

Bank Name	FINECOBANK SPA
LEI Code	549300L7YCATGO57ZE10
Country Code	IT

The information on Collateral valuation - loans and advances 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, therefore this bank is not required to report it to the EBA.



Key Metrics

FINECOBANK SPA

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	951	987	1,027	1,070	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	951	987	1,027	1,070	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	1,451	1,487	1,527	1,570	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	1,451	1,487	1,527	1,570	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	1,451	1,487	1,527	1,570	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	1,451	1,487	1,527	1,570	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
Risk exposure amounts						
Total risk exposure amount	4,664	4,740	4,711	4,613	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	4,664	4,740	4,711	4,613	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	20.39%	20.82%	21.80%	23.20%	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	20.39%	20.82%	21.80%	23.20%	(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	31.11%	31.37%	32.41%	34.04%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	31.11%	31.37%	32.41%	34.04%	(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	31.11%	31.37%	32.41%	34.04%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	31.11%	31.37%	32.41%	34.04%	(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))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	37,400	36,857	36,283	33,556	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	3.88%	4.03%	4.21%	4.68%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

FINECOBANK SPA

	(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,451	1,487	1,527	1,570	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	1,451	1,487	1,527	1,570	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	37,400	36,857	36,283	33,556	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	37,400	36,857	36,283	33,556	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	3.88%	4.03%	4.21%	4.68%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	3.88%	4.03%	4.21%	4.68%	[A.2]/[B.2]	

2023 EU-wide Transparency Exercise _{Capital}

FINECOBANK SPA

		(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
	A	OWN FUNDS	1,451	1,487	1,527	1,570	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	951	987	1,027	1,070	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	195	196	196	196	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CBR
	A.1.2	Retained earnings	831	865	904	947	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	3	2	2	1	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	40	41	42	43	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5		0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-2	-2	-2	-2	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-115	-115	-115	-115	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CBR. Articles 4(115), 36(1) point (b) and 37 point (a) of COR.
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C 01.00 (r0370,c0010)	Articlas 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (+0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (+0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122). 36(1) point (a) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440.c0010)	Article 36(1) point (j) of CRR
	~	() Excess dediction months are not over Arts explain	,		Ū	, , , , , , , , , , , , , , , , , , ,		
	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 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	$ \begin{array}{l} \label{eq:constraints} \mbox{Addiss} 4(36), 36(1) point (k) (i) and 80 to 91 of OR; Articles 36(1) point (k) (ii), 343(1) point (b), 246(1) point (b) and 328 of OR; Articles 36(1) point (iii) and 373(2) of OR; Articles 36(1) point k) (iv) and 153(8) of OR and Articles 36(1) point k) (iv) and 155(6) of OR. \end{array} $
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles $36(1)$ point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of ORR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	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 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132x(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	0	0	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CI9R
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CIR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	500	500	500	500	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	500	500	500	500	C 01.00 (r0540,c0010) + C 01.00	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Ter 1 Capital components and deductions	0	0	0	0	C 01.00 (r0990,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0746,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,451	1,487	1,527	1,570	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	0	0	0	0	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		0	0	0	0	$\begin{array}{l} C \; 01.00 \; (\text{r0910},\text{c0110}) \; + C \; 01.00 \\ (\text{r0920},\text{c0010}) \; + C \; 01.00 \; (\text{r0930},\text{c0010}) \; + C \\ 01.00 \; (\text{r0930},\text{c0010}) \; + C \; 01.00 \; (\text{r0930},\text{c0010}) \; + C \\ 01.00 \; (\text{r0970},\text{c0010}) \; + C \; 01.00 \; (\text{r0974},\text{c0010}) \; + C \\ 01.00 \; (\text{r0974},\text{c0010}) \; + C \; 01.00 \; (\text{r0974},\text{c0010}) \; + C \\ 01.00 \; (\text{r0978},\text{c0010}) \; + C \; 01.00 \; (\text{r0974},\text{c0010}) \; + C \\ 01.00 \; (\text{r0974},\text{c0010}) \; + C \; 01.00 \; (\text{r0974},\text{c0010}) \; + C \\ 01.00 \; (\text{r0974},\text{c0010}) \; + C \; 01.00 \; (\text{r0974},\text{c0010}) \; + C \\ 01.00 \; (\text{r0974},\text{c0010}) \; + C \; 01.00 \; (\text{r0010}) \; + C \; 01.00 \; (\text{r0010},\text{r0010}) $	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
	в	TOTAL RISK EXPOSURE AMOUNT	4,664	4,740	4,711	4,613	C 02.00 (+0010,<0010)	Articles 92(3), 95, 96 and 98 of CBR
OWN FUNDS REQUIREMENTS	8.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	20.39%	20.82%	21.80%	23.20%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	31.11%	31.37%	32.41%	34.04%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	31.11%	31.37%	32.41%	34.04%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	951	987	1,027	1,070	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.2.00)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	20.39%	20.82%	21.80%	23.20%	A.4.3.0).0)] [D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	E E	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
		tog solutions included in Kings due of 1103 5 definitions of single control of the solution of single control of the solution				·		

(1)The full loaded CET1 ratio is an estimate calculated based on bank's scientiary recording. Therefore, any capital indivinents that are not elebile from a modulatory coint of view at the recording date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in culum "CORP CORE" - please note that this might lead to differences to fully loaded CET1 capital ratio splatented by the participating banks e.g. in their PMIsr 3 disclosure

Overview of Risk exposure amounts

FINECOBANK SPA

		RWAs			
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	3,074	3,047	3,032	3,017	C 02.00 (4044, 40010) - (C 07.00 (40090, 43220, 4001) + C 07.00 (40110, 43220, 4901) + C 07.00 (40130, 43220, 4901) + C 08.01 (4064, 4326, 4901) + C 08.01 (4064, 4326, 4901) + C 08.01 (4064, 4326, 4301) + C 08.01 (4064, 4326, 4301) + C 08.01 (4064, 4326, 4302) + C 08.01 (4064, 4326, 4326, 4302) + C 08.01 (4064, 4326, 43
Of which the standardised approach	3,074	3,047	3,032	3,017	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) ²	275	266	255	162	C 07.00 (r0090, c1220, s001) + C 07.00 (r0110, c1220, s001)+ C 07.00 (r0130, c1220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c1260, s001) + C 08.01 (r0040, c1260, s002) + C 08.01 (r0050, c1260, s002) + C 08.01 (r0040, c1260, s002) + C 08.01 (r0050, c1260, s002) + C 08.00 (r0460), c1260, s002) + C 08.01 (r0050, c1260, s002) + C 08.00 (r0460), c1260, s002) + C 08.01 (r0050, c1260, s002) + C 08.00 (r0460), c1260, s002) + C 08.01 (r0050, c1260, s002) + C 08.00 (r0460), c1260, s002) + C 08.01 (r0050, c1260, s002) + C 08.01 (r0460), c1260, s002) + C 08.01 (r0500, c1260, s002) + C 08.00 (r0460), c1260, s002) + C 08.01 (r0500, c1260, s002) + C 08.00 (r0460), c1260, s002) + C 08.01 (r0500, c1260, s002) + C 08.00 (r0460), c1260, s002) + C 08.01 (r0500, c1260, s002) + C 08.01 (r0500, c1260, s002) + C 08.01 (r0500, c1260, s002) + C 08.00 (r0460), c
Credit valuation adjustment - CVA	1	0	0	0	C 02.00 (r0640, c0010)
Settlement risk	0	0	1	1	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	58	44	41	50	C 02.00 (r0520, c0010)
Of which the standardised approach	58	44	41	50	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 18.00 (4010, c4601)*12.5+C 20.00 (4010,c4450)*12.5+MAX(C 24.00(4010, c4090),C 24.00(4010,c3100),C 24.00(4010, c3110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	1,256	1,382	1,382	1,382	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	1,256	1,382	1,382	1,382	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	4,664	4,740	4,711	4,613	

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

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





2023 EU-wide Transparency Exercise P&L FINECOBANK SPA

(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	217	358	177	371
Of which debt securities income	159	234	76	149
Of which loans and advances income	64	95	40	86
Interest expenses	10	21	22	47
(Of which deposits expenses)	3	12	19	38
(of which debt securities issued expenses)	2	3	2	6
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	350	466	122	245
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	49	50	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	47	58	14	25
Sains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-1	0	0	1
Gains or (-) losses from hedge accounting, net	15	12	-4	-5
Exchange differences [gain or (-) loss], net	15	20	5	9
Net other operating income /(expenses)	101	140	37	76
TOTAL OPERATING INCOME, NET	785	1,083	330	675
Administrative expenses)	285	389	104	207
Cash contributions to resolution funds and deposit guarantee schemes)	47	48	7	7
Depreciation)	20	27	7	13
todification gains or (-) losses, net	0	0	0	0
Provisions or (-) reversal of provisions)	8	10	2	4
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	7	10	2	4
Of which pending legal issues and tax litigation ¹	0	-1	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	3	5	1	3
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	3	5	1	3
Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
egative goodwill recognised in profit or loss	0	0	0	0
hare of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0	0	0
rofit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
ROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	423	604	210	442
ROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	302	429	147	309
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	302	429	147	309
Of which attributable to owners of the parent	302	429	147	309

⁽¹⁾ Information available only as of end of the year
⁽²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

Total Assets: fair value and impairment distribution

FINECOBANK SPA

(min EUR)	٨	s of 30/09/202	22			As of 31	/12/2022			As of 31	/03/2023			As of 30,	06/2023		
		Fa	ir value hieraro	shy		Fa	ir value hierar	chy		Fa	ir value hierar	chy		Fa	ir value hieraro	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	1,992				1,781				1,719				1,815				IAS 1.54 (i)
Financial assets held for trading	22	15	7	0	17	13	4	0	16	13	3	0	17	13	4	0	IFRS 7.8(a)(i);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	5	1	0	5	6	0	0	5	6	1	0	5	6	1	0	6	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	28	28	0	0	27	27	0	0	28	28	0	0	28	28	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	31,499				31,161				30,768				28,882				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,654	0	1,654	0	1,692	0	1,692	0	1,549	0	1,549	0	1,273	0	1,273	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	-264				-267				-249				-244				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	1,614				1,853				2,044				2,040				
TOTAL ASSETS	36,551				36,269				35,881				33,816				IAS 1.9(a), IG 6

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

(mir	n EUR)	As of 30/09/2022								As of 31	/12/2022					As of 31	/03/2023									
		Gross carryi	ing amount ⁽²⁾		Accun	ulated impairn	nent ⁽²⁾	Gros	s carrying amou	unt ⁽²⁾	Accum	nulated impair	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accu	mulated impairn	ient ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accun	nulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant i increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk sinci initial recognition	increase in credit risk since initial recognition but	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	28	0	0	0	0	0	27	0	0	0	0	0	28	0	0	0	0	0	28	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	25,040	0	0	-6	0	0	24,607	0	0	-8	0	0	24,323	0	0	-8	0	0	22,585	0	0	-7	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	6,459	15	25	-8	-4	-21	6,528	42	25	-8	-5	-22	6,398	63	24	-7	-5	-20	6,261	50	26	-7	-5	-21	Annex V.Part 1.32, 44(a)

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

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





Breakdown of liabilities

FINECOBANK SPA

(mln EUR)

		Carrying	i amount		
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading	9	5	7	9	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	34,236	33,871	33,282	31,290	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	39	64	54	61	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-43	-67	-62	-74	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	106	109	113	111	IAS 37.10; IAS 1.54(I)
Tax liabilities	83	43	105	65	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	327	334	322	443	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	34,757	34,358	33,822	31,904	IAS 1.9(b);IG 6
TOTAL EQUITY	1,793	1,910	2,058	1,911	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	36,551	36,269	35,881	33,816	IAS 1.IG6

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



Breakdown of liabilities

FINECOBANK SPA

(mln EUR)

			Carrying) amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Derivatives		48	68	60	67	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	1	0	1	2	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	1,028	0	0	0	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	32	25	21	13	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	32	25	21	13	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,758	1,674	1,602	1,295	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	1,713	1,618	1,534	1,223	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	318	1,147	1,483	681	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	295	277	249	322	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	1,121	1,078	1,023	1,000	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	1,121	1,078	1,023	1,000	ECB/2013/33 Annex 2.Part 2.9.1
	Households	29,375	29,336	28,247	27,373	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	29,340	29,274	28,168	27,297	Annex V.Part 1.42(f), 44(c)
Debt securities issued		500	498	799	803	Annex V.Part 1.37, Part 2.98
Of which: Subordir	nated Debt securities issued	0	0	0	0	Annex V.Part 1.37
Other financial liabilities		105	115	108	126	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		34,284	33,939	33,344	31,360	

EBA LUSSTAN

2023 EU-wide Transparency Exercise Market Risk

FINECOBANK SPA

$ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \$	ſ	SA					I	м									IM						
$ \frac{1}{10^{10} \text{ km}^{10} $				VaR <i>(Memoran</i>	dum item)	STRESSED VaR (/	Memorandum item)	AND MIG	RATION RISK	ALL PRICE					andum item)	STRESSED VaR (A	Memorandum item)	DEFAU MIGRAT	LT AND ION RISK	ALL PRICE			
Name Nam Name Name	(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS		FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS		AVERAGE	LAST MEASURE	FLOOR	AVERAGE	LAST	EXPOSURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS	PREVIOUS DAY	FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS	LATEST AVAILABLE (SVaRt	AVERAGE	LASI	FLOOR	AVERAGE .	LAST	EXPOSURE
Of Wach: General risk Golds General risk Of Wach: Seedific risk Golds Seedi		As of 30/09/2022	As of 31/12/2022				As of 30/	09/2022									As of 31/1	2/2022					
Of Mathic Spendic risk Commodities risk Commodities risk Tatal 27 0 0 0 0 0 0 0 0 0 0 <	Of which: General risk Of which: Soecific risk	21 21 0 33	11 11 0 29	0 0 0	0 0 0	0 0 0	0 0 0							0 0 0	0 0 0	0 0 0	0 0 0						
As of 31/03/2023 As of 30/06/2023 ····································	Of which: Specific risk Foreign exchange risk	6 27 0 4	4 25 0 4	0 0 0	0 0 0	0 0 0	0 0 0							0 0 0	0 0 0	0 0 0 0	0 0 0						
Trade Dek Instruments 13 23 0		58	44	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Of which: General risk 13 23 0 </th <th></th> <th>As of 31/03/2023</th> <th>As of 30/06/2023</th> <th></th> <th></th> <th></th> <th>As of 31/</th> <th>03/2023</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>As of 30/0</th> <th>6/2023</th> <th></th> <th></th> <th></th> <th></th> <th></th>		As of 31/03/2023	As of 30/06/2023				As of 31/	03/2023									As of 30/0	6/2023					
Of Walth Specify risk 0	Traded Debt Instruments			0	0	0	0							0	0	0	0						
Equitades Of Hubbs: Seedifi risk 22 23 0		13	23	0	0	0	0							0	0	0	0						
Of Muchi Central risk 2 2 0		0	0	0	0	0	0							0	0	0	0						
Generalization refk 0		22 2	23	0	0	0	0							0	0	0	0						
	Foreign exchange risk	20 0	22 0	0	0	0	0							0	0	0	0						
		6	4	0	0	0	0					_		0	0	0	0						

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



EBA known 2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach

FINECOBANK SPA

					Standardised A	pproach			
			As of 30/09,	2022			As of 31,	/12/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min BJR, %) Central governments or central banks	20,699	20,693	276		20,624	20.617	245	
	Regional governments or local authorities	1,189	1,189	0		1,191	1,190	0	
	Public sector entities	567	567	0		611	611	0	
	Multilateral Development Banks	640	640	0		719	719	0	
	International Organisations	1,595	1,595	0		1,822	1,822		
	Institutions	4,605	2,210	394		3,689	1,992	374	
	Corporates	864	364	364		843	348	348	
	of which: SME	29	25	25		4	1	1	
	Retail	4,659	1,369	1,027		4,757	1,411	1,058	
Consolidated data	of which: SME	4	1	1		5	2	2	
	Secured by mortgages on immovable property	2,623	2,620	918		2,619	2,616	916	
	of which: SME	0		0	21	25		0	22
	Exposures in default Items associated with particularly high risk	23		*	21	23	3	3	11
	Items associated with particularly high risk Covered bonds	605	605	60		605	604	60	
	Claims on institutions and corporates with a ST credit assessment			0				00	
	Collective investments undertakings (CIU)	1	1	8		0	i	3	
	Equity	5	5	5		5	5	5	
	Other exposures	292	292	292		298	298	298	
	Standardised Total ²	38,370	32,153	3,347	39	37,807	32,238	3,312	42

¹⁰ Order and set of the context and a structured information are under all wells all are transition of out in a structure index on out i

		satisfy som in 2023 statuting men sejantenning mit posterior in i on consequence use motion, general creat, no ne consequence mit i in case pri constra o consequence									
					Standardised Ap	proach					
			As of 30/09/	2022			As of 31/12/2022				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²		
	(min EUR, %)										
	Central governments or central banks	10,626	10,621	179		10,612	10,607	148			
	Regional governments or local authorities Public sector entities	0	U	0		0	0	0			
	Public sector entities Multilateral Development Banks		0	0		0	0	0			
	International Organisations		0	0		0	ů	0			
	Institutions	2.509	113	35		1,904	207	36			
	Corporates	690	191	191		687	194	194			
	of which: SME	29	25	25		4	1	1			
	Retail	4,652	1,366	1,025		4,750	1,409	1,057			
ITALY	of which: SME	4	1	1		5	2	2			
TIALI	Secured by mortoages on immovable property	2,615	2,612	915		2,612	2,609	914			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	15	4	4	21	25	3	3			
	Items associated with particularly high risk Covered bonds	198	198	20		198	198	20			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	110	100	10				10			
	Collective investments undertakings (CIU)	ŏ	0	ő		ŏ	ő	ő			
	Equity	0	0	0		0	ō	0			
	Other exposures	289	289	289		295	295	295			
	Standardised Total ²				37						

¹⁰ Detroid account, while Enserve while, it wanted before takes the second are officed at to other converses fulles or conditions to the second are officed at the best officed and the second are officed and the second area of the s

			As of 30/09,	2022			As of 31	/12/2022			
	(mb EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	4,546	4,545	0		4,522	4,521	0			
	Regional governments or local authorities	760	760	0		761	760	0			
	Public sector entities	77	77	0		77	77	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	4	4	2		4	4	2			
	Corporates	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Retail	1	0	0		1	0	0			
SPAIN	of which: SME	0	0	0		0	0	0			
JIAN	Secured by mortpages on immovable property	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	0	0	0	0	0	0	0			
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	18	18	2		18	18	2			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0		0		0	0	0			
	Other evolutions Standardized Tetal ²	0	0	0		0	0	0			

⁽³⁾ Oxized essense, unlike bosowe value, is mooted before taken test accord are effect due to codit conversion factors or codit nik instantion tuchnisuum (i.e. y. (2) Total value adjustments and provisors per country of countergraph excludes those for securitization exposures but includes general codit nik adjustments.

					Standardised A	oproach			
			As of 30/09/	2022			As of 31	12/2022	
	(mb 208, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Other Countries	Cathol any enversamenta or cathol a basists Bachenical any enversamenta Participation Constraines Participation Constraines Participations Constraines Cons	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	0 660 1,595 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 719 1,822 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 9 719 1,822 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	°
	Standardised Total ²				0				

¹⁰ Obtaind monose, unlike Scousse value, is monoted before takine to account any effect due to codit convenien factors and end statution technicase. Las usualité (2) Total value adjustments and provisons per country of countrayarity excludes from for securitation expresses but includes gaved andit tak adjustments. Standardisted Approach.

			As of 30/09/	2022		As of 31/12/2022					
	(mb BJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	1,465	1,465	0		1,484	1,484	0			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	319	319	0		343	343	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations Institutions	685	685	0		435	436	0			
	Institutions Corporates	686	686	/6		435	435	68			
	of which: SME	4	4	4							
	Ci Wilch: SME Retail	0	0	0		0	ő	ů			
5044405	of which: SME	0	0	0		0	0	0			
FRANCE	Secured by mortgages on immovable property	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	0	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	315	315	31		315	315	31			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0				
	Collective investments undertakings (CIU)	0	0	0		0					
	Equity Other exposures	0	0	0		0	0	0			
	Other exoosures Standardised Total ²		0	0							

⁽¹⁾ Octavial exercises, unlike Executive values in recorded before taking into account any effect due to endit conversion factors or endit risk initiation indevicuous (e.g. substitution effects).
(2) Tetal value adjustments and provisions per country of counterparty encludes these for securitization exposures but includes general evait risk adjustments.



EBA known 2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach

FINECOBANK SPA

					Standardised Ap	pproach			
			As of 30/09,	2022			As of 31	/12/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
BELGIUM	Control approximate to control to the Ro Not Registed approximate to total and and Registed approximate to total and Registed approximate to total and Registed approximate to total and Registed approximate to total and registed approximate total approximate Registed approximate total approximate total approximate total approximate Registed approximate total approximat	799 233 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	719 323 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	726 324 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	720 324 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6		
	Standardised Total ²	Television of the second			0				0

⁽³⁾ Detends anymouse unlike Ferneure value is revorted helms taken into anymout any affect due to next research fairns or malt nike mission in the interview affects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures but includes general code risk adjustments.

		Standardised Approach									
			As of 30/09,	2022			As of 31	12/2022			
	(mb EUR, %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks Regional governments or local authorities	912 0	912 0	0		913 0	913 0	0			
	Public sector entities Multilateral Development Banks International Greanisations	0	0	0		0	0	0			
	Institutions Corporates	74 46	74 46	15 46		42 34	42 34	8			
	of which: SME Retail of which: SME	0	0	0		0	0	0			
IRELAND	Secured by mortpages on immovable property of which: SME	0	a a	0		0	0	0			
	Exonsures in default Items associated with particularly high risk Covered bonds	0	0 0	0	0	0	0	0			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakinos (CIU) Equity	0	0	0		0	0	0			
	Collection	3	3	3	0	3	3	3			
		(1) Original exposure, unlike Exposure valu	a, is reported before taking in	o account any effect due to cre	dit conversion factors or credit	isk mitication techniques (e.g. s	ubstitution effects).				

⁽¹⁾ Detainal excessions: unlike Excession value, is recorded before taking into account any effect due to exelit conversion factors or cedit nik relication technicule (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit nik adjustments.

		As of 30/09	/2022			As of 31,	/12/2022				
(mh EJR, %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²			
Central governments or central banks	604	604	0		548	548	0				
Regional governments or local authorities	0	(0		0	0	0				
Public sector entities	0	(0		0	0					
Multilateral Development Banks	0	(0		0	0	0				
International Organisations	0	(0		0	0	0				
Institutions	276	276	55		279	279	56				
Corporates	0	(0		0	0	0				
of which: SME	0	(0		0	0	0				
Retail	0	(0		0	0	0				
UNITED STATES of which: SME	0	(0		•	0	6				
Secured by mortgages on immovable property	0	(0		•	0	6				
of which: SME	0	0	0		0	0					
Exoosures in default	0	0	0	0	0	0					
Items associated with particularly high risk			0		0	0					
Covered bonds			0		0	0					
Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		1 2					1 2				
Collective investments undertakings (CLU) Equity					0 6	0					
Other exposures					í í	ő					
Other exclosures		,	, i i i i i i i i i i i i i i i i i i i	0	ľ Š	, i i i i i i i i i i i i i i i i i i i					

⁽¹⁾ Ostrail accesses, unlike Exocury value, is recorded before taking into accesses we effect due to endit convenient factors or outer minimization technicas (i.e. substitution effects). (2) Total value adjustments and provisions per country of counterparty encludes these for securitization acyosaves but includes general endit risk adjustments. Standardized Approach

			As of 30/09/	2022			As of 31/	12/2022	
	(mb BJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	171	171	0		172	172	0	
	Regional governments or local authorities	106	106	0		105	105	0	
	Public sector entities	171	171	0		191	191	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	672	672	134		0	0	131	
	Institutions	6/2	6/2	134		655	655	131	
	Corporates	1	1	1		1	1	1	
	of which: SME Retail		0	0					
	of which: SME		0	0		0	0	0	
GERMANY	Secured by mortpages on immovable property							ő	
	of which: SME			0				ő	
	Exposures in default	ō	ō	0	0	ō	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	56	56	6		56	56	6	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Eauity	0	0	0		0	0	0	
1	Other exposures	0	0	0		0	0	0	

	Standardised Total ²				0				
		⁽²⁾ Original exposure, unlike Exposure value (2) Total value adjustments and provision					substitution effects).		
		(1)							
					Standardised A	pproach			
			As of 30/09/	2022			As of 31	2/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	670	670	0		671	671		
	Regional dovernments or local authorities Public sector entities	0	0	0		0			
	Multilateral Development Banks	0	0	0		0		i i i	
	International Organisations	0	0	0		0			
	Institutions	110	110	22		110	110	22	
	Corporates of which: SME	0	0	0		0			
	Retail	ő	0	0		0			
41107074	of which: SME	0	0	0		0		i i i	
AUSTRIA	Secured by mortgages on immovable property	0	0	0		0			
	of which: SME	0	0	0		0			
	Exposures in default Items associated with particularly high risk	0	0	0	0	0			
	Items associated with particularly high risk Covered bonds	0	0	0		0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0		i i i	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Eaulty	0	0	0		0	0	0	
	Other exposures	0	0	0		0			
	Standardised Total ²	(*) Original exposure, unlike Exposure valu			0				

⁽⁷⁾ Original excesses unlike Excesses value, in recorded before taking into account any effect due to credit conversion factors or credit risk mitication technicuus (s.c. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.



EBA were a standard approach

Control governments or central back Pable scale entities Pable s					Standardise	d Approach			
Consolidated data Resident downsite or consolidated adds, pactor within Resident downsite or focal attribute adds, pactor within Resident data Consolidated data Section 2014 Resident and International Consolidated data Resident on the Resident of the Resident of the Resident on International Resident on the Resident on the Resident on the Resident of the Resident on the Resident National Resident Official Resident Official Resident National Resident Official Resident National Resident Official Resident Official Resid			As of 31/	03/2023			As of 30,	06/2023	
Consolidated data Resident downsite or consolidated Andream State and State and State Resident downsite of solid attractions Consolidated data Read of units State assistant of the Read of units State assistant of the Read of units State assistant instructures are Read of units State assistant instructures are Read to solid Read on the State assistant Nation in Consolidated with anticidater Nation in Consolidated at the Consolidated State Assistant State Assistant State State Assistant State Assistant State Assistant State State Assistant State Assistant Stat		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
Resolution and another than a state of the second s	(min BJR, %)	20.921	20.914	249		19.179		246	
Andre sorder wetten without and towardsmetrik hanks without and towardsmetrik hanks without and towardsmetrik hanks without and towardsmetrik hanks a dentes a		20,921	20,914 1,189	299		19,179	19,172	246	
Vetilitataa (bedoemet Bank) Lateratulan (Destations) Consolidated data ad alto 300 ad alto 300 ad alto 300 bedoemet Bank) Executed ad ad Bank (Destations) ad alto 300 bedoemet Bank) Executed in ordination of alto 300 bedoemet Bank) bedoemet Bank) Executed in ordination (Destations) bedoemet Bank) Consolidated data bedoemet Bank) Consolidated adta bedoemet Bank)	al authorities	633	633	0		634	1,104	0	
Entertained Oreaniastions Instructions of anti- or anti- or anti- or anti- or anti- sorten of anti- Secured N motosase on inservable and or anti- Secured N motosase on inservable and or anti- Engeneration anti- Tamp servicing with serticularly high in Colman of instructions and corrected anti-	-	818	818	0		818	818	0	
Consolidated data Consolidated data Consolidated data Consolidated data Consolidated data Consolidated data Consolidated with anticolarity kinh in Consolidated data Consolidated data Consolida	18.5	1,999	1.999	0		2,000	2,000	0	
Consolidated data of whick: SHE recarding SHE Secured prioritizations on immovable and or which: SHE Executive in default Theme associated with surficularly high in Collision of interfactions and consorties with Collision of interfactions and consorties with		2.821	1.863	398		2.413	1.478	342	
Consolidated data of which SHE secured by mortaxes on immovable are of which SHE Emosures in default Tems associated with anaficularly high if Covered bonds Chilm on institutions and corporates with		871	340	340		878	316	316	
Consolidated data Secured by mortbases on immovable pro- of which: SHE Exposures in default Items associated with earticularly high ri Covered bonds Claims on institutions and corporates with		33	30	30		5	1	1	
Consolidated data secured to montaness on immovable pro- drikti: SHE Exposures in default Items associated with earticularly high ri Covered bonds Claims on institutions and corporates with		4,713	1,352	1,014		4,693	1,324	993	
Secured to mortbases on immovable pro of mich: SNE Exposures in default Titems associated with particularly high ri Covered bonds Claims on institutions and corporates with		4	2	1		5	2	1	
Exposures in default Tems associated with particularly high ri Covered bonds Claims on institutions and corporates with	movable property	2,602	2,600	910		2,584	2,582	904	
Items associated with particularly high ri Covered bonds Claims on institutions and corporates with		0	0	0		0	0	0	
Covered bonds Claims on institutions and corporates with		24	3	3	21	26	4	4	21
Claims on institutions and corporates with	alariv hich risk	0	0	0		0	0	0	
		605	604	60		604	604	60	
		0	0	0		0		0	
Equity	taxinus (CLU)	1	1	9		1	1		
Other exposures		294	294	294		300	300	300	
Other exposures Standardised Total ²		37,498	32.617	3.285	41	35.320	30,422	3.178	40

(1) Object events, while Departs while, responder before balany interaction and with data to condition response to their properties of the properties of

					Standardise	d Approach			
			As of 31/	03/2023			As of 30,	06/2023	
	(mb EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks Regional governments or local authorities	10,844	10,839	152		9,134	9,130	149	
	Public sector entities	0	0	0		ő	ő	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0 1,166	208	0		1,134	199	0	
	Institutions Corporates	1,100	175	175		725	199	166	
	of which: SME	33	30	30		5	1	1	
	Retail	4,705	1,351	1,013		4,686	1,322	992	
ITALY	of which: SME	4	2 2.593	1 908		5 2.576	2 2.573	1 901	
117421	Secured by mortgages on immovable property of which: SME	2,595	2,593	908		2,576	2,5/3	901	
	Exposures in default	24	3	3	21	26	4	4	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	198	198	20		198	198	20	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Collective investments undertakings (CLU) Equity	0	0	0		0	0	0	
	Other exposures	291	291	291		298	298	297	
	Standardised Total ²				38				3

Cogned separate, while Reprints while, it reported there latting this second any which due to read standard frame and the standard any standard stand Standard s

		Standarused Approach								
			As of 31	/03/2023			As of 30,	06/2023		
	(mb 238, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments an provisions ²	
	Central governments or central banks	4,576	4,574			4,561	4,560	0		
	Regional governments or local authorities	759	759			755	755	0		
	Public sector entities	77	77	0		77	77	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	4	4	2		4	4	2		
	Corporates	0	0	0		0	0	0		
	of which: SME	0	6	0		0	0	0		
	Retail	1	6	0		1	0	0		
SPAIN	of which: SME	0		0		0	0	0		
Sirian	Secured by mortpages on immovable property	0		0		0	0	0		
	of which: SME	0		0		0	0	0		
	Exposures in default	0		0	0	0	0	0		
	Items associated with earticularly high risk Covered bonds	0		0		0	0	0		
	Covered bonds Claims on institutions and corporates with a ST credit assessment	18	10	1		18	10	2		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)					0	0	0		
	Collective investments undertakings (CLU) Equity					0	0	0		
	Other executives						0	0		
	Standardised Total ²				2					
		(1) Original exposure, unlike E	sposure value, is reported beh	ore taking into account any effer	ct due to credit conversion facto	rs or credit risk mitigation techn	iques (e.g. substitution effects			
						des general credit risk adjustme				

Other Control Control Control Control Control Control Co						Standardise	ed Approach			
Control source control sourc				As of 31)	03/2023			As of 30,	/06/2023	
Control association (c)			Original Exposure ³	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
	Other Countries	Cerbit de remembre e carbet à lashis Bachala de commente de la alabética Machala carbetta Machala carbetta Bachala carbetta Institution Hernatical de vascitations Institution Hernatical de vascitations Handa Card alabética Machal Card alabética Machal Machal Hernatica de vascitations of alabética Hernatica de vascitations Alabética Machal Cardon de Institutions and corporates with s ST cedit assessment Calculos Institutions and corporates vito s ST cedit assessment								

					Standardise	d Approach			
			As of 31/	03/2023			As of 30,	06/2023	
	(mb B.R. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Canizal assemptions of a canizal basis Bacinadi assemption basis Padaia caniza matika Padaia caniza matika Data data data data data data data data Institutional Caniza data data data data data data data da	1,489 0 365 322 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,499 0 365 322 322 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 53 5 5 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	6 (E84) 0 0 0 0 199 199 0 0 0 0 0 2 2 2 10 0 0 0 0 0 0 0 0 0 0 0 0 0	1,433 0 366 6 199 199 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 19 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Other exposures Standardised Total ²		0		0		0		0

Original exposure, unlike Exposure value, is reported before taking into account any effect due to oreid; convenion factors or credit nike adjustments, and previous per country of counterparty excludes those first due to oreid; convenion factors due to due adjustments and previous per country of counterparty excludes those first exactribution exposures but includes general ordet nik adjustments.



EBA were 2023 EU-wide Transparency Exercise Cedit Risk - Sandardised Approach FINECOBANK SPA

Ent Bit No. %) Control is generation in the control is the second of the control is the control is the second of the control is the control is the con	tandardised Approach		
Contral documents or control was a final dial was a special advanced and a special advanced advan		As of 30/06/2023	
Could be generalized as called tasks Could be found as an annual tasks Repland generalized as food attributes Repland generalized by a called tasks	ions ² Original Exposure ¹	Exposure Value ¹ Risk exposure amo	unt Value adjustments and provisions ²
Bigsing dynamical as total attribution 234 234 Public state and influences 234 234 Final State 234 234 BELICIUM State and association and an extent of the state and and and and and and attribution 234 Human sociation of the state and and and attribution 234 234 Final and and and attribution 234 234 Final and and attribution 234 234 Final and and and attribution 234 234 Final and and attribution 234 234 Final and and attribution 234 234 Final and the attribution 23	715	715	0
Place concentrations Place concentrat	323	323	0
BELGIUM International distribution BELGIUM BELGIUM International distribution Convertion Internation Internatio In	0	0	0
Extensional Control of	0	0	0
Comparison C	•	0	0
of which 390 final and a second to a	•	0	0
Katal Control (Control (Contro) (Control (Contro) (Control (Contro) (Control (Contro	0	0	0
BELGIUM drahof: 98E tecned to methods on innovable prevents researce 10 per particular researce 10 per particul	°	0	0
DECLUIUM sicrar by nortasea an immovable proserty of which 950 contained and the articular high robust of the second seco		0	0
of electrics DBC encourses in a disclosure biol h risk converse in electric disclosure biol h risk converse in electric disclosure biol h risk converse in electric disclosure risk of 87 or cell assessment contentra investment disclosure risk of 87 or cell assessment contentra investment disclosure risk of 87 or cell assessment		0	0
Insearce in offsatt Home sacciade with articularly high fait Corour al notability of the second se			0
Teme ausociated with surficularly high fulk Convend bonds Claims on institutions and conventuate with a 55 or outif aussessment Claims on institutions and conventuate with a 55 or outif aussessment		ő	0
Coverad bonds 0 0 0 Claims on hotistutions and coreorates with a ST credit assessment 0 0 0 Collective investments undertakines r(TU) 0 0 0		ő	0
Collective investments undertakings (CIU) 0 0		0	0
	0	0	0
	0	0	0
Equity 0 0	•	0	0
Other excessives 0 0 0	0	0	0
Standardised Total ²	0		0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation technique (2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures but includes general credit risk adjustments. i (e.g. su

					Standardise	d Approach			
			As of 31/	03/2023			As of 30,	06/2023	
	(mb B.R. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
IRELAND	Central assementation or contral hanks Backined conversations Padrie notice annihiles Padrie notice annihiles Padrie notice and the second second Padrie Networks Institutions Constructions Constructions Cannot the Constructions Cannot the Constructions Constructions Cannot the Constructions Cons	917 0 0 53 54 0 0 0	917 0 0 53 54 0 0 0 0 0	0 0 0 11 54 0 0 0		910 0 0 68 32 0 0 0 0	910 0 0 68 31 0 0 0 0	0 0 0 14 31 0 0 0 0	
INCOMP	Social dv northases in himsvelik property of shith: 35 Ensames is defail Them associated with anticularly hish risk. Claims institutions and consents with a 57 credit assessment Claims institutions and creations (CID) Easily Easily Easily	0 0 0 0 1 0 3	0 0 0 0 0 1 0 3	0 0 0 0 9 9 0 3	•	0 0 0 1 0 3	0 0 0 0 0 1 0 3	0 0 0 0 7 7 3	
	Standardised Total ²	(0.0) (internet internet)			0				

Original exposure, unlike Departer water, is reported before taking into account any effect due to orealit convension factors or orealit risk mitigation techniques (e.g. substitution effects).
 Total value adjustments and provisions per country of counterparty excludes those for securitization exposures but includes gunnel orealit risk adjustments.

					Standardisc	id Approach			
			As of 31/	03/2023			As of 30,	06/2023	
	(mb 8,8, %)	Original Exposure ³		Risk exposure amount	Value adjustments and provisions ²	Original Exposure*		Risk exposure amount	Value adjustments and provisions ²
	Central oovernments or central banks	556	556	0		559	559	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0		0		0		0	
	Institutions	244	244	49		335	335	67	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
UNITED STATES	of which: SME	0	0	0		0	0	0	
	Secured by mortpages on immovable property of which: SME	1	1	0		1	1	0	
	or which: SHE Exposures in default	0	0	0		0	0	0	0
	Items associated with particularly high risk	0	ő	ő	Ŭ	ő	ő	0	0
	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)	0	0	0		0	0	0	
	Equity	5	5	5		6	6	6	
	Other exposures Standardised Total ²	0	0	0		0	0	0	
					0	ni or confit risk mitigation techn			0

			As of 31/	03/2023			As of 30/	06/2023	
	(mh 2,92, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	171	171	0		172	172	0	
1	Regional governments or local authorities	105	105	0		106	106	0	
1	Public sector entities	191	191	0		191	191	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	675	675	135		369	369	74	
1	Corporates	1	1	1		1	1	1	
1	of which: SME	0	0	0		0	0	0	
1	Retail	0	0	0		0	0	0	
GERMANY	of which: SME	0	0	0		0	0	0	
GEIGBUIT	Secured by mortgages on immovable property	1	1	0		1		0	
1	of which: SME Exposures in default	0	0	0		0		0	
1		0			0	0		0	· · · · ·
	Items associated with particularly high risk Covered bonds			0				u	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	30	20			30		6	
1	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0						0	
1	Collective investments undertakinos (CLU) Equity	0						0	
1	Edurity Other exposures	0						0	
	Other exposures	· · · · ·				· · · · ·			

	Standardised Total ²				0				
		 Original exposure, unlike E Total value adjustments ar 						0-	
					Standardise	d Approach			
			As of 31,	/03/2023			As of 30,	/06/2023	
	(mb 238, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
AUSTRIA	Central serverments or careful tasks Sectional serverments Packs constraints Packs constraints International Versional Section International Versional Section International Versional Section International Versional Section International Versional Section International Versional Section International Sectional Section International Section International Sectional Section International Sectional Section	667 0 0 110 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	667 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 22 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9	665 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	665 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	22	
	Standardised Total ²				0				

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenion factors or credit risk mitigation technique
 Total value adjustments and provisions per country of counterparty excludes those for securitiation exposures but includes general credit risk adjustments.

Credit Risk - IRB Approach

FINECOBANK SPA

							IRB Ap	proach					
				As of 30/	09/2022					As of 31/	12/2022		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
COnsolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

FINECOBANK SPA

							IRB Ap	proach					
				As of 31/	03/2023					As of 30/	06/2023		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.





		FINECOBANK SPA												
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	1ce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	ssets by accounting portfoli	o	Derivatives with po	ositive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Austria	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					0 0 0 0 0 0 0 0 0 55 0 616 0 671					0 0 0 0 0 0 0 0 0		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Belgium	0 0 41 200 803 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	G	0			0 0 0 0 0 41 0 200 0 803 0 0 0				0 0 0 0 0 0 0 0			
Total [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria	1,043	1,043				1,043				0	0		0 0
[0 - 3M [[3M - 1Y] [3M - 1Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Cyprus													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Czech Republic													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Denmark													
[0 - 3M] [3M - 1Y] [3M - 1Y] [2Y - 2Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



				FINECOBANK SPA										
							As of 31/12/2022	2						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	0 0 0 1822 1.645 0 1.827	1,645			0 0 0 27 0 27	0 0 0 182 1,618 0 1,880		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	0 0 0 117 161 0 278	0				0 0 0 117 161 0 278		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0		
10 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Croatia													
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Greece								0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0		
Total Total [0 - 3M / [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hungary													
[0-3M[[3M-1Y] [1Y-2Y] [3Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland	0 0 70 212 630 9 913	0				0 0 70 212 630 0 9 13	0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0
10-381 [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	0 245 365 1,279 1,522 4,254 0 7,664	0 244 365 1,278 1,521 4,252				0 244 365 1,278 1,521 4,252 0 7,660		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		28
[0-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia	0 0 0 0 0 30 0 30 0 30 0 30	0 0 0 0 30 30 30 30				0 0 0 30 30 30		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		



			FINECOBANK SPA											
							As of 31/12/2022							
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-10Y] [10Y-10Y] [10Y-10Y] [10Y-10Y] [10Y-10Y] [11Y-2Y] [2Y-2Y] [2Y-2Y] [2Y-2Y] [2Y-2Y]	Lithuania													
[10Y - more	Luxembourg													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Malta													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Poland													
Total Total [0 - 3M / [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Portugal	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 60 320 0 379				0 0 60 320 0 379			0 0 0 0 0 0 0		0 0 0 0 0 0		0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													
10231 10-3M1 13M-1Y1 1Y-2Y1 12Y-3Y1 13Y-5Y1 15Y-10Y1 10Y-more Total	Slovakia													
1001 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovenia													



					FINECOBANK SPA As of 31/12/2022									
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	eet exposures	
					Non-derivative financial as	sets by accounting portfolic	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Spain derivative financial assets assets (net of positions)	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-3M]	Spain						0 102 444 367 1,263 3,105 0 5,281				0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Sweden													
[0-3M] [3M-1Y] [1Y-2Y] [7Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom	56 0 0 0 0 0 0 0 56	56 0 0 0 0 0 0 5 5			0 0 0 0 0 0 0 0 0	56 0 0 0 0 0 0 0 5 5			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
10-3M f f 0 - 3M f f 3M - 1Y f f 3Y - 2Y f f 3Y - 5Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Iceland		0 0 0 0 15 0				0 0 0 15 0					000000000000000000000000000000000000000		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Liechtenstein											•		
Total [0 - 3M] [3M] - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] [10Y - more Total	Norway													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Australia													
Total Total [0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada													
10-3M [13M-1Y [13Y-2Y [12Y-3Y [13Y-5Y [15Y-10Y [10Y-more Total	Hong Kong													



				FINECOBANK SPA										
							As of 31/12/2022							
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	derivative financial assets assets n posi	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	0 473 0 75 75 0 75 848					0 473 0 0 75 0 0 0 0 548			0 0 0 0 0 0 0		0 0 0 0 0 0		
10-3M f f 3M - 1Y f [1Y - 2Y [f 2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	China	50 6 6 6 165 165	0 0 0 0 0 165 0				0 0 0 0 0 0 0 165 0 165			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				
1041 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[5Y - 10Y [[10Y - more Total	Other advanced economies non EEA			ľ						*	*	*		
[0-3M] [3M-1Y] [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA													
[0-3M] [3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East		0 0 0 0 90 90				0 0 0 0 90 90			0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0		
10-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean	20 0 0 214 214 214					0 0 0 0 0 0 0 214 0 214							



General governments exposures by country of the counterparty

							FINECOBANK SPA							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[0-3M [[3M-1Y[[1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others	0 0 70 50 9 1,151 27 1.822	0 0 70 509 1,151 27 1.822				0 0 70 509 1,151 27 1.822							

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 lease receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

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

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

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

Lach America: Argentina, Balts, Bolivia, Bazil, Chile, Colombia, Cotab Roa, Domnica, Domnica, Domnica, Domnica, Bohnica, Baltados, Cayman, Haitt, Honduras, Jamaka, Mexico, Nicarisgua, Panama, Faraguay, Penu, S.: Nitts and Nexis, S.: Lucia, S.: Uncent and the Genadines, Suriname, Timidia and Tobago, Uruguay, Venzuela, Ardigua And Barbuda, Anaba, Bahanas, Barbados, Cayman, Haitt, Honduras, Jamaka, Mexico, Nicarisgua, Panama, Faraguay, Penu, S.: Nitts and Nexis, S.: Lucia, S.: Uncent and the Genadines, Suriname, Timidia and Tobago, Uruguay, Venzuela, Ardigua And Barbuda, Anaba, Bahanas, Barbados, Cayman, Haitt, Honduras, Jamaka, Mexico, Nicarisgua, Panama, Paraguay, Penu, S.: Nitts and Nexis, S.: Lucia, S.: Uncent and the Genadines, Suriname, Timidia and Tobago, Uruguay, Venzuela, Ardigua And Barbuda, Anaba, Bahanas, Barbados, Cayman, Haitt, Honduras, Jamaka, Mexico, Nicarisgua, Panama, Paraguay, Penu, S.: Nitts and Nexis, S.: Lucia, S.: Uncent and the Genadines, Suriname, Timidia and Tobago, Uruguay, Venzuela, Ardigua And Barbuda, Anaba, Bahanas, Barbados, Cayman, Haitt, Honduras, Jamaka, Bahanas, Barbados, Cayman, Haitt, Honduras, Jamaka, Barbados, Cayman, Haitte, S.: Nitte and Nexis, S.: Nitte and Nexis,

Africe: Agencis, Egyody, Morocco, South Africa, Angola, Bernin, Bottomana, Bartinian Fazo, Bhurnel, Cameron, Cape Verde, Central Africa: Republic Of The Congo, Cite D'Ivoire, Equatorial Guinea, Ertres, Ethopia, Gabro, Gambia, Giana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Nalawi, Mali, Mauritania, Maurita

(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



							FINECOBANK SPA							
							As of 30/06/2023	;						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	o	Derivatives with po	sitive fair value	Derivatives with	i negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [] 3Y - 5Y [[5Y - 10Y [[10V - more Total	Austria	0 0 0 389 276 0 6655	0				0 0 0 0 0 0 0 0 0 389 0 276 0 265					0 0 0 0 0 0 0 0 0		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Belgium	0 0 40 45 233 660 0 0 1,038	0				2) 0 0) 0 0) 40 0) 45 0) 233 0) 660 0) 0 0 0 0 0 0 0 0 0 0 1,038							
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria	1,099	1,036				1,030							
[0-3M] [3M-1Y] [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
10041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [107 - more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [10Y - more Total	Estonia													



							FINECOBANK SPA							
							As of 30/06/2023	;						
						Direc	t exposures							1
	(mln EUR)		-	On balance s	heet				Deriva	tives		Off balar	ice sheet	4
												Off-balance st	eet exposures	
					Non-derivative financial a:	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	France	0 0 25 364 1,460 0 0 0 1,849	1,460			0 0 0 0 0 0 0 0 0 0 0 28 0 0 0 28	0 0 25 364 1,432 0 1,821	0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		
Total [0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [3Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-20]	Germany	0 0 0 172 105 0 278	0				0 0 0 172 105 0 278		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Greece													
Total Total [0-3M] [3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary					¥	*		*	¥	¥			
1001 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland	0 0 155 257 431 0 910	0	0			0 0 67 155 257 431 0 910	0						
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	400 400 675 886 3,209 0 6,016	0 406 840 674 886 3,206				0 0 405 540 674 886 3,206 0 6,012	0						
10-3M [[3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



							FINECOBANK SPA							
							As of 30/06/2023							
						Dire	ct exposures							4
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	-
												Off-balance sh	eet exposures	
					Non-derivative financial a:	ssets by accounting portfolic	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Maita													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Poland													
Total Total [0 - 3M / [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Portugal	0 0 0 0 3 3 16 0 3 74	0				0 0 0 58 316 0 374		0 0 0 0 0 0	0 0 0 0 0 0				
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania									•				
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



							FINECOBANK SPA							
							As of 30/06/2023							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial a:	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-3M]	Spain	0 384 214 420 1,225 3,072 0 5,316					0 384 214 420 1,226 3,072 0 5,315		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Sweden													
[0-3M] [3M-1Y] [1Y-2Y] [7Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom	58 0 0 0 0 0 0 0 58	58 0 0 0 0 0 0 0 58				58 0 0 0 0 0 0 58		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0		0
10-3M f f 0 - 3M f f 3M - 1Y f f 3Y - 2Y f f 3Y - 5Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Iceland		0 0 0 15 0 0				0 0 0 15 0 0							
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Liechtenstein													
Total [0 - 3M] [3M] - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Norway													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Australia													
Total Total [0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada													
10 - 3M [13M - 1Y [14Y - 2Y [14Y - 2Y [15Y - 10Y [15Y - 10Y [10Y - more Total	Hong Kong													



				FINECOBANK SPA										
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off balar	nce sheet	1
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolio)	Derivatives with po	sitive fair value	Derivatives with	negative fair value			-
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	171 314 0 0 73 0 0 559	1 314 0 0 0 73 1 0 0 0				171 314 0 0 73 73 0 0 0 559			0 0 0 0 0 0 0 0 0		0 0 0 0 0 0		
[0 - 3M f [3M - 1Y f [1Y - 2Y [[2Y - 3Y f [5Y - 10Y f [10Y - more Total	China	0 0 0 0 0 166 0 0 166	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 165 0 0				000000000000000000000000000000000000000			
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland		8 33 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0											
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA													
10 - 3M f f 3M - 1Y f f 3Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Other Central and eastern Europe countries non EEA													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Middle East						0 0 0 0 90 90			0 0 0 0 0 0 0 0 0				
107 - more Total [0 - 3M [[3M - 1Y [[17 - 2Y [[27 - 3Y [[37 - 5Y] [57 - 107 [[107 - more Total	Latin America and the Caribbean	90 0 0 0 214 214 214	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				90 0 0 0 0 0 213 0 213							



General governments exposures by country of the counterparty

							FINECOBANK SPA							
							As of 30/06/2023							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[0-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others	0 70 25 124 633 1,147 0 2.000	, 0				0 70 25 124 635 1,147 0 2,000	0						

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Insepective of the demonstation and or accounting destification of the positions the economic substance sovere the form must be used as a criteria for the demonstration of the exposures to be included in this column. This them does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments. (S) Residual counting in the type restration regional soveragines (other than sovereign) with full or partial government guarantees by central, regional and local governments.

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.

Lach America: Argentos, Beitz, Bolive, Beal, Chile, Colombia, Cotab Roa, Domnica, Domnica, Domnica, Domnica, Domnica, Domnica, Boundor, Eduador, E Statemala, Guadora, Hall, Honduras, Jamaka, Mexko, Necaragia, Panama, Paragiay, Penu, St. Nits and Nevis, St. Lucis, St. Vincent and the Genadines, Suriname, Timidal and Tabago, Unguay, Venexuela, Ardgua And Sarbuda, Anaba, Baharas, Barbados, Cayman, Island, Cuba, Fend Guanta, Guador, ES Martineze, Peter Rob, St. St. State Methom, Venexuela, And Sarbuda, Surina Mexko, Necaragia, Panama, Paragiay, Penu, St. Nits and Nevis, St. Lucis, St. Vincent and the Genadines, Suriname, Timidal and Tabago, Unguay, Venexuela, Ardgua And Sarbuda, Anaba, Baharas, Barbados, Cayman, Island, Cuba, Fend Guanta, Guador, ES Martineze, Peter Rob, State State Methom, Venexuela, And Sarbuda, Sarbados, Colas, Richador, Guador, E State State Method, Nata Baharas, Barbados, Cayman, Island, Cuba, Fend Guanta, Guador, E State State Method, Sarbado, Fend Guanta, Guador, E State State Methom, Venexuela, And Sarbuda, Sarbados, Cuba, State State Methom, Venexuela, And Sarbuda, Sarbados, Cuba, Sarbados, Cuba, State State Methom, Venexuela, And Sarbuda, Sarbados, Cuba, Sarbados, Cuba, Venexuela, And Sarbuda, Sarbados, Cuba, Sarbados, Sarbados, Sarbados, Sarbados, Sarbados, Sarbados, Sarbados, Cuba, Venexuela, And Sarbuda, Sarbados, Cuba, Sarbados, Cuba, Venexuela, And Sarbuda, Sarbados, Cuba, Sarbados, Sarbados, Cuba, Venexuela, And Sarbuda, Sarbados, Sarb

Africe: Agencis, Egyody, Morocco, South Africa, Angola, Bernin, Bottomana, Bartinian Fazo, Bhurnel, Cameron, Cape Verde, Central Africa: Republic Of The Congo, Cite D'Ivoire, Equatorial Guinea, Ertres, Ethopia, Gabro, Gambia, Giana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Nalawi, Mali, Mauritania, Maurita

(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 institutors applying nGAAP

EBA LINGTAN

2023 EU-wide Transparency Exercise Performing and non-performing exposures FINECOBANK SPA

				As of 30/09/2022							As of 31/12/2022				
		Gross ca	arrying amount/ Nominal amount		Accumulated imp value due to crea	pairment, accumulated negative changes in fair dit risk and provisions ⁴	Collaterals and		Gross ca	arrying amount/ Nominal amount		Accumulated imp value due to cred	airment, accumulated ne it risk and provisions ⁴	gative changes in fair	Collaterals and
		Of which performing but past due >30 days and <=90 days	Of which non-	-performing ¹	On performing exposures ²	On non-performing exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performin	•	On performing exposures ²	On non-perform	ing exposures ³	financial guarantees received on non- performing exposures
(min EUR)		and C=90 days	Of which:	defaulted Of which Stage 3 ^s		Of which Stage 3 ¹			and <=90 days	Of which: defaulted	Of which Stage 3 ^s			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	1,992	2 0	0	0 0	0	• •	0	1,781	0	0	0 0	0	0	0	0
Debt securities (including at amortised cost and fair value)	25,068	s 0	0	o 0	6	• •	0	24,635		0		8	0	0	0
Central banks		o o	0	o 0	0	o 0	0	0	0	0	0 0	0	0	0	0
General governments	20,86	6 0	0	o 0	6	o 0	0	21,032	0	0	0 0	7	0	0	0
Credit institutions	4,20	2 0	0	0 0	0		0	3,603	0	0	• •	0	0	0	0
Other financial corporations		o o	0	0 0	0	0 0	0	0	0	0	0 0	0	0	0	0
Non-financial corporations		o o	0	0 0	0	0 0	0	0	0	0	0 0	0	0	0	0
Leans and advances(including at amortised cost and fair value)	6,499	9 S	25	25 25	12	21 21	1	6,595	7	25 2	5 25	12	22	22	1
Central banks			0					0							
					-		-	-	-	-		-	-	-	
General governments		o o	0	o 0	0	0 0	0	0	0	0	0 0	0	0	0	0
Credit institutions	14	8 0	0	0 0	0	0 0	0	115	0	0	0 0	0	0	0	0
Other financial corporations	34	7 0	0	0 0	0	0 0	0	382	0	0	0 0	0	0	0	0
Non-financial corporations		1 0	0	0 0	0	o a	0	1	0	0	0 0	0	0	0	0
of which: small and medium-sized enterprises		1 0	0	0 0	a	0 0	0	1	0	0	0 0	0	0	0	0
of which: Loans collateralised by commercial immovable property		0 0	0	0 0	a	0 0	0	0	0	0	0 0	0	0	0	0
Households	6,00	4 5	25	25 25	12	21 21	1	6,097	7	25 2	5 25	12	22	22	1
					_										
of which: Loans collateralised by residential immovable property	2,62	3 0	1	1 1	3	U 0	1	2,619	0	1	1 1	3	0	0	1
of which: Credit for consumption	54													,	
or which: cheat or consumption	54.		1	1	4	o 6	0	55/	0	,	1 1	2	6	6	0
DEBT INSTRUMENTS other than HFT	33,558	8 5	25	25 25	19	21 21	1	33,011	7	25 2	5 25	20	22	22	1
OFF-BALANCE SHEET EXPOSURES	2,423	2	0	• •	0	0 0	0	2,376		0	0 0	0	0	0	0
	⁽²⁾ For the definition of non-n	enformine compression states when	to Article 47a(3) of Regulation (EU) No 575/201	12 (200)											

¹⁰ Pro b address of sourcements and address of the state of the sta

EBA SUBJECT

2023 EU-wide Transparency Exercise Performing and non-performing exposures FINECOBANK SPA

					As of 31/03/2023									As of 30/06/2023				
		Gross ci	arrying amount/ Nomina	i amount		Accumulated imp value due to crea	pairment, accumulated n Sit risk and provisions ⁴	regative changes in fair	Collaterals and		Gross c	arrying amount/ Nominal a	mount			pairment, accumulated r dit risk and provisions ⁴	egative changes in fair	Collaterals and
		Of which performing but past due >30 days and <=90 days		Of which non-performing	r	On performing exposures ²	On non-perform	ming exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days	or	which non-performing	i'	On performing exposures ²	On non-perfor	ming exposures ³	financial guarantees received on non- performing exposures
(min EUR)		and K=90 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸			and <=90 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	1,719		0	0	0	0	0		0	1,81		0	0	0			0	, .
Debt securities (including at amortised cost and fair value)	24,351	•	•	٥	0	8	0	0	0	22,61	2 0	0	0	•	3		0	
Central banks	0	0	٥	a	0	0	0	0	0		0 0	0	0	0			0	1
General governments	21,351		a	a	0	8	6	• •	0	19,61		0	0	0		, ,	0	
Credit institutions	3,000	0	a	a	0	0	c	•	0	3,00	12 0	0	0	0			0	1
Other financial corporations	0	0	a	a	0	0	6	• •	0		0 0	0	0	0			0	
Non-financial corporations	0	0	0	0	0	0	c	0	0		0 0	0	0	0			0	
Loans and advances(including at amortised cost and fair value)	6,486	59	24	24	24	12	20	20	1	6,33	7 10	26	26	26	11	21	21	
Central banks	0	0	a	. a		0		0	0		o 0	0	0				0	3
General governments	0	0	٥	a	0	0	0	0	0		0 0	0	0	0			0	1
Credit institutions	141	0	a	a	0	0	6	• •	0	11	9 0	0	0	0			0	
Other financial corporations	366	0	a	a	0	0	6	• •	0	26	3 0	0	0	0			0	
Non-financial corporations	1	0	0	0	0	0	c	0	0		1 0	0	0	0			0	
of which: small and medium-sized enterprises	0	0	0	c	0	0		•	0		0 0	0	0	0			0	
of which: Loans collateralised by commercial immovable property	0	0	0		0	0		•	0		0 0	0	0	0			0	
Households	5,978									5,95		20	-					
Households	5,976	59	24	24		12	24	20		3,93	10	20	20	26			20	
of which: Loans collateralised by residential immovable property	2,602									2.58								0
of which, coard concentrated by respectal minovable property	2,602	1 *		1 .		3		, i i i i i i i i i i i i i i i i i i i		2,30	~ ·	1	1	1 1		· · · ·		1
of which: Credit for consumption	560		,			,	-			55		6	6	6				4
		1 -	-	1	1			-	-			_	-	1			1	1
DEBT INSTRUMENTS other than HFT	32,556	59	24	24	24	21	20	20	1	30,76	4 10	26	26	26	15	21	21	
OFF-BALANCE SHEET EXPOSURES	2,529		•	0	0	0	0	0	0	2,47	8	•	0	0			0	,
	(1) For the definition of non-p	erforming exposures please refe	r to Article 47a(3) of Regulation	n (EU) No 575/2013 (CRR)			•											

(1)) the faulthand is non-partnering equivages places de ta toda de tables es rent al comparts (2) de tables (2) d

EBA EUROPEAN BANKING AUTHORITY

2023 EU-wide Transparency Exercise

Forborne exposures

FINECOBANK SPA

		As of 30	/09/2022					As of 31/	12/2022		
	Gross carrying amount of exposures with forbearance measures	value due to o	changes in fair credit risk and r exposures with		ancial guarantees xposures with e measures		ying amount of with forbearance	Accumulated in accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with		ancial guarantees xposures with e measures
(min EUR)	Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0 0	C	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0 0	a	0	o	o	0	0	0	o	o	o
Central banks	0		0 0	0		0	0	0	0	0	
General governments	0 0		0 0	0		0	0	0	0	0	
Credit institutions	0 0		0 0	0		0	0	0	0	0	
Other financial corporations	0 0		0 0	0		0	0	0	0	0	
Non-financial corporations	0 0		0 0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	3 1	1	1	2	0	3	1	1	1	2	0
Central banks	0 0	c c	0	0	0	0	0	0	0	0	0
General governments	0 0	c c	0 0	0	0	0	0	0	0	0	0
Credit institutions	0 0	c c	0 0	0	0	0	0	0	0	0	0
Other financial corporations	0 0	C	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
of which: small and medium-sized enterprises	0 0	0	0	0		0	0	0	0	0	
Households	3 1	1	1	2	0	3	1	1	1	2	0
DEBT INSTRUMENTS other than HFT	3 1	1	. 1	2		3	1	1	1	2	
Loan commitments given	0 0	C	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE ²											
Loans and advances that have been forborne more than twice $\ensuremath{^\mathcal{I}}$	0					0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$	0					0					

⁽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 offbalance 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.

advances divided by total loans, the sum is not received as the sum is a construction of the construction



Forborne exposures

FINECOBANK SPA

			As of 31/	03/2023		As of 30/06/2023								
	Groce corp	ving amount of	Accumulated i accumulated c	mpairment,	Collatoral and fin	ancial guarantees	Groce corn	ving amount of	Accumulated in accumulated c	npairment,	Collatoral and fir	ancial guarantooc		
	Gross carrying amount of exposures with forbearance measures		value due to c	redit risk and exposures with		kposures with		with forbearance	value due to cr	edit risk and exposures with	Collateral and financial guarantees received on exposures with forbearance measures			
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	C	0		
Central banks	0	0	0	0	0		0	0	0	0	C			
General governments	0	0	0	0	0		0	0	0	0	C			
Credit institutions	0	0	0	0	0		0	0	0	0	C			
Other financial corporations	0	0	0	0	0		0	0	0	0	C			
Non-financial corporations	0	0	0	0	0		0	0	0	0	C			
Loans and advances (including at amortised cost and fair value)	2	1	1	1	1	0	2	1	1	1	2	0		
Central banks	0	0	0	0	0	0	0	0	0	0	C	0		
General governments	0	0	0	0	0	0	0	0	0	0	C	0		
Credit institutions	0	0	0	0	0	0	0	0	0	0	C	0		
Other financial corporations	0	0	0	0	0	0	0	0	0	0	C	0		
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	C	0		
of which: small and medium-sized enterprises	0	0	0	0	0		0	0	0	0	C			
Households	2	1	1	1	1	0	2	1	1	1	2	0		
DEBT INSTRUMENTS other than HFT	2	1	1	1	1		2	1	1	1	2			
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0		
QUALITY OF FORBEARANCE ²														
Loans and advances that have been forborne more than twice ${}^{\scriptscriptstyle 3}$	0						0							
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0							

(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 F18.00 / F19.00), 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-TTS on Supervisory reporting. However, for the offbalance 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.

commitments are prevailing on a since the in provision 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 deposite of box.

2023 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading FINECOBANK SPA

	AS OF 30/09/2022						AS OF 31/12/2022						AS OF 31/03/2023							AS OF 30/06/2023						
	Gross carrying amount			Accumulated		Gross car				Accumulated	Gross car	rying amount				Accumulated	Gross carrying amount					Accumulated				
(min EUR)		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ³		
A Agriculture, forestry and fishing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
B Mining and guarrying	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
C Manufacturing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
D Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
E Water supply	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
F Construction	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
G Wholesale and retail trade	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
H Transport and storage	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I Accommodation and food service activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
3 Information and communication	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
L Real estate activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
M Professional, scientific and technical activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
N Administrative and support service activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Q Human health services and social work activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
R Arts. entertainment and recreation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
S Other services	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Loans and advances	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0		

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 66.01), which follows a sign convention based on a credit/dictic convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/43/1 1150 signeetive reporting.

