



## 2022 EU-wide Transparency Exercise

<b>Bank Name</b>	Cassa Centrale Banca
<b>LEI Code</b>	LOO0AWXR8GF142JCO404
<b>Country Code</b>	IT

## 2022 EU-wide Transparency Exercise

### Key Metrics

Cassa Centrale Banca

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	6,722	7,272	7,030	7,361	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	6,372	6,759	6,709	7,040	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	6,728	7,278	7,036	7,367	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	6,378	6,765	6,715	7,046	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	6,734	7,283	7,041	7,370	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	6,383	6,771	6,719	7,049	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
<b>Risk exposure amounts</b>						
Total risk exposure amount	31,937	32,188	32,390	32,989	C 02.00 (r0010,c0010)	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	31,619	31,712	32,089	32,688	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	21.05%	22.59%	21.71%	22.31%	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	20.15%	21.32%	20.91%	21.54%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	21.07%	22.61%	21.72%	22.33%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.17%	21.33%	20.93%	21.56%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	21.08%	22.63%	21.74%	22.34%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.19%	21.35%	20.94%	21.57%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	92,820	94,601	97,427	99,169	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	7.25%	7.69%	7.22%	7.43%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

## 2022 EU-wide Transparency Exercise

### Leverage ratio

Cassa Centrale Banca

(mln EUR, %)		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	6,728	7,278	7,036	7,367	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	6,378	6,765	6,715	7,001	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	92,820	94,601	97,427	99,169	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	92,470	94,088	97,105	98,803	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.25%	7.69%	7.22%	7.43%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.90%	7.19%	6.91%	7.09%	[A.2]/[B.2]	

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Capital  
Cassa Centrale Banca

		(in EUR, %)						
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION	
OWN FUNDS Transitional period	<b>A</b>	<b>OWN FUNDS</b>	<b>6,734</b>	<b>7,283</b>	<b>7,041</b>	<b>7,370</b>	C.01.00 (0050,0050)	Articles 4(18) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>6,722</b>	<b>7,272</b>	<b>7,030</b>	<b>7,361</b>	C.01.00 (0020,0050)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	384	378	373	376	C.01.00 (0030,0050)	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	6,127	6,407	6,408	6,814	C.01.00 (0130,0050)	Articles 36(1) points (c), 36(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	22	10	-29	-157	C.01.00 (0180,0050)	Articles 4(50), 36(1) point (e) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	34	34	33	33	C.01.00 (0200,0050)	Articles 4(17) and 36(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C.01.00 (0210,0050)	Articles 4(13), 36(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C.01.00 (0230,0050)	Article 81 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-11	-12	-12	-12	C.01.00 (0250,0050)	Articles 52 to 55 and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-51	-48	-47	-47	C.01.00 (0280,0050) + C.01.00 (0290,0050)	Articles 4(13), 36(1) point (b) and 37 of CRR, Articles 4(15), 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 not of associated DTAs	-6	-5	-5	-6	C.01.00 (0370,0050)	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 (0380,0050)	Articles 36(1) points (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C.01.00 (0390,0050)	Articles 4(20), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C.01.00 (0400,0050)	Articles 4(22), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C.01.00 (0440,0050)	Article 36(1) point (b) 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 (0460,0050) + C.01.00 (0460,0050) + C.01.00 (0470,0050) + C.01.00 (0470,0050) + C.01.00 (0470,0050)	Articles 4(36), 36(1) point (k) (i) and (ii) and 99 to 101 of CRR, Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(b) of CRR and Article 36(1) point (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C.01.00 (0460,0050)	Articles 36(1) point (k) (i), 24(3) point (b), 24(3) 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 (0480,0050)	Articles 4(27), 36(1) point (h), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C.01.00 (0490,0050)	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 (0500,0050)	Articles 4(27), 36(1) point (i), 43, 45, 47, 48(1) point (b), 4(1) (3) and 74 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C.01.00 (0510,0050)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	-1	C.01.00 (0510,0050)	Articles 36(1) point (m) and Article 470 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C.01.00 (0514,0050)	Articles 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C.01.00 (0520,0050)	Article 36(1) point (l) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	-5	-5	-5	C.01.00 (0524,0050)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-127	0	-7	0	C.01.00 (0520,0050)	-
	A.1.21	Transitional adjustments	351	513	322	366	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 48(3) to (5) and 481 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	351	513	322	366	C.01.00 (0520,0050)	Articles 469 to 472, 478 and 481 of CRR
	<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	C.01.00 (0530,0050)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	6	6	6	6	C.01.00 (0540,0050) + C.01.00 (0570,0050)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C.01.00 (0570,0050)	-
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C.01.00 (0600,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C.01.00 (0660,0050) + C.01.00 (0660,0050) + C.01.00 (0670,0050)	-	
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>6,728</b>	<b>7,278</b>	<b>7,036</b>	<b>7,367</b>	C.01.00 (0510,0050)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>5</b>	<b>5</b>	<b>4</b>	<b>4</b>	C.01.00 (0570,0050)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	6	5	4	4	C.01.00 (0570,0050) + C.01.00 (0690,0050)	-	
A.4.2	Other Tier 2 Capital components and deductions	-1	0	0	0	C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C.01.00 (0680,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>31,937</b>	<b>32,188</b>	<b>32,390</b>	<b>32,989</b>	C.01.00 (0010,0050)	Articles 92(3), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included	318	477	301	245	C.01.00 (0010,0040)	-	
<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>21.05%</b>	<b>22.59%</b>	<b>21.71%</b>	<b>22.31%</b>	CA1 (X)	-	
<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>21.07%</b>	<b>22.61%</b>	<b>21.72%</b>	<b>22.33%</b>	CA1 (Y)	-	
<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>21.08%</b>	<b>22.63%</b>	<b>21.74%</b>	<b>22.34%</b>	CA2 (X)	-	
<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>6,372</b>	<b>6,759</b>	<b>6,709</b>	<b>6,995</b>	GA1-A.1.13-A.1.21-MINA.2-A.1.13-A.1.21-A.1.14-MINA.4-A.1.13-A.1.13-A.1.13	-	
<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>20.15%</b>	<b>21.32%</b>	<b>20.91%</b>	<b>21.36%</b>	(B.1)/(E-B.1)	-	
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	351	513	322	321	C.01.00 (0440,0050)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	318	477	301	301	C.01.00 (0440,0040)	-

(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 formula stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks s.a. in their Pillar 3 disclosure.

## 2022 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

Cassa Centrale Banca

	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	27,556	27,542	27,783	28,307	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	27,556	27,542	27,783	28,307	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	38	52	68	118	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	34	78	132	231	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	194	253	244	169	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	155	139	37	39	C 02.00 (r0520, c0010)
Of which the standardised approach	155	139	37	39	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	3,959	4,125	4,125	4,125	C 02.00 (r0590, c0010)
Of which basic indicator approach	3,959	4,125	4,125	4,125	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	31,937	32,188	32,390	32,989	

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

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

**2022 EU-wide Transparency Exercise**  
**P&L**  
Cassa Centrale Banca

(m€ EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	1,126	1,534	417	1,013
Of which debt securities income	212	292	112	390
Of which loans and advances income	800	1,076	271	552
Interest expenses	114	149	35	70
(Of which deposits expenses)	39	48	10	20
(Of which debt securities issued expenses)	2	3	0	1
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	2	3	0	3
Net Fee and commission income	504	704	173	352
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	187	202	57	71
Gains or (-) losses on financial assets and liabilities held for trading, net	7	10	2	9
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	11	17	-11	-36
Gains or (-) losses from hedge accounting, net	2	1	1	4
Exchange differences (gain or (-) loss), net	0	0	0	0
Net other operating income / (expenses)	159	226	51	97
<b>TOTAL OPERATING INCOME, NET</b>	<b>1,884</b>	<b>2,547</b>	<b>655</b>	<b>1,444</b>
(Administrative expenses)	1,050	1,447	356	731
(Cash contributions to resolution funds and deposit guarantee schemes)	52	54	6	72
(Depreciation)	86	118	29	60
Modification gains or (-) losses, net	0	-1	0	0
(Provisions or (-) reversal of provisions)	9	34	6	6
(Payment commitments to resolution funds and deposit guarantee schemes)	4	4	1	2
(Commitments and guarantees given)	0	15	0	-1
(Other provisions)	5	15	5	6
Of which pending legal issues and tax litigation <sup>1)</sup>	0	-4	0	0
Of which restructuring <sup>2)</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2)</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	123	525	7	62
(Financial assets at fair value through other comprehensive income)	0	0	0	1
(Financial assets at amortised cost)	122	525	6	61
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	2	2	1	1
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	2	-2	3	4
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>565</b>	<b>365</b>	<b>253</b>	<b>515</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>495</b>	<b>331</b>	<b>218</b>	<b>446</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>495</b>	<b>331</b>	<b>218</b>	<b>446</b>
Of which attributable to owners of the parent	497	333	218	445

<sup>1)</sup> Information available only as of end of the year

<sup>2)</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2022 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Cassa Centrale Banca

ASSETS:	As of 30/09/2021					As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	3,915				4,169				4,937				4,383				IAS 1.54 (f)	
Financial assets held for trading	7	0	7	0	6	0	6	0	6	0	6	0	8	0	8	0	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	560	201	116	244	566	201	15	350	538	178	15	344	509	175	15	319	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	1	0	0	1	1	0	0	1	1	0	0	1	1	0	0	1	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	10,783	10,532	50	201	11,036	10,817	10	209	11,366	11,187	10	169	11,487	11,278	54	155	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	71,309				71,977				73,413				75,524				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	4	0	4	0	6	0	6	0	33	0	33	0	86	0	86	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	25				17				-28				-78				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets <sup>1</sup>	3,152				3,376				3,667				3,917					
<b>TOTAL ASSETS</b>	<b>89,756</b>				<b>91,154</b>				<b>93,933</b>				<b>95,837</b>				IAS 1.9(a), IG 6	

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

Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References	
	Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>				
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	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	10,563	2	1	-2	0	-1	10,807	1	1	-2	0	-1	11,174	2	1	-2	0	-1	11,276	3	0	-2	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	25,658	69	1	-17	-42	-1	25,881	61	1	-15	-43	-1	26,576	66	1	-12	-44	-1	27,852	67	1	-6	-44	-1	Annex V.Part 1.31, 44(b)
	Loans and advances	38,587	6,407	3,205	-114	-279	-2,166	39,954	5,948	2,875	-218	-349	-2,117	39,756	6,948	2,796	-193	-384	-2,095	40,577	7,002	2,737	-206	-377	-2,077	Annex V.Part 1.32, 44(a)

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

<sup>(2)</sup> 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.

## 2022 EU-wide Transparency Exercise

### Breakdown of liabilities

Cassa Centrale Banca

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading	4	3	3	4	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	1	1	1	1	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	79,470	81,763	83,786	84,846	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	35	29	6	2	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	436	472	465	466	IAS 37.10; IAS 1.54(l)
Tax liabilities	78	56	74	53	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	2,560	1,854	2,442	3,255	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>82,584</b>	<b>84,178</b>	<b>86,778</b>	<b>88,627</b>	IAS 1.9(b);IG 6
<b>TOTAL EQUITY</b>	<b>7,173</b>	<b>6,975</b>	<b>7,155</b>	<b>7,210</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>89,756</b>	<b>91,154</b>	<b>93,933</b>	<b>95,837</b>	IAS 1.IG6

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



## 2022 EU-wide Transparency Exercise

### Breakdown of liabilities

Cassa Centrale Banca

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Derivatives		39	32	9	6	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	15,401	15,948	15,921	15,894	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	829	956	1,013	1,230	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	764	889	952	1,169	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	522	573	703	891	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	438	463	486	492	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	1,130	1,221	3,400	3,962	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	863	900	870	760	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	14,746	15,553	15,145	15,576	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	14,327	15,140	14,728	15,169	ECB/2013/33 Annex 2.Part 2.9.1
	Households	45,196	45,981	46,285	46,162	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	37,220	38,642	39,006	39,185	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		1,339	1,166	949	792	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		17	16	17	16	Annex V.Part 1.37
Other financial liabilities		307	367	372	342	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>79,510</b>	<b>81,796</b>	<b>83,796</b>	<b>84,854</b>	

## 2022 EU-wide Transparency Exercise

Market Risk  
Cassa Centrale Banca

	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
(min EUR)																						
	As of 30/09/2021	As of 31/12/2021	As of 30/09/2021										As of 31/12/2021									
Traded Debt Instruments	34	35	0	0	0	0						0	0	0	0							0
Of which: General risk	34	35	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Equities	0	0	0	0	0	0						0	0	0	0							0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Foreign exchange risk	121	104	0	0	0	0						0	0	0	0							0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0
<b>Total</b>	<b>155</b>	<b>139</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	As of 31/03/2022	As of 30/06/2022	As of 31/03/2022										As of 30/06/2022									
Traded Debt Instruments	37	39	0	0	0	0						0	0	0	0							0
Of which: General risk	37	39	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Equities	0	0	0	0	0	0						0	0	0	0							0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0
<b>Total</b>	<b>37</b>	<b>39</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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

## 2022 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

Cassa Centrale Banca

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	39,286	46,581	666		40,121	47,826	660	
	Regional governments or local authorities	287	111	22		322	105	20	
	Public sector entities	65	53	52		71	61	60	
	Multilateral Development Banks	440	439	0		475	475	0	
	International Organisations	237	237	0		220	220	0	
	Institutions	1,905	642	357		1,988	659	350	
	Corporates	16,959	9,258	8,076		17,269	9,251	8,036	
	of which: SME	7,269	4,030	3,159		7,906	4,283	3,356	
	Retail	20,035	9,647	6,118		20,478	9,896	6,310	
	of which: SME	15,628	6,270	3,585		15,774	6,239	3,567	
	Secured by mortgages on immovable property	19,464	18,828	6,691		19,730	18,992	6,743	
	of which: SME	5,578	5,483	1,852		5,477	5,370	1,817	
	Exposures in default	2,940	891	913	1,895	2,714	649	659	1,897
	Items associated with particularly high risk	1,839	1,100	1,650		1,844	1,059	1,588	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	267	267	389		268	268	341	
Equity	512	500	623		509	498	613		
Other exposures	2,729	2,729	2,037		2,959	2,959	2,212		
	<b>Standardised Total <sup>2</sup></b>	<b>106,964</b>	<b>91,283</b>	<b>27,594</b>	<b>2,745</b>	<b>108,968</b>	<b>92,917</b>	<b>27,593</b>	<b>2,876</b>

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

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

## 2022 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

Cassa Centrale Banca

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	42,594	50,640	739		43,493	51,836	847	
	Regional governments or local authorities	262	86	17		267	84	16	
	Public sector entities	83	65	63		101	79	78	
	Multilateral Development Banks	520	520	0		516	516	0	
	International Organisations	208	208	0		247	247	0	
	Institutions	2,009	709	367		2,106	902	376	
	Corporates	19,395	10,096	8,893		19,155	10,133	8,919	
	of which: SME	6,162	3,396	2,659		6,621	3,688	2,906	
	Retail	18,486	9,105	5,851		19,258	9,404	6,143	
	of which: SME	13,742	5,495	3,143		14,303	5,621	3,305	
	Secured by mortgages on immovable property	20,014	19,195	6,854		20,245	19,343	7,005	
	of which: SME	4,907	4,797	1,614		5,025	4,888	1,748	
	Exposures in default	2,630	587	595	1,882	2,585	541	552	1,877
	Items associated with particularly high risk	1,800	1,037	1,556		1,800	1,032	1,548	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	243	243	321		239	239	304	
Equity	479	470	592		494	494	641		
Other exposures	2,683	2,683	2,002		2,720	2,720	1,995		
	<b>Standardised Total <sup>2</sup></b>	<b>111,405</b>	<b>95,644</b>	<b>27,850</b>	<b>2,867</b>	<b>113,228</b>	<b>97,571</b>	<b>28,424</b>	<b>2,849</b>

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

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

## 2022 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

Cassa Centrale Banca

		IRB Approach									
		As of 30/09/2021					As of 31/12/2021				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(mln EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	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										
<b>IRB Total <sup>2</sup></b>			<b>0</b>				<b>0</b>				

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

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

## 2022 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

Cassa Centrale Banca

		IRB Approach									
		As of 31/03/2022					As of 30/06/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(mln EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	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											
<b>IRB Total <sup>2</sup></b>			<b>0</b>				<b>0</b>				

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

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













**2022 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Cassa Centrale Banca

As of 31/12/2021

(min EUR)		Direct exposures														Risk weighted exposure amount		
Residual Maturity	Country / Region	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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				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 amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
f 0 - 3M f	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
f 0 - 3M f	Others	24	25	0	0	1	10	0	0	0	0	0	0	0	0	0	0	0
f 3M - 1Y f		2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 1Y - 2Y f		1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3Y - 5Y f		32	32	0	0	0	32	0	0	0	0	0	0	0	0	0	0	0
f 5Y - 10Y f		46	46	0	0	0	37	9	0	0	0	0	0	0	0	0	0	0
f 10Y - more	111	111	0	0	0	47	64	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>219</b>	<b>219</b>	<b>0</b>	<b>0</b>	<b>136</b>	<b>83</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**Notes and definitions**

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP













**2022 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Cassa Centrale Banca

As of 30/06/2022

(min EUR)		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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
						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 amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
Risk weighted exposure amount																	
10 - 3M f	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
10 - 3M f	Others	1	11	0	0	0	0	11	0	0	0	0	0	0	0	0	0
3M - 1Y f		13	13	0	0	2	0	11	0	0	0	0	0	0	0	0	0
1Y - 2Y f		1	1	0	0	0	0	1	0	0	0	0	0	0	0	0	0
2Y - 3Y f		14	14	0	0	6	0	8	0	0	0	0	0	0	0	0	0
3Y - 5Y f		59	59	0	0	35	0	25	0	0	0	0	0	0	0	0	0
5Y - 10Y f		30	30	0	0	21	0	9	0	0	0	0	0	0	0	0	0
10Y - more	104	104	0	0	40	0	64	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>222</b>	<b>222</b>	<b>0</b>	<b>0</b>	<b>103</b>	<b>118</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**Notes and definitions**

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(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:

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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.).

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(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.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2022 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Cassa Centrale Banca

	As of 30/09/2021										As of 31/12/2021													
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Collaterals and financial guarantees received on non-performing exposures		
	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>2</sup>			On performing exposures <sup>3</sup>	On non-performing exposures <sup>3</sup>		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>3</sup>		On performing exposures <sup>3</sup>	On non-performing exposures <sup>3</sup>		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 defaulted			Of which Stage 3	Of which Stage 3										
<b>Cash balances at central banks and other demand deposits</b>	3,381	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Debt securities (including at amortised cost and fair value)</b>	36,311	0	2	2	1	61	2	1	0	36,789	0	2	2	1	60	2	1	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	35,063	0	0	0	0	5	0	0	0	35,669	0	0	0	0	5	0	0	0	0	0	0	0	0	0
Credit institutions	769	0	0	0	0	12	0	0	0	774	0	0	0	0	11	0	0	0	0	0	0	0	0	0
Other financial corporations	407	0	1	1	0	44	1	0	0	457	0	1	1	0	44	1	0	0	0	0	0	0	0	0
Non-financial corporations	72	0	1	1	1	0	1	1	0	69	0	1	1	0	1	1	1	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	48,465	82	3,208	3,208	3,207	393	2,167	2,166	990	49,047	78	2,876	2,876	2,875	567	2,118	2,117	726	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	238	1	0	0	0	0	0	0	0	240	1	0	0	0	1	0	0	0	0	0	0	0	0	0
Credit institutions	202	0	0	0	0	0	0	0	0	200	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1,089	0	22	22	22	5	20	20	2	1,154	0	18	18	18	12	15	15	0	0	0	0	0	0	0
Non-financial corporations	23,242	32	2,020	2,020	2,020	252	1,438	1,438	562	23,199	32	1,822	1,822	1,822	373	1,374	1,374	430	0	0	0	0	0	0
of which: small and medium-sized enterprises	16,053	23	1,193	1,193	1,193	169	828	828	359	16,488	22	1,137	1,137	1,137	261	836	836	296	0	0	0	0	0	0
of which: Loans collateralised by commercial immovable property	8,338	12	1,101	1,101	1,101	114	761	761	339	8,134	11	976	976	976	178	730	730	240	0	0	0	0	0	0
Households	23,672	48	1,164	1,164	1,164	138	709	708	426	24,194	45	1,035	1,035	1,035	180	729	728	288	0	0	0	0	0	0
of which: Loans collateralised by residential immovable property	16,439	32	769	769	769	92	447	444	321	16,809	30	692	692	691	117	472	472	218	0	0	0	0	0	0
of which: Credit for consumption	943	2	26	26	26	7	14	14	4	1,000	2	26	26	26	8	17	17	0	0	0	0	0	0	
<b>DEBT INSTRUMENTS OTHER THAN MTF</b>	88,154	82	3,208	3,208	3,207	454	2,168	2,168	990	89,393	78	2,877	2,877	2,876	627	2,120	2,119	726	0	0	0	0	0	0
<b>OFF-BALANCE SHEET EXPOSURES</b>	14,418		152	152	152	77	47	47	64	14,796		170	170	170	81	56	56	71	0	0	0	0	0	0

<sup>(1)</sup> For the definition of non-conforming exposures please refer to Article 47(a)(2) of Regulation (EU) No 575/2013 (CRD).

<sup>(2)</sup> Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

<sup>(3)</sup> Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of value is reported according to the PFRSP framework (Annexes F 10.00 / F 10.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2014/51 - 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 PFRSP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

**2022 EU-wide Transparency Exercise**  
**Performing and non-performing exposures**  
 Cassa Centrale Banca

	As of 31/03/2022										As of 30/06/2022														
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Collaterals and financial guarantees received on non-performing exposures			
	Of which performing but past due > 30 days and <=90 days		Of which non-performing <sup>(2)</sup>			On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>			Of which performing but past due > 30 days and <=90 days		Of which non-performing <sup>(2)</sup>			On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>									
			Of which: defaulted	Of which Stage 3				Of which: defaulted	Of which Stage 3			Of which: defaulted	Of which Stage 3				Of which: defaulted	Of which Stage 3							
<b>Cash balances at central banks and other demand deposits</b>	<b>4,408</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
<b>Debt securities (including at amortised cost and fair value)</b>	<b>37,837</b>	<b>0</b>	<b>2</b>	<b>1</b>	<b>0</b>	<b>88</b>	<b>2</b>	<b>1</b>	<b>0</b>	<b>39,217</b>	<b>0</b>	<b>2</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	36,588	0	0	0	0	5	0	0	0	37,885	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	623	0	0	0	0	9	0	0	0	622	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	432	0	0	0	0	44	1	0	0	436	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	74	0	0	0	0	1	0	0	0	74	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>49,764</b>	<b>165</b>	<b>2,796</b>	<b>2,796</b>	<b>2,796</b>	<b>577</b>	<b>2,095</b>	<b>2,095</b>	<b>675</b>	<b>50,557</b>	<b>114</b>	<b>2,737</b>	<b>2,737</b>	<b>2,737</b>	<b>583</b>	<b>2,078</b>	<b>2,077</b>	<b>629</b>							
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	361	2	1	1	1	1	0	0	0	376	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	297	0	0	0	0	1	0	0	0	290	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1,178	2	18	18	18	6	16	16	2	1,189	0	18	18	18	6	16	16	2							
Non-financial corporations	23,691	64	1,772	1,772	1,772	390	1,335	1,335	407	24,045	42	1,740	1,740	1,740	393	1,341	1,341	382							
of which: small and medium-sized enterprises	13,504	39	804	804	804	231	600	600	200	14,793	26	870	870	869	233	647	647	216							
of which: Loans collateralised by commercial immovable property	8,122	20	946	946	946	190	719	719	233	8,151	19	938	938	938	196	729	729	209							
Households	24,377	97	1,005	1,005	1,005	180	724	723	264	24,764	71	979	979	979	184	720	720	245							
of which: Loans collateralised by residential immovable property	17,035	67	667	667	666	116	465	465	200	17,432	48	644	644	644	116	460	460	183							
of which: Credit for consumption	1,046	2	25	25	25	9	18	18	4	1,105	4	24	24	24	8	18	18	3							
<b>DEBT INSTRUMENTS other than HFT</b>	<b>92,009</b>	<b>165</b>	<b>2,798</b>	<b>2,798</b>	<b>2,797</b>	<b>635</b>	<b>2,097</b>	<b>2,096</b>	<b>675</b>	<b>93,604</b>	<b>114</b>	<b>2,739</b>	<b>2,739</b>	<b>2,738</b>	<b>636</b>	<b>2,078</b>	<b>2,078</b>	<b>629</b>							
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>14,594</b>		<b>144</b>	<b>144</b>	<b>144</b>	<b>83</b>	<b>55</b>	<b>55</b>	<b>57</b>	<b>14,460</b>		<b>144</b>	<b>144</b>	<b>144</b>	<b>83</b>	<b>55</b>	<b>55</b>	<b>47</b>							

(1) For the definition of non-performing exposures please refer to Article 474(3) of Regulation (EU) No 575/2013 (CRD)  
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.  
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.  
(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 PFRBP Annexes (Annexes F - 18.02 / F - 18.03), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2014/451 - 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 PFRBP sign convention. This is because, based on the 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.

## 2022 EU-wide Transparency Exercise

### Forborne exposures

Cassa Centrale Banca

	As of 30/09/2021						As of 31/12/2021					
	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 <sup>2</sup>		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 <sup>2</sup>		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
(min EUR)												
<b>Cash balances at central banks and other demand deposits</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Debt securities (including at amortised cost and fair value)</b>	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	
<b>Loans and advances (including at amortised cost and fair value)</b>	2,722	1,503	1,042	958	1,619	529	2,540	1,394	1,117	1,005	1,373	381
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	10	7	6	6	3	1	7	4	4	3	3	1
Non-financial corporations	1,578	962	699	646	851	308	1,465	900	736	666	708	230
of which: small and medium-sized enterprises	1,076	620	450	414	611		992	589	483	434	496	
Households	1,134	533	337	306	765	220	1,067	490	377	335	663	151
<b>DEBT INSTRUMENTS other than HFT</b>	2,722	1,503	1,042	958	1,619		2,540	1,394	1,117	1,005	1,373	
<b>Loan commitments given</b>	1	0	0	0	0	0	0	0	0	0	0	0
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>												
Loans and advances that have been forborne more than twice <sup>3</sup>	403						401					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	835						756					

<sup>1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

<sup>2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates 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 10 and 11 of Regulation (EU) 2021/451- 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.

<sup>3)</sup> 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.

## 2022 EU-wide Transparency Exercise

### Forborne exposures

Cassa Centrale Banca

	As of 31/03/2022						As of 30/06/2022					
	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 <sup>2</sup>		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 <sup>2</sup>		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	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	2,451	1,332	1,087	977	1,314	349	2,349	1,280	1,072	963	1,228	310
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	10	4	4	3	3	0	9	4	4	3	3	0
Non-financial corporations	1,414	858	714	645	679	211	1,395	823	703	631	666	189
of which: small and medium-sized enterprises	761	422	358	317	392	0	818	458	391	346	414	0
Households	1,026	470	369	328	632	138	945	453	364	329	559	121
DEBT INSTRUMENTS other than HFT	2,451	1,332	1,087	977	1,314	349	2,349	1,280	1,072	963	1,228	310
Loan commitments given	1	0	0	0	0	0	4	3	0	0	2	2
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>												
Loans and advances that have been forborne more than twice <sup>3</sup>	392						403					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	813						811					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(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 10 and 11 of Regulation (EU) 2021/451- 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.

(3) 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.

**2022 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 Cassa Centrale Banca

(mln EUR)	As of 30/09/2021					As of 31/12/2021					As of 31/03/2022					As of 30/06/2022								
	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>
A Agriculture, forestry and fishing	1,202	88	88	1,202	71	0	1,235	82	82	1,235	79	0	1,243	80	80	1,242	79	0	1,230	61	61	1,230	66	0
B Mining and quarrying	67	6	6	67	5	0	90	6	6	90	6	0	91	6	6	91	6	0	90	6	6	92	6	0
C Manufacturing	5,984	347	347	5,980	284	0	5,646	315	315	5,642	304	0	5,897	302	302	5,892	298	0	6,131	300	300	6,125	308	0
D Electricity, gas, steam and air conditioning supply	415	10	10	415	15	0	353	10	10	353	15	0	380	9	9	380	14	0	383	8	8	383	14	0
E Water supply	237	8	8	237	8	0	232	6	6	232	7	0	239	6	6	239	7	0	239	6	6	239	7	0
F Construction	3,310	553	553	3,310	457	0	3,147	440	440	3,147	406	0	3,210	425	425	3,210	402	0	3,222	405	405	3,222	388	0
G Wholesale and retail trade	4,368	271	271	4,366	217	0	4,233	254	254	4,231	229	0	4,307	246	246	4,306	233	0	4,383	251	251	4,381	234	0
H Transport and storage	740	40	40	740	41	0	784	44	44	784	49	0	745	44	44	745	44	0	753	44	44	753	45	0
I Accommodation and food service activities	2,761	255	255	2,761	204	0	2,806	259	259	2,806	251	0	2,841	273	273	2,840	274	0	2,854	278	278	2,853	276	0
J Information and communication	279	18	18	279	14	0	278	20	20	278	16	0	280	19	19	280	16	0	290	20	20	290	16	0
K Financial and insurance activities	10	0	0	10	0	0	12	1	1	12	1	0	10	0	0	10	0	0	5	0	0	5	0	0
L Real estate activities	2,784	327	327	2,783	277	0	2,732	292	292	2,732	287	0	2,746	275	275	2,746	279	0	2,710	273	273	2,709	278	0
M Professional, scientific and technical activities	539	21	21	539	20	0	557	20	20	556	22	0	621	20	20	620	24	0	631	21	21	630	24	0
N Administrative and support service activities	404	20	20	404	19	0	417	19	19	417	22	0	407	22	22	407	22	0	417	23	23	417	24	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	38	1	1	38	1	0	30	1	1	30	1	0	33	1	1	33	1	0	31	1	1	31	1	0
Q Human health services and social work activities	291	9	9	291	8	0	294	8	8	294	9	0	294	8	8	294	10	0	299	9	9	299	11	0
R Arts, entertainment and recreation	183	30	30	183	30	0	183	30	30	183	32	0	187	30	30	187	32	0	191	16	16	191	17	0
S Other services	169	25	25	169	18	0	170	25	25	170	20	0	162	16	16	162	16	0	176	18	18	176	16	0
Loans and advances	23,262	7,020	7,020	23,254	1,690	0	23,199	1,822	1,822	23,191	1,747	0	23,691	1,772	1,772	23,682	1,745	0	24,045	1,740	1,740	24,037	1,733	0

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the 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 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

**2022 EU-wide Transparency Exercise**  
**Collateral valuation – loans and advances**  
 Cassa Centrale Banca

(m€ EUR)	As of 31/09/2021					As of 31/12/2021					As of 31/03/2022					As of 30/06/2022				
	Performing		Of which past due > 30days <= 90 days	Non-performing		Performing		Of which past due > 30days <= 90 days	Non-performing		Performing		Of which past due > 30days <= 90 days	Non-performing		Performing		Of which past due > 30days <= 90 days	Non-performing	
					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	48,465	45,259	82	3,206	1,472	49,047	46,171	78	2,876	1,535	49,764	46,968	165	2,796	1,429	50,557	47,820	114	2,737	1,388
Of which secured	43,439	40,461	77	2,878	1,409	43,943	41,246	73	2,608	1,474	44,405	41,779	142	2,626	1,380	44,903	42,329	106	2,574	1,337
Of which secured with immovable property	28,761	26,362	55	2,399	1,150	28,836	26,709	50	2,128	1,160	29,012	26,959	85	2,053	1,080	29,309	27,332	77	1,976	1,031
Of which instruments with LTV higher than 50% and lower or equal to 80%	11,862	11,276		687	404	12,248	11,587		661	431	12,395	11,771		624	390	12,582	11,975		607	370
Of which instruments with LTV higher than 80% and lower or equal to 100%	4,315	3,894		421	173	4,369	4,011		358	164	4,297	3,940		358	158	4,117	3,800		318	147
Of which instruments with LTV higher than 100%	2,438	1,872		965	204	2,319	1,884		465	198	2,241	1,821		420	173	2,124	1,727		397	157
Accumulated impairment for secured assets	2,338	358	9	1,980	822	2,479	514	10	1,965	967	2,482	534	17	1,948	921	2,478	539	12	1,939	915
Collateral																				
Of which value capped at the value of exposure	27,569	26,728	50	841	507	27,637	27,050	46	588	402	27,806	27,265	77	541	362	28,132	27,643	68	489	323
Of which immovable property	26,322	25,500	48	822	491	26,306	25,735	43	571	390	26,508	25,982	73	526	350	26,862	26,387	66	475	313
Of which value above the cap	19,642	17,005	45	2,637	1,232	20,083	17,498	42	2,585	1,375	20,476	17,917	69	2,559	1,316	21,578	18,930	61	2,647	1,319
Of which immovable property	19,507	16,877	45	2,630	1,227	19,914	17,338	41	2,575	1,367	20,305	17,752	69	2,553	1,309	21,361	18,720	61	2,641	1,308
Financial guarantees received	12,339	12,191	17	148	94	12,539	12,400	16	139	100	12,778	12,644	46	134	94	12,874	12,735	23	140	94
Accumulated partial write-off	-293	0	0	-293	0	-297	0	0	-297	0	-283	0	0	-283	0	-276	0	0	-276	0

The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.