



## 2022 EU-wide Transparency Exercise

<b>Bank Name</b>	ICCREA BANCA SPA
<b>LEI Code</b>	NNVPP80YIZGEY2314M97
<b>Country Code</b>	IT

## 2022 EU-wide Transparency Exercise

### Key Metrics

ICCREA BANCA SPA

(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	11,299	11,246	10,852	11,304	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	10,248	10,159	10,225	10,694	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	11,333	11,279	10,885	11,337	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	10,282	10,192	10,259	10,727	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	11,764	12,006	11,607	12,058	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	10,713	10,919	10,981	11,448	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	65,269	63,670	63,169	63,477	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	64,219	62,359	62,505	62,820	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	17.31%	17.66%	17.18%	17.81%	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	15.96%	16.29%	16.36%	17.02%	(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	17.36%	17.72%	17.23%	17.86%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.01%	16.34%	16.41%	17.08%	(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	18.02%	18.86%	18.37%	19.00%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.68%	17.51%	17.57%	18.22%	(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	175,237	178,668	180,851	183,435	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	6.47%	6.31%	6.02%	6.18%	C 47.00 (r0340,c0010)	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 30/09/2021	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	11,333	11,279	10,885	11,337	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	10,282	10,192	10,259	10,727	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	175,237	178,668	180,851	183,435	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	174,185	177,581	180,224	182,825	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.47%	6.31%	6.02%	6.18%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.90%	5.74%	5.69%	5.87%	[A.2]/[B.2]	

		(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>11,764</b>	<b>12,006</b>	<b>11,607</b>	<b>12,058</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>11,299</b>	<b>11,246</b>	<b>10,852</b>	<b>11,304</b>	C.01.00 (0020),(0050)	Article 59 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,118	1,119	1,069	1,063	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	-2,403	-2,479	-2,516	-1,873	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	-1	-38	-130	-314	C.01.00 (0180),(0050)	Articles 4(50), 36(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	11,654	11,662	11,916	11,914	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	11	10	13	13	C.01.00 (0230),(0050)	Article 81 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-3	-5	14	26	C.01.00 (0250),(0050)	Articles 52 to 55 and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-98	-107	-104	-108	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	-30	-23	-23	-20	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) point (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 (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C.01.00 (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 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(8) of CRR and Article 36(1) point (k) (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(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 (0480),(0050)	Articles 4(27), 36(1) point (n), 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 (0520),(0050)	Articles 4(27), 36(1) point (l), 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 (0550),(0050)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-1	-1	-13	-7	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 (0554),(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 (0552),(0050)	Article 36(1) point (l) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C.01.00 (0524),(0050)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C.01.00 (0520),(0050)	-
	A.1.21	Transitional adjustments	1,051	1,087	626	610	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 (3), and 481 and 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C.01.00 (0420),(0050)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1,051	1,087	626	610	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>34</b>	<b>34</b>	<b>33</b>	<b>33</b>	C.01.00 (0530),(0050)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	34	34	33	33	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>11,333</b>	<b>11,279</b>	<b>10,885</b>	<b>11,337</b>	C.01.00 (0050),(0050)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>431</b>	<b>726</b>	<b>722</b>	<b>721</b>	C.01.00 (0570),(0050)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	430	733	729	727	C.01.00 (0570),(0050) + C.01.00 (0690),(0050)	-	
A.4.2	Other Tier 2 Capital components and deductions	-7	-7	-7	-7	C.01.00 (0590),(0050) + C.01.00 (0600),(0050) + C.01.00 (0600),(0050) + C.01.00 (0600),(0050) + C.01.00 (0600),(0050) + C.01.00 (0600),(0050) + C.01.00 (0600),(0050) + C.01.00 (0600),(0050) + C.01.00 (0600),(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>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>65,269</b>	<b>63,670</b>	<b>63,169</b>	<b>63,477</b>	C.02.00 (0010),(0050)	Articles 92(3), 95, 96 and 98 of CRR
B.1	Of which: Transitional adjustments included	1,049	1,311	665	657	C.05.01 (0010),(0040)	-	
CAPITAL RATIOS (%) Transitional period	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>17.31%</b>	<b>17.66%</b>	<b>17.18%</b>	<b>17.81%</b>	CA1 (X)	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>17.36%</b>	<b>17.72%</b>	<b>17.23%</b>	<b>17.86%</b>	CA1 (Y)	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>18.02%</b>	<b>18.86%</b>	<b>18.37%</b>	<b>19.00%</b>	CA2 (X)	-
CET1 Capital Fully loaded	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>10,248</b>	<b>10,159</b>	<b>10,225</b>	<b>10,694</b>	GA1-A.1.13-A.1.21-MINA-A.1.13-A.1.21-A.1.14-MINA-A.1.13-A.1.21	-
	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>15.96%</b>	<b>16.29%</b>	<b>16.36%</b>	<b>17.02%</b>	(D.1)/(B.1)	-
Memo Items	<b>F</b>	<b>Adjustments to CET1 due to IFRS 9 transitional arrangements</b>	1,051	1,087	626	610	C.05.01 (0040),(0050)	-
	<b>F</b>	<b>Adjustments to AT1 due to IFRS 9 transitional arrangements</b>	0	0	0	0	C.05.01 (0040),(0050)	-
	<b>F</b>	<b>Adjustments to T2 due to IFRS 9 transitional arrangements</b>	0	0	0	0	C.05.01 (0040),(0050)	-
	<b>F</b>	<b>Adjustments included in RWAs due to IFRS 9 transitional arrangements</b>	1,049	1,311	665	657	C.05.01 (0040),(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

ICCREA BANCA SPA

	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>	56,292	54,346	53,800	54,222	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	56,292	54,346	53,800	54,222	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>	356	206	265	178	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	144	156	151	172	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)	395	617	576	512	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	400	450	482	497	C 02.00 (r0520, c0010)
Of which the standardised approach	400	450	482	497	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	7,682	7,895	7,895	7,895	C 02.00 (r0590, c0010)
Of which basic indicator approach	7,682	7,895	7,895	7,895	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	65,269	63,670	63,169	63,477	

<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**  
 ICCREA BANCA SPA

(mln EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	2,337	3,164	920	1,859
Of which debt securities income	539	805	332	835
Of which loans and advances income	1,674	2,219	549	1,104
Interest expenses	301	404	95	189
Of which deposits expenses	171	229	49	93
Of which debt securities issued expenses	93	125	31	62
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	13	14	1	20
Net Fee and commission income	1,001	1,286	319	659
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	354	441	133	140
Gains or (-) losses on financial assets and liabilities held for trading, net	143	185	31	91
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-3	-5	-18	-54
Gains or (-) losses from hedge accounting, net	14	13	-2	11
Exchange differences (gain or (-) loss), net	-128	-166	-20	-71
Net other operating income /(expenses)	235	325	65	155
<b>TOTAL OPERATING INCOME, NET</b>	<b>3,664</b>	<b>4,854</b>	<b>1,334</b>	<b>2,620</b>
(Administrative expenses)	2,079	2,781	690	1,379
(Cash contributions to resolution funds and deposit guarantee schemes)	139	140	36	149
(Depreciation)	168	227	56	113
Modification gains or (-) losses, net	-1	-2	0	-1
(Provisions or (-) reversal of provisions)	61	73	4	20
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	55	64	-2	8
(Other provisions)	6	10	6	11
Of which pending legal issues and tax litigation <sup>1)</sup>	0	-11	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)	696	1,192	49	182
(Financial assets at fair value through other comprehensive income)	3	6	1	1
(Financial assets at amortised cost)	693	1,186	48	181
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	1	8	3	4
(of which Goodwill)	0	2	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	5	5	-2	0
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>523</b>	<b>436</b>	<b>492</b>	<b>774</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>464</b>	<b>434</b>	<b>422</b>	<b>666</b>
Profit, or (-) loss after tax from discontinued operations	1	25	9	17
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>465</b>	<b>458</b>	<b>431</b>	<b>683</b>
Of which attributable to owners of the parent	459	455	427	676

<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

ICCREA BANCA SPA

(mín EUR)	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	10,013				9,689				8,687				3,086				IAS 1.54 (f)
Financial assets held for trading	360	86	271	3	169	86	80	2	257	32	223	3	186	38	145	4	IFRS 7.8(a)(i); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	1,738	70	1,545	122	1,725	63	972	691	1,734	88	957	689	1,640	80	898	663	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	297	294	0	3	275	273	0	3	270	267	0	3	264	262	0	2	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	7,513	7,179	267	67	7,850	7,515	269	66	8,541	8,040	436	66	8,695	8,199	428	68	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	149,155				151,216				152,947				152,157				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	6	0	6	0	43	0	43	0	610	0	610	0	1,492	1	1,491	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	106				64				-255				-636				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	7,035				7,954				7,774				9,459				
<b>TOTAL ASSETS</b>	<b>176,221</b>				<b>178,985</b>				<b>180,566</b>				<b>176,343</b>				IAS 1.9(a), I.G 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".

(mín EUR)	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	7,027	170	0	-2	-6	0	7,352	183	0	-2	-8	0	7,909	153	0	-3	-8	0	8,053	153	0	-2	-7	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	60,236	698	2	-15	-89	-1	60,602	710	2	-17	-88	-1	61,426	650	1	-18	-90	-1	60,627	660	1	-18	-89	-1	Annex V.Part 1.31, 44(b)
	Loans and advances	74,996	11,062	8,028	-481	-606	-4,694	77,150	11,588	6,428	-491	-648	-4,028	79,460	10,412	6,196	-514	-612	-3,973	80,417	9,649	5,541	-547	-541	-3,554	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

ICCREA BANCA SPA

(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	342	129	219	151	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	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	159,189	163,328	163,180	157,543	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	453	495	596	316	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-1	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	788	796	812	779	IAS 37.10; IAS 1.54(l)
Tax liabilities	59	44	66	57	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	4,654	3,315	4,588	6,223	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	182	184	298	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>165,484</b>	<b>168,290</b>	<b>169,645</b>	<b>165,366</b>	IAS 1.9(b);IG 6
<b>TOTAL EQUITY</b>	<b>10,737</b>	<b>10,695</b>	<b>10,922</b>	<b>10,977</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>176,221</b>	<b>178,985</b>	<b>180,566</b>	<b>176,343</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

ICCREA BANCA SPA

(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		724	576	810	462	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	70	49	4	5	Annex V.Part 1.31
Deposits	Central banks	33,086	33,159	33,076	28,767	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	1,927	2,117	2,091	2,065	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,823	2,014	1,988	1,958	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,622	1,421	2,365	1,928	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	212	259	873	1,733	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	8,102	9,104	10,071	8,546	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	2,023	2,006	1,964	2,005	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	28,282	30,088	28,152	29,423	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	27,212	29,044	27,184	28,476	ECB/2013/33 Annex 2.Part 2.9.1
	Households	78,537	80,316	80,841	80,373	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	62,948	65,622	66,444	66,751	Annex V.Part 1.42(f), 44(c)
Debt securities issued		7,025	6,618	6,070	5,932	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		534	797	802	784	Annex V.Part 1.37
Other financial liabilities		609	505	514	510	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>159,983</b>	<b>163,953</b>	<b>163,995</b>	<b>158,010</b>	

**2022 EU-wide Transparency Exercise**  
**Market Risk**  
 ICCREA BANCA SPA

	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	387	442	0	0	0	0						0	0	0	0							0
Of which: General risk	382	433	0	0	0	0						0	0	0	0							0
Of which: Specific risk	5	9	0	0	0	0						0	0	0	0							0
Equities	6	2	0	0	0	0						0	0	0	0							0
Of which: General risk	3	1	0	0	0	0						0	0	0	0							0
Of which: Specific risk	3	1	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>393</b>	<b>445</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	464	478	0	0	0	0						0	0	0	0							0
Of which: General risk	456	473	0	0	0	0						0	0	0	0							0
Of which: Specific risk	8	4	0	0	0	0						0	0	0	0							0
Equities	12	15	0	0	0	0						0	0	0	0							0
Of which: General risk	6	7	0	0	0	0						0	0	0	0							0
Of which: Specific risk	6	7	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>476</b>	<b>492</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

ICCREA BANCA SPA

		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	76,661	92,390	1,830		77,549	94,222	1,756	
	Regional governments or local authorities	1,157	621	123		1,204	618	122	
	Public sector entities	244	214	171		236	207	172	
	Multilateral Development Banks	17	93	0		17	90	0	
	International Organisations	21	21	0		19	19	0	
	Institutions	4,581	3,902	1,494		4,345	3,942	1,246	
	Corporates	32,778	19,044	17,382		32,452	18,811	17,054	
	of which: SME	16,533	9,659	8,011		18,056	10,281	8,541	
	Retail	36,391	17,501	10,914		37,878	17,995	11,172	
	of which: SME	29,749	12,361	7,087		31,244	12,885	7,390	
	Secured by mortgages on immovable property	36,174	34,350	12,146		37,217	35,082	12,356	
	of which: SME	10,617	10,385	3,467		11,466	11,150	3,731	
	Exposures in default	7,275	3,438	3,624	3,380	5,876	2,618	2,737	2,834
	Items associated with particularly high risk	2,695	1,813	2,720		2,428	1,681	2,521	
	Covered bonds	26	26	4		25	25	3	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	768	766	1,840		787	773	947	
Equity	556	555	712		580	578	752		
Other exposures	5,463	6,161	3,680		5,446	6,135	3,698		
	<b>Standardised Total <sup>2</sup></b>	<b>204,808</b>	<b>180,895</b>	<b>56,640</b>	<b>5,043</b>	<b>206,060</b>	<b>182,796</b>	<b>54,538</b>	<b>4,418</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

ICCREA BANCA SPA

		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	78,361	95,834	1,866		73,803	91,911	2,026	
	Regional governments or local authorities	1,273	615	122		1,270	611	121	
	Public sector entities	256	220	184		282	223	185	
	Multilateral Development Banks	18	74	0		19	82	0	
	International Organisations	32	32	0		32	32	0	
	Institutions	5,017	4,352	1,283		4,151	3,658	1,203	
	Corporates	33,349	18,750	17,055		31,564	17,840	16,202	
	of which: SME	18,431	10,174	8,478		18,223	10,153	8,522	
	Retail	36,596	17,497	11,014		38,869	18,659	11,755	
	of which: SME	28,830	11,499	6,595		30,575	12,226	7,017	
	Secured by mortgages on immovable property	37,779	35,468	12,751		38,155	35,718	12,813	
	of which: SME	8,408	8,138	2,892		8,495	8,232	2,935	
	Exposures in default	5,664	2,210	2,313	3,083	5,129	1,951	2,037	2,767
	Items associated with particularly high risk	2,334	1,556	2,335		2,135	1,435	2,152	
	Covered bonds	25	25	3		25	25	3	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	778	778	987		770	770	932	
Equity	777	775	947		685	683	774		
Other exposures	5,202	5,876	3,193		5,293	5,947	4,189		
	<b>Standardised Total <sup>2</sup></b>	<b>207,460</b>	<b>184,062</b>	<b>54,052</b>	<b>4,811</b>	<b>202,183</b>	<b>179,545</b>	<b>54,393</b>	<b>4,383</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

ICCREA BANCA SPA

		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			0					0			
<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

ICCREA BANCA SPA

		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**

ICCREA BANCA SPA

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				
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y+ more Total	Finland																
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y+ more Total	France	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y+ more Total	Germany	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y+ more Total	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y+ more Total	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y+ more Total	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y+ more Total	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y+ more Total	Italy	1,940	1,930	3	140	9	1,797	0	0	0	0	0	0	897	0	2	0
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y+ more Total	Latvia	6,212	6,211	10	24	1,347	4,829	0	0	0	0	0	0	7	0	0	0
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y+ more Total		17,856	17,851	0	21	1,242	16,588	0	0	0	0	0	0	7	0	0	0
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y+ more Total		8,139	8,134	0	5	1,454	6,684	0	0	0	0	0	0	1	0	0	0
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y+ more Total		12,256	12,253	0	34	1,770	10,486	0	0	0	0	0	0	1	0	0	0
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y+ more Total		12,777	12,773	60	11	1,210	11,485	0	0	0	0	0	0	1	0	0	0
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y+ more Total		7,093	7,093	2	0	85	7,004	0	0	0	0	0	0	9	0	0	0
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y+ more Total		66,272	66,252	75	236	7,128	58,905	0	0	0	0	0	0	923	2	280	0









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

ICCREA BANCA SPA

As of 31/12/2021

(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				
f 0 - 3M f	Africa	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
f 1Y - 2Y f		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
f 3Y - 5Y f		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
f 10Y - more	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>
f 0 - 3M f	Others	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
f 1Y - 2Y f		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
f 3Y - 5Y f		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
f 10Y - more	2	2	0	0	2	2	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>2</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>2</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**

ICCREA BANCA SPA

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				
f 0 - 3M f	Africa	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
f 1Y - 2Y f		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
f 3Y - 5Y f		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
f 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>
f 0 - 3M f	Others	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
f 1Y - 2Y f		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
f 3Y - 5Y f		10	10	0	0	1	0	0	0	0	0	0	0	0	0	0	0
f 5Y - 10Y f		3	3	0	0	0	0	3	0	0	0	0	0	0	0	0	0
f 10Y - more	1	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>14</b>	<b>14</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>12</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  
Performing and non-performing exposures  
ICCREA BANCA SPA

	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>												
			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									
<b>Cash balances at central banks and other demand deposits</b>	9,350	0	0	0	0	3	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>	68,514	0	2	2	2	113	1	1	0	69,193	0	2	2	2	116	1	1	0	0	0	0	0	0	0	
Central banks	1	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	64,835	0	0	0	0	14	0	0	0	65,365	0	0	0	0	16	0	0	0	0	0	0	0	0	0	0
Credit institutions	1,269	0	0	0	0	11	0	0	0	1,247	0	0	0	0	10	0	0	0	0	0	0	0	0	0	0
Other financial corporations	2,078	0	0	0	0	79	0	0	0	2,252	0	0	0	0	80	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	340	0	1	1	1	9	1	1	0	329	0	1	1	1	10	1	1	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	94,944	333	8,057	8,057	8,028	1,087	4,707	4,694	3,160	96,928	280	6,446	6,446	6,428	1,140	4,041	4,028	2,253	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	0
General governments	847	1	4	4	4	5	1	1	1	917	4	7	7	7	5	0	0	0	0	0	0	0	0	0	0
Credit institutions	1,215	0	1	1	1	4	1	1	0	1,256	0	1	1	1	4	1	1	1	0	0	0	0	0	0	0
Other financial corporations	3,205	13	44	44	44	13	32	32	13	3,581	2	34	34	34	15	22	22	9	0	0	0	0	0	0	0
Non-financial corporations	46,201	187	5,382	5,382	5,357	725	3,379	3,369	1,914	46,389	77	4,151	4,151	4,134	675	2,801	2,791	1,281	0	0	0	0	0	0	0
of which: small and medium-sized enterprises	33,754	77	2,334	2,334	2,331	546	1,308	1,308	980	35,838	61	2,070	2,070	2,067	525	1,252	1,251	788	0	0	0	0	0	0	0
of which: Loans collateralised by commercial immovable property	11,387	36	1,746	1,746	1,740	252	985	985	738	11,574	23	1,470	1,470	1,467	237	918	918	558	0	0	0	0	0	0	0
Households	43,474	212	2,648	2,648	2,645	339	1,295	1,291	1,233	43,885	197	2,252	2,252	2,249	441	1,217	1,214	962	0	0	0	0	0	0	0
of which: Loans collateralised by residential immovable property	30,861	125	1,614	1,614	1,613	184	671	671	944	31,803	118	1,433	1,433	1,431	256	677	675	756	0	0	0	0	0	0	0
of which: Credit for consumption	2,244	32	119	119	119	49	84	84	13	2,328	33	113	113	113	45	83	83	11	0	0	0	0	0	0	0
<b>DEBT INSTRUMENTS OTHER THAN NPT</b>	<b>172,868</b>	<b>333</b>	<b>8,059</b>	<b>8,059</b>	<b>8,030</b>	<b>1,202</b>	<b>4,708</b>	<b>4,694</b>	<b>3,160</b>	<b>174,111</b>	<b>280</b>	<b>6,448</b>	<b>6,448</b>	<b>6,430</b>	<b>1,259</b>	<b>4,042</b>	<b>4,030</b>	<b>2,253</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>25,009</b>		<b>341</b>	<b>341</b>	<b>341</b>	<b>202</b>	<b>85</b>	<b>85</b>	<b>127</b>	<b>24,825</b>		<b>301</b>	<b>301</b>	<b>301</b>	<b>207</b>	<b>87</b>	<b>87</b>	<b>109</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

<sup>(1)</sup> For the definition of non-performing 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 what 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-impaired 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  
ICCREA BANCA SPA

	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>(4)</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>(4)</sup>						
			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>	8,036	0	0	0	0	5	0	0	0	0	2,420	0	0	0	0	3	0	0	0	0		
<b>Debt securities (including at amortised cost and fair value)</b>	70,481	0	2	2	2	118	1	1	0	0	69,832	0	2	2	2	117	1	1	1	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	66,709	0	0	0	0	16	0	0	0	0	65,934	0	0	0	0	17	0	0	0	0		
Credit institutions	1,231	0	0	0	0	30	0	0	0	0	1,216	0	0	0	0	9	0	0	0	0		
Other financial corporations	2,188	0	0	0	0	80	0	0	0	0	2,316	0	0	0	0	88	0	0	0	0		
Non-financial corporations	751	0	0	0	0	32	0	0	0	0	766	0	0	0	0	12	0	0	0	0		
<b>Loans and advances (including at amortised cost and fair value)</b>	96,931	578	6,214	6,214	6,156	1,127	3,995	3,973	2,091	96,408	309	5,558	5,558	5,541	1,087	3,564	3,554	1,872	1,872			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	806	2	5	5	5	4	0	0	0	0	1,022	3	0	0	0	4	0	0	0	0		
Credit institutions	1,288	0	1	1	1	4	1	1	0	930	0	1	1	1	3	1	1	1	1	0		
Other financial corporations	4,321	9	49	49	49	15	28	28	16	3,779	10	45	45	45	14	27	27	27	15			
Non-financial corporations	45,963	270	4,000	4,000	3,985	666	2,788	2,739	1,174	45,873	126	3,602	3,602	3,588	654	2,483	2,475	1,963	1,963			
of which: small and medium-sized enterprises	35,120	187	1,809	1,809	1,809	534	1,121	1,120	659	36,684	95	1,897	1,897	1,896	520	1,164	1,163	701	701			
of which: Loans collateralised by commercial immovable property	11,372	91	1,402	1,402	1,396	227	805	803	495	11,075	41	1,247	1,247	1,243	211	808	807	436	436			
Households	44,432	207	2,159	2,159	2,154	437	1,188	1,185	901	44,804	170	1,900	1,900	1,900	413	1,053	1,051	794	794			
of which: Loans collateralised by residential immovable property	32,289	167	1,365	1,365	1,363	252	661	660	702	32,864	104	1,216	1,216	1,214	240	601	600	613	613			
of which: Credit for consumption	2,403	29	100	100	100	45	71	71	10	2,446	21	94	94	94	45	69	69	8	8			
<b>DEBT INSTRUMENTS other than HFT</b>	175,448	578	6,215	6,215	6,197	1,250	3,986	3,974	2,091	168,660	309	5,559	5,559	5,543	1,208	3,565	3,555	1,872	1,872			
<b>OFF-BALANCE SHEET EXPOSURES</b>	24,814		267	267	267	210	81	81	94	24,587		258	258	258	218	84	84	84	94			

(1) For the definition of non-performing exposure 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 impairment 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 Parameters (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) 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 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

ICCREA BANCA SPA

	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>	<b>5,758</b>	<b>3,046</b>	<b>1,724</b>	<b>1,531</b>	<b>3,851</b>	<b>1,473</b>	<b>5,084</b>	<b>2,500</b>	<b>1,573</b>	<b>1,389</b>	<b>3,344</b>	<b>1,077</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2	0	0	0	0	0	11	0	0	0	9	0
Credit institutions	1	1	1	1	0	0	1	1	1	1	0	0
Other financial corporations	46	19	12	12	31	6	33	11	7	6	24	5
Non-financial corporations	3,814	2,098	1,285	1,135	2,424	939	3,303	1,671	1,126	997	2,075	654
of which: small and medium-sized enterprises	2,503	1,208	738	628	1,687		2,349	1,089	723	623	1,545	
Households	1,896	928	426	383	1,396	529	1,738	818	439	386	1,236	419
<b>DEBT INSTRUMENTS other than HFT</b>	<b>5,758</b>	<b>3,046</b>	<b>1,724</b>	<b>1,531</b>	<b>3,851</b>		<b>5,084</b>	<b>2,500</b>	<b>1,573</b>	<b>1,389</b>	<b>3,344</b>	
<b>Loan commitments given</b>	<b>4</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>1</b>	<b>4</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>1</b>
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>												
Loans and advances that have been forborne more than twice <sup>3</sup>	827						733					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	1,202						794					

<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

ICCREA BANCA SPA

	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	
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)	5,032	2,436	1,584	1,401	3,273	1,003	4,602	2,210	1,471	1,313	2,984	871
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	11	0	0	0	9	0	11	0	0	0	9	0
Credit institutions	1	1	1	1	0	0	1	1	1	1	0	0
Other financial corporations	44	18	9	9	25	6	38	16	8	8	21	5
Non-financial corporations	3,287	1,629	1,138	1,007	2,047	606	3,027	1,499	1,060	946	1,876	540
of which: small and medium-sized enterprises	2,253	975	682	579	1,499		2,213	996	691	598	1,454	
Households	1,691	789	435	385	1,192	390	1,527	695	402	358	1,079	326
DEBT INSTRUMENTS other than HFT	5,032	2,436	1,584	1,401	3,273		4,602	2,210	1,471	1,313	2,984	
Loan commitments given	2	1	0	0	2	0	2	0	0	0	1	0
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>												
Loans and advances that have been forborne more than twice <sup>3</sup>	729						701					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	853						633					

(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**  
 ICCREA BANCA SPA

(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	2,163	192	192	2,163	145	0	2,294	153	153	2,294	124	0	2,272	146	146	2,272	122	0	2,289	113	113	2,289	105	0
B Mining and quarrying	124	38	38	124	14	0	114	29	29	114	21	0	114	21	21	114	19	0	115	16	16	115	16	0
C Manufacturing	11,815	825	825	11,815	673	0	11,990	633	633	11,990	560	0	12,012	600	600	12,012	550	0	12,138	551	551	12,138	518	0
D Electricity, gas, steam and air conditioning supply	663	29	29	663	31	0	720	28	28	720	31	0	745	28	28	745	33	0	690	30	30	690	34	0
E Water supply	608	25	25	608	23	0	599	22	22	599	23	0	610	22	22	610	22	0	640	21	21	640	22	0
F Construction	6,353	1,479	1,479	6,353	1,102	0	6,091	1,075	1,075	6,091	874	0	6,037	1,028	1,028	6,037	863	0	5,885	914	914	5,885	765	0
G Wholesale and retail trade	8,339	746	746	8,339	599	0	8,430	616	616	8,430	519	0	8,352	607	607	8,352	527	0	8,296	546	546	8,296	480	0
H Transport and storage	1,635	94	94	1,635	61	0	1,692	61	61	1,692	66	0	1,545	89	89	1,545	86	0	1,569	84	84	1,569	85	0
I Accommodation and food service activities	3,052	307	307	3,052	229	0	3,060	284	284	3,060	223	0	3,056	281	281	3,055	222	0	3,017	282	282	3,017	205	0
J Information and communication	688	39	39	688	33	0	757	34	34	757	31	0	706	35	35	706	30	0	714	33	33	714	29	0
K Financial and insurance activities	49	1	1	48	12	0	179	2	2	178	4	0	124	1	1	124	2	0	61	1	1	61	2	0
L Real estate activities	6,733	1,239	1,239	6,733	854	0	6,476	944	944	6,476	730	0	6,361	894	894	6,361	712	0	6,283	793	793	6,283	662	0
M Professional, scientific and technical activities	1,221	94	94	1,221	80	0	1,308	72	72	1,308	71	0	1,302	70	70	1,302	67	0	1,368	69	69	1,368	65	0
N Administrative and support service activities	919	83	83	919	61	0	936	63	63	936	53	0	931	56	56	931	52	0	890	51	51	890	45	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	101	6	6	101	6	0	103	5	5	103	5	0	101	5	5	101	5	0	101	7	7	101	5	0
Q Human health services and social work activities	794	31	31	794	34	0	807	17	17	807	26	0	809	18	18	809	26	0	798	17	17	798	26	0
R Arts, entertainment and recreation	436	137	137	436	99	0	476	70	70	476	74	0	462	70	70	462	76	0	453	52	52	453	56	0
S Other services	407	25	25	407	19	0	433	22	22	433	18	0	393	21	21	393	18	0	426	19	19	426	16	0
Loans and advances	46,201	5,382	5,382	46,192	4,104	0	46,389	4,151	4,151	46,387	3,476	0	45,963	4,000	4,000	45,963	3,435	0	45,873	3,602	3,602	45,873	3,137	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**  
 ICCREA BANCA SPA

(m€ EUR)	As of 31/09/2021					As of 31/12/2021					As of 31/03/2022					As of 30/06/2022				
	Loans and advances		Non-performing			Loans and advances		Non-performing			Loans and advances		Non-performing			Loans and advances		Non-performing		
	Performing	Of which past due > 30days <= 90 days	Of which past due > 30days <= 90 days	Of which past due > 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	Of which past due > 30days <= 90 days	Of which past due > 30days <= 90 days	Of which past due > 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	Of which past due > 30days <= 90 days	Of which past due > 30days <= 90 days	Of which past due > 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	Of which past due > 30days <= 90 days	Of which past due > 30days <= 90 days	Of which past due > 90 days	Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	94,944	86,887	333	8,057	2,333	96,028	89,582	280	6,446	2,273	96,931	90,717	578	6,214	2,109	96,408	90,850	309	5,558	2,068
Of which secured	80,591	73,284	289	7,207	2,161	80,404	74,602	240	5,822	2,098	81,289	75,717	507	5,572	1,945	80,888	75,883	264	5,005	1,895
Of which secured with immovable property	48,199	43,571	186	4,628	1,497	49,479	45,594	159	3,884	1,490	49,749	46,046	306	3,702	1,361	49,745	46,478	171	3,267	1,299
Of which instruments with LTV higher than 50% and lower or equal to 80%	14,282	13,341		941	339	14,540	13,749		791	327	14,607	13,863		744	285	14,617	13,962		655	274
Of which instruments with LTV higher than 80% and lower or equal to 100%	7,066	6,419		647	186	7,263	6,715		548	174	7,368	6,942		525	170	7,456	7,008		447	152
Of which instruments with LTV higher than 100%	3,945	2,572		1,373	323	3,048	2,352		996	278	3,124	2,209		915	231	2,916	2,139		777	213
Accumulated impairment for secured assets	5,041	907	26	4,135	848	4,507	956	23	3,551	964	4,412	945	43	3,467	920	4,030	904	22	3,126	935
Collateral																				
Of which value capped at the value of exposure	53,042	50,321	216	2,721	1,107	52,711	50,775	183	1,936	944	53,061	51,296	322	1,766	851	52,954	51,419	182	1,535	779
Of which immovable property	44,689	42,445	169	2,244	926	46,032	44,348	143	1,684	833	46,372	44,841	269	1,531	735	46,636	45,313	153	1,323	670
Of which value above the cap	56,399	49,726	315	6,672	2,211	57,222	51,191	174	6,031	2,340	57,539	51,635	311	5,803	2,234	58,373	52,897	182	5,477	2,243
Of which immovable property	49,483	43,925	298	5,557	1,866	52,479	47,234	162	5,246	2,077	53,490	48,305	305	5,185	1,984	54,177	49,359	174	4,817	2,010
Financial guarantees received	21,333	20,894	64	439	195	21,815	21,498	42	317	176	22,260	21,934	130	326	167	22,409	22,072	56	337	182
Accumulated partial write-off	-309	0	0	-309	-7	-283	0	0	-283	-7	-270	0	0	-270	-7	-274	0	0	-273	-8

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.