1,626	
Equity		536	535	694		552	551	712	
Other exposures		4,199	5,936	3,240		5,826	6,537	3,897	
Standardised Total ²		224,072	174,773	57,251	4,990	202,738	178,878	57,300	4,961

⁽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

ICCREA BANCA S.P.A.

		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, %)												
	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

ICCREA BANCA S.P.A.

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

ICCREA BANCA S.P.A.

As of 31/12/2020

		As of 31/12/2020													
		Direct exposures													Risk weighted exposure amount
		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		
(mln EUR)															
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		1	1	0	0	1	0	0	0	0	0	0	0	1	
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		1	1	0	0	1	0	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more		2	2	0	0	2	0	0	0	0	0	0	0		
Total		3	3	0	0	3	0	0	0	0	0	0	0	0	

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, 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.

ICCREA BANCA S.P.A.

As of 30/06/2021

[illegible]

ICCREA BANCA S.P.A.

As of 30/06/2021

[illegible]

As of 30/06/2021

[illegible]

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

ICCREA BANCA S.P.A.

As of 30/06/2021

(mln EUR)		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		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	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		1	1	0	0	1	0	0	0	0	0	0	0	0	
[10Y - more]		3	3	0	0	3	0	0	0	0	0	0	0	0	
Total		4	4	0	0	4	0	0	0	0	0	0	0	0	

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterpart 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 counterpart (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 counterpart (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
 ICCREA BANCA S.P.A.

	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 ⁽²⁾			On performing exposures ⁽³⁾	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 ⁽²⁾			On performing exposures ⁽³⁾	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	5,491	0	0	0	0	3	0	0	0	0	5,432	0	0	0	0	4	0	0	0	0
Debt securities (including at amortised cost and fair value)	65,231	0	3	3	110	1	1	0	65,666	0	65,666	0	3	3	107	2	2	2	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	62,037	0	0	0	0	16	0	0	62,081	0	0	0	0	0	14	0	0	0	0	0
Credit institutions	1,265	0	0	0	0	11	0	0	1,143	0	0	0	0	0	9	0	0	0	0	0
Other financial corporations	1,692	0	1	1	1	77	0	0	2,176	0	1	1	1	1	77	0	0	0	0	0
Non-financial corporations	235	0	2	2	2	7	1	1	265	0	2	2	2	2	6	1	1	1	0	0
Loans and advances (including at amortised cost and fair value)	95,368	638	10,383	10,383	10,383	729	5,600	5,600	4,435	94,851	500	8,442	8,442	8,442	807	4,702	4,702	3,543		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	825	6	3	3	3	1	2	2	0	793	3	13	13	13	1	2	2	10		
Credit institutions	1,320	0	2	2	2	3	1	1	0	1,243	0	1	1	1	4	1	1	0		
Other financial corporations	5,465	15	77	77	77	12	42	42	27	4,767	11	76	76	76	13	43	43	29		
Non-financial corporations	45,833	219	7,265	7,265	7,265	410	4,158	4,158	2,904	46,020	117	5,765	5,765	5,765	442	3,412	3,412	2,256		
of which: small and medium-sized enterprises at amortised cost	32,049	153	2,894	2,894	2,894	296	1,473	1,473	1,342	33,780	83	2,768	2,768	2,768	330	1,485	1,485	1,237		
of which: Loans collateralised by commercial immovable property at amortised cost	12,040	57	2,318	2,318	2,318	143	1,087	1,087	1,222	11,864	34	1,931	1,931	1,931	158	990	990	937		
Households	41,924	398	3,037	3,037	3,037	302	1,398	1,398	1,503	42,028	369	2,587	2,587	2,587	346	1,245	1,245	1,248		
of which: Loans collateralised by residential immovable property at amortised cost	29,060	257	1,769	1,769	1,769	184	645	646	1,110	29,439	252	1,585	1,585	1,585	202	632	632	948		
of which: Credit for consumption at amortised cost	2,271	40	128	128	128	39	86	86	17	2,247	36	115	115	115	42	81	81	14		
DEBT INSTRUMENTS other than HFT	166,089	639	10,387	10,387	10,386	842	5,601	5,601	4,435	165,949	500	8,445	8,445	8,445	918	4,703	4,703	3,543		
OFF-BALANCE SHEET EXPOSURES	26,248		433	433	433	123	82	82	164	26,077		383	383	383	139	93	93	150		

⁽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

ICCREA BANCA S.P.A.

	As of 31/03/2021										As of 30/06/2021									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions 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	6,137	0	0	0	0	2	0	0	0	0	7,975	0	0	0	0	2	0	0	0	0
Debt securities (including at amortised cost and fair value)	66,958	0	3	3	3	109	1	1	0	0	67,959	0	2	2	113	1	1	1	0	0
Central banks	1	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0
General governments	63,096	0	0	0	0	13	0	0	0	0	64,256	0	0	0	0	14	0	0	0	0
Credit institutions	1,349	0	0	0	0	12	0	0	0	0	1,259	0	0	0	0	11	0	0	0	0
Other financial corporations	2,180	0	1	1	1	77	0	0	0	0	2,112	0	0	0	0	80	0	0	0	0
Non-financial corporations	332	0	2	2	2	7	1	1	0	0	331	0	1	1	1	8	1	1	0	0
Loans and advances (including at amortised cost and fair value)	95,492	507	8,660	8,660	8,654	825	4,749	4,749	3,663	0	95,139	318	8,285	8,285	8,256	823	4,755	4,742	3,325	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	862	2	17	17	17	3	2	2	0	0	871	1	14	14	14	3	1	1	0	0
Credit institutions	1,152	0	1	1	1	3	1	1	0	0	999	0	1	1	1	2	1	1	0	0
Other financial corporations	4,462	4	78	78	73	10	40	40	27	0	3,820	2	51	51	51	10	33	33	15	0
Non-financial corporations	46,657	185	5,816	5,816	5,816	559	3,439	3,439	2,267	0	46,531	77	5,541	5,541	5,516	521	3,420	3,410	2,030	0
of which: small and medium-sized enterprises at amortised cost	31,841	124	2,322	2,322	2,322	391	1,198	1,198	1,077	0	33,863	47	2,404	2,404	2,402	393	1,322	1,321	1,037	0
of which: Loans collateralised by commercial immovable property at amortised cost	11,818	46	1,943	1,943	1,943	196	1,023	1,024	915	0	11,616	20	1,817	1,817	1,816	186	998	997	816	0
Households	42,360	317	2,747	2,747	2,747	249	1,267	1,267	1,369	0	42,917	238	2,678	2,678	2,674	287	1,300	1,297	1,281	0
of which: Loans collateralised by residential immovable property at amortised cost	29,796	190	1,691	1,691	1,691	135	649	649	1,037	0	30,335	156	1,648	1,648	1,645	162	671	668	970	0
of which: Credit for consumption at amortised cost	2,225	32	125	125	125	38	85	85	15	0	2,253	34	122	122	122	41	85	85	13	0
DEBT INSTRUMENTS other than HFT	168,587	507	8,663	8,663	8,658	936	4,750	4,750	3,663	0	171,073	318	8,287	8,287	8,257	938	4,756	4,743	3,325	0
OFF-BALANCE SHEET EXPOSURES	24,719		363	363	363	169	78	78	144	0	25,522		326	326	326	170	74	74	127	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, subtitle 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

ICCREA BANCA S.P.A.

	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	5,420	3,745	1,757	1,643	3,508	3,456	4,846	3,191	1,574	1,468	3,138	3,089
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1	0	0	0	0	0	1	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	34	26	13	13	20	20	35	28	15	15	18	18
Non-financial corporations	3,605	2,694	1,337	1,265	2,194	2,175	3,102	2,225	1,157	1,094	1,887	1,867
of which: small and medium-sized enterprises at amortised cost	2,016	1,388	665	615	1,299		1,942	1,335	671	626	1,231	
Households	1,780	1,026	407	365	1,294	1,261	1,708	937	401	358	1,233	1,204
DEBT INSTRUMENTS other than HFT	5,420	3,745	1,757	1,643	3,508		4,846	3,191	1,574	1,468	3,138	
Loan commitments given	2	1	0	0	1	0	2	1	0	0	1	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	747						712					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	1,591						1,515					

⁽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

ICCREA BANCA S.P.A.

	As of 31/03/2021						As of 30/06/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	5,544	3,249	1,652	1,513	3,728	3,407	5,611	3,133	1,706	1,550	3,750	1,537
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1	0	0	0	0	0	2	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	1	1	1	1	0	0
Other financial corporations	40	29	16	16	23	22	41	19	12	12	27	6
Non-financial corporations	3,675	2,248	1,231	1,125	2,362	2,122	3,681	2,162	1,262	1,146	2,340	989
of which: small and medium-sized enterprises at amortised cost	2,093	1,132	605	536	1,433		2,337	1,218	702	616	1,570	
Households	1,828	972	405	372	1,343	1,263	1,886	952	432	392	1,382	542
DEBT INSTRUMENTS other than HFT	5,544	3,249	1,652	1,513	3,728		5,611	3,133	1,706	1,550	3,750	
Loan commitments given	4	1	0	0	3	0	5	1	0	0	4	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	788						806					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	1,375						1,280					

(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
ICCREA BANCA S.P.A.

(mn EUR)	As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/09/2021					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
			of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted			
A Agriculture, forestry and fishing	2,059	222	222	2,059	137	0	2,142	192	192	2,142	128	0	2,161	202	202	2,161	137	0	2,180	195	195	2,180	138	0
B Mining and quarrying	140	45	45	140	34	0	132	34	34	132	25	0	129	33	33	129	25	0	128	29	29	128	24	0
C Manufacturing	11,641	1,115	1,115	11,639	727	0	11,882	910	910	11,881	632	0	11,947	924	924	11,947	664	0	12,064	860	860	12,062	632	0
D Electricity, gas, steam and air conditioning supply	643	44	44	643	31	0	647	37	37	647	29	0	704	37	37	704	31	0	646	31	31	646	28	0
E Water supply	578	43	43	578	27	0	608	40	40	608	26	0	624	40	40	624	28	0	620	28	28	620	22	0
F Construction	6,776	2,186	2,186	6,776	1,237	0	6,299	1,637	1,637	6,299	1,106	0	6,374	1,636	1,636	6,374	1,113	0	6,244	1,524	1,524	6,244	1,080	0
G Wholesale and retail trade	8,105	945	945	8,099	620	0	8,392	763	763	8,391	541	0	8,464	770	770	8,463	565	0	8,366	757	757	8,366	566	0
H Transport and storage	1,595	118	118	1,595	78	0	1,637	92	92	1,637	69	0	1,645	95	95	1,645	78	0	1,643	96	96	1,643	94	0
I Accommodation and food service activities	2,876	369	369	2,876	213	0	2,968	307	307	2,967	193	0	3,053	319	319	3,053	209	0	3,083	331	331	3,082	216	0
J Information and communication	664	55	55	664	35	0	668	40	40	668	26	0	724	39	39	724	32	0	704	38	38	704	30	0
K Financial and insurance activities	89	7	7	86	5	0	98	1	1	92	2	0	103	1	1	100	2	0	76	1	1	75	2	0
L Real estate activities	7,001	1,687	1,687	7,001	957	0	6,827	1,351	1,351	6,827	805	0	6,827	1,358	1,358	6,827	833	0	6,787	1,279	1,279	6,787	832	0
M Professional, scientific and technical activities	1,109	122	122	1,109	82	0	1,163	109	109	1,163	75	0	1,207	104	104	1,207	74	0	1,180	94	94	1,180	73	0
N Administrative and support service activities	921	92	92	921	62	0	890	82	82	890	55	0	922	82	82	922	59	0	906	79	79	906	58	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	5	5	5	5	0	0
P Education	93	9	9	93	4	0	98	8	8	98	6	0	101	9	9	101	6	0	100	6	6	100	5	0
Q Human health services and social work activities	695	34	34	695	25	0	761	32	32	761	28	0	785	34	34	785	30	0	805	33	33	805	31	0
R Arts, entertainment and recreation	529	144	144	529	87	0	527	130	130	527	91	0	545	132	132	545	94	0	554	132	132	554	95	0
S Other services	317	28	28	317	17	0	324	22	22	324	15	0	332	23	23	332	16	0	339	24	24	338	16	0
Loans and advances	45,833	7,265	7,265	45,821	4,568	0	46,020	5,765	5,765	46,016	3,853	0	46,657	5,816	5,816	46,651	3,998	0	46,531	5,541	5,541	46,527	3,941	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
ICCREA BANCA S.P.A.

(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		Performing		Non-performing	Loans and advances		Performing		Non-performing	Loans and advances		Performing		Non-performing	Loans and advances		Performing		Non-performing
			if which past due > 30days <= 90 days					if which past due > 30days <= 90 days					if which past due > 30days <= 90 days					if which past due > 30days <= 90 days		
					Unlikely to pay that are not past due or past due <= 90 days					Unlikely to pay that are not past due or past due <= 90 days					Unlikely to pay that are not past due or past due <= 90 days					Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	95,368	84,984	638	10,383	2,197	94,851	86,409	500	8,442	2,243	95,492	86,832	507	8,660	2,554	95,139	86,854	318	8,285	2,714
Of which secured	80,874	71,538	576	9,336	2,028	80,049	72,419	440	7,630	2,069	80,568	72,734	435	7,834	2,341	80,505	72,994	279	7,511	2,475
Of which secured with immovable property	47,806	42,000	390	5,895	1,450	47,706	42,749	324	4,955	1,502	47,872	42,828	280	5,044	1,629	48,006	43,211	194	4,795	1,605
Of which instruments with LTV higher than 60% and lower or equal to 80%	14,426	13,267		1,159	372	14,233	13,251		982	356	14,342	13,285		1,057	392	14,184	13,195		989	361
Of which instruments with LTV higher than 80% and lower or equal to 100%	6,280	5,560		720	188	6,059	5,451		608	168	6,566	5,947		719	207	6,731	6,053		678	221
Of which instruments with LTV higher than 100%	4,782	2,599		2,183	372	3,641	2,258		1,383	316	4,002	2,528		1,474	339	3,901	2,508		1,393	334
Accumulated impairment for secured assets	5,528	627	52	4,901	727	4,775	668	38	4,108	794	4,828	666	22	4,162	859	4,947	672	18	4,175	1,009
Collateral																				
Of which value capped at the value of exposure	53,772	49,873	417	3,899	1,163	54,709	51,584	340	3,125	1,139	54,140	50,949	313	3,191	1,264	52,839	50,056	226	2,883	1,268
Of which immovable property	44,177	40,996	343	3,181	983	44,261	41,698	290	2,563	961	44,433	41,820	258	2,614	1,054	44,590	42,209	179	2,381	992
Of which value above the cap	48,894	43,284	409	5,610	1,631	52,278	45,616	369	6,662	2,012	51,770	44,934	287	6,836	2,287	54,251	47,535	208	6,716	2,425
Of which immovable property	43,839	38,927	368	4,913	1,372	46,135	40,676	322	5,459	1,698	46,244	40,608	263	5,636	1,930	47,242	41,699	188	5,542	1,978
Financial guarantees received	17,520	16,984	87	535	140	19,485	19,067	57	419	130	20,290	19,818	95	472	203	21,148	20,706	35	442	198
Accumulated partial write-off	-387	0	0	-387	-11	-325	-1	0	-324	-8	-312	0	0	-311	-8	-326	0	0	-326	-18

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.

	(in EUR)	As of 30/09/2020														As of 31/12/2020																																																																																																																																																										
		Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the impairment that can be considered	Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the impairment that can be considered	Gross carrying amount																																																																																																																																													
		Performing	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Non-performing	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures	Of which: exposures with nonperforming exposures

[illegible]

2021 EU-wide Transparency Exercise
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
ICCREA BANCA S.P.A.

(mln EUR)	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 changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
	Performing		Of which: exposures with significant measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with significant measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: likely to pay that are not past-due >= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing		Of which: exposures with significant measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with significant measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: likely to pay that are not past-due >= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						

(mln EUR)	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 changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																		
	Performing			Non-performing			Performing			Non-performing			Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing			Non-performing			Performing			Non-performing			Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																		
	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due >= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due >= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due >= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due >= 90 days			Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due >= 90 days																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																													

(mln EUR)	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 changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount				
	Performing		Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing		Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due >= 90 days	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due >= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing		Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing		Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due >= 90 days	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not 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	7,443	7,404	11	49	39	5	13	39	35	0	1	3	1	2	6,325	0	6,111	6,059	58	69	52	7	32	45	38	0	2	7	1	6	6,873	0
Of which: Households	926	907		10				3	2			1			0	1,040	1,035		14				4	2			2				0	
Of which: Collateralised by residential immovable property	13	13		6				6	0			0			0	14	14		0				0	0			0				0	
Of which: Non-financial corporations	6,037	6,008	9	48	29	5	9	28	26	0	1	2	1	2	5,109	0	6,033	6,013	15	66	38	6	24	34	29	0	2	5	1	4	5,649	0
Of which: Small and Medium-sized Enterprises	5,477	4,955		22				7	5			2			0	4,889	4,781		28				17	6			4				0	
Of which: Collateralised by commercial immovable property	16	16		6				6	0			0			0	21	21		0				0	0			0				0	