

Bank Name	CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI
LEI Code	815600AD83B2B6317788
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**

(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
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	2,424	2,524	2,665	2,865	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	2,424	2,524	2,665	2,865	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	2,482	2,582	2,725	2,927	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	2,482	2,582	2,725	2,927	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	2,959	3,063	3,220	3,415	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	2,959	3,063	3,220	3,415	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	17,723	18,395	19,053	19,946	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	17,723	18,395	19,053	19,946	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	13.68%	13.72%	13.99%	14.36%	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	13.68%	13.72%	13.99%	14.36%	(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	14.00%	14.03%	14.30%	14.68%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.00%	14.03%	14.30%	14.68%	(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	16.69%	16.65%	16.90%	17.12%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.69%	16.65%	16.90%	17.12%	(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	58,382	56,511	59,708	56,069	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	4.25%	4.57%	4.56%	5.22%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



## Leverage ratio

	(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.1	Tier 1 capital - transitional definition	2,482	2,582	2,725	2,927	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	2,482	2,582	2,725	2,927	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	58,382	56,511	59,708	56,069	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	58,382	56,511	59,708	56,069	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.25%	4.57%	4.56%	5.22%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.25%	4.57%	4.56%	5.22%	[A.2]/[B.2]	



# 2023 EU-wide Transparency Exercise Capital CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

							COREP CODE	REGULATION
		(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023		
	A	OWN FUNDS  COMMON EQUITY TER 1 CARITAL (not of deductions and after applying	2,959	3,063	3,220	3,415	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)	2,424	2,524	2,665	2,865	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)	299	299	301	300	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	2,381	2,477	2,431	2,617	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	-331	-341	-459	-448	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	106	106	400	400	C 01.00 (r0200,c0010)	Articles 4(117) and 25(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	359	356	365	378	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	46	48	44	45	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-338	-347	-346	-332	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR.
	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)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-61	-38	-31	-44	C 01.00 (r0380,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 (r0390,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 (g) 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
	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 (r0450,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 38(1) point (1) (i) and 89 to 91 of CRR, Articles 36(1) point (s) (ii), 243(1) point (s) (ii), 243(1) point (s) (iii), 243(1) point (s) (iii), 243(1) point (s) (iii), 243(1) point (s) (iii), 243(1) point (s) (iv), 243(1) point (s) (s) (iv), 243(1) point (s)
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 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 CRR
	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 exceeding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Addicio 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-4	-6	-7	-7	C 01.00 (r0513.c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
Transitional period	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		-32	-32	-32	-45		Article 3 CRR
		(-) Additional deductions of CET1 Capital due to Article 3 CRR					C 01.00 (r0524,c0010)	Article 3 CHR
	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 CRR
	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 CRR
	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)	57	58	60	62	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	57	58	60	62	C 01.00 (r0540,c0010) + C 01.00 (r0570,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3		0	0	0	0	C 01.00 (+0690,c0010) + C 01.00 (+0700,c0010) + C 01.00 (+0710,c0010) + C 01.00 (+0740,c0010) + C 01.00 (+0744,c0010) + C 01.00 (+0748,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)	2,482	2,582	2,725	2,927	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	477	482	495	487	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	477	470	480	487	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		0	11	15	0	$ \begin{array}{c} \text{C 01.00 } ( (9320, (0010) + \text{C 01.80} \\ ( (9030, (0010) + \text{C 01.00 } ((9930, (0010) + \text{C } \\ ( 0030, (0010) + \text{C 01.00 } ((9950, (0010) + \text{C } \\ ( 0010, (0005, (0010) + \text{C 01.00 } ((9550, (0010) + \text{C } \\ ( 0010, (0005, (0010) + \text{C } \text{C 01.00 } ((9574, (0010) + \text{C } \\ ( 0010, (0005, (0010) + \text{C } \text{C } \text{C } \text{O } \\ ( 00074, (0010) + \text{C } \text{C } \text{C } \text{O } \text{C } \text{O } \\ ( 00074, (0010) + \text{C } \text{C } \text{C } \text{O } \text{C } \text{O } \text{C } \text{O } \text{C } \text{O } \\ ) \end{array} $	
	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)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	17,723	18,395	19,053	19,946	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.68%	13.72%	13.99%	14.36%	CA3 (1)	•
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.00%	14.03%	14.30%	14.68%	CA3 (3)	•
CET1 Combal	C.3	TOTAL CAPITAL RATIO (transitional period)	16.69%	16.65%	16.90%	17.12%	CA3 (5) [A1-A1.13-A1.21+MIN(A.2+A1.13-	•
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,424	2,524	2,665	2,865	[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.4.3.0),0))	*
CET1 RATIO (%) Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.68%	13.72%	13.99%	14.36%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Piemo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eliable from a re- cord on the formulae chiefel in column "CORES CODE", places note that this might lead to difference to full						

<sup>(1)</sup>The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory recording. Therefore, any capital instruments that are not eliable from a recolatory coint of view at the recording data are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CORE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g., in their Pillar 3 disclosure



#### Overview of Risk exposure amounts

		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) <sup>1</sup>	15,333	15,906	16,557	17,458	C 02.00 (r0040, c0010) -{C 07.00 (r0050, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0280, s001) + C 08.01 (r0040, c0280, s001) + C 08.01 (r0040, c0280, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)
Of which the standardised approach	5,411	5,741	6,018	5,942	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	9,164	9,339	9,081	9,624	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	758	827	1,458	1,893	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	51	51	66	59	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0226, s001) + C 08.01 (r0050, c0226, s002) + C 08.01 (r00500, c0226, s002) + C 08.01 (r00500, c0226, s002)
Credit valuation adjustment - CVA	18	8	5	9	C 02.00 (10640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	140	134	123	113	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	266	274	281	286	C 02.00 (r0520, c0010)
Of which the standardised approach	266	274	281	286	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (0010, 0503)*12.5+C 20.00 (0010;dx550)*12.5+M4X(C 24.00(r0010, d090),C 24.00(r0010,d100),C 24.00(r0010,d110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	1,914	2,021	2,021	2,021	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (19600, c0010)
Of which standardised approach	1,914	2,021	2,021	2,021	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	17,723	18,395	19,053	19,946	

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

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



# 2023 EU-wide Transparency Exercise P&L CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

66   130   132   132   133   135   136   139   136   130   135   139   136	(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Marie and Ambresia commission   Section   Se	Interest income				824
Fig. 20   1999	Of which debt securities income	86	136	63	129
10	Of which loans and advances income	363	581	289	651
Company and the profession of the company and the company an	Interest expenses	85	144	136	325
Processor Annual Reposale for short option (annual season and liabilities not measured at first value through jurist of locu, and of non firencial season and liabilities not measured at first value through jurist of locu, and of non firencial season and liabilities and measured at first value through jurist of locu, and of non firencial season and liabilities for measured at first value through jurist of locu, and of non firencial season and liabilities for treating, and and a collection for the liabilities and liabili	(Of which deposits expenses)	17	79	122	295
1	(Of which debt securities issued expenses)	32	46	13	29
First Part of Commission Forcest   19	(Expenses on share capital repayable on demand)	0	0	0	0
same or C ) Desire on Reconspition of Records and the Tables for Interval of the value through profe or loss, and of non financial and ex- size of C ) Desire on Reconspition of Records and Exhibition (1) and the Control of State of C ) and the Control of C ) an	Dividend income	2	2	0	2
Section   1985	Net Fee and commission income	492	660	171	335
anse or of ) sense for higher accounting met or (sense) and solitions of their what through profit or lose, net and or of ) sense for higher accounting met or (sense) and the solition of the solition of their accounting lose accounting met or (sense) and the solition of their accounting lose accounting met or (sense) and the solition of their accounting lose accounting met or (sense) and the solition of their accounting lose accounting met or accounting met or (sense) and the solition of their accounting lose accounting met or (sense) and the solition of their accounting lose accounting met or (sense) and the solition of their accounting lose accounting met or (sense) and the solition of their accounting lose accounting met or (sense) and the solition of their accounting lose accounting met of (sense) and the solition of their accounting lose accounting met of (sense) and the solition of their accounting lose accounting met of (sense) and the solition of their accounting lose accounting met of (sense) and the solition of their accounting lose accounting met of (sense) and the solition of their accounting lose accounting met of (sense) and the solition of their accounting lose accounting met of (sense) and the solition of their accounting lose accounting met of (sense) and the solition of their accounting lose accounting met of (sense) and the solition of their accounting lose accounting met of (sense) and the solition of their accounting lose accounting met of (sense) and the solition of their accounting lose accounting met of (sense) and the solition of their accounting lose accounts and the solition of their accounting lose accounting met of (sense) and the solition of their accounts and the solition of their accounts and the solition of their accounts accounts and the solition of their accounts accounts and their accounts accounts and the solition of their accounts accounts accounts and the solition of their accounts accounts account account account accounts accounts and accounts accounts accounts account ac	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	55	58	22	29
aniser of 1 Joseph from holighe accounting net windows profession (any 1 year), and 1 1 1 1 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Gains or (-) losses on financial assets and liabilities held for trading, net	19	-3	8	14
Anthorapy differences (gain not c) looks, lard  4 the respectation provide (generalized Section (generalized Secti	Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-2	-2	1	1
160	Gains or (-) losses from hedge accounting, net	3	4	0	1
## 1.502   1.505   4.75	Exchange differences [gain or (-) loss], net	-15	11	9	9
Administrative expenses   659   551   222   454	Net other operating income /(expenses)	105	140	30	71
Celts contributions for seed-life finished and deposed guarantees schemes)   55   57   29   25   32   32   32   32   32   32   32	TOTAL OPERATING INCOME, NET	1,092	1,526	475	962
Presentation	(Administrative expenses)	659	901	232	474
Prevention	(Cash contributions to resolution funds and deposit quarantee schemes)	55	57	29	20
Description pairs or ()   Description pairs or ()   Description pairs or ()   Description pairs or () Properties () Pr	(Depreciation)	72	97	25	51
Procession of C) Inversal of processions (C) Inversal of processions (P)		0	0	0	-1
(Phyment commitments to resolution funds and deposit guarantee schemes)	(Provisions or (-) reversal of provisions)	7	14	6	12
Commitments and quarantiese givent)	(Payment commitments to resolution funds and deposit quarantee schemes)	4	4	5	6
Of which perding legal issues and tax litigation i  Of which perding legal issues and tax litigation i  Of which perding legal issues and tax litigation i  Of which persunctioning in the fund for persunctioning in the fund in the persunctioning in the persunctioning in the fund in the persunctioning in the persunctioning in the fund in the persunctioning in the persunctioning in the fund in the persunctioning in the		-2	-1	-1	-3
Of which restructuring¹  Of which restructuring¹  Of which restructuring¹  Of decreases of the fund for general banking risks, net)²  Impairment or (-) reversal of impairment on financial assets at after value through profit or loss)  Of (Financial assets at after value through other comprehensive income)  (Financial assets at after value through other comprehensive income)  (Financial assets at after value through other comprehensive income)  Of Office of the profit of the state of the fund for general banking risks, net)²  (Inpairment or (-) reversal of impairment of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  Of Office of Oloss of investments in subsidaries, joint ventures and associates and on non-financial assets)  Office of the profit or loss  Office of (-) loss of investments in subsidaries, joint ventures and associates  Office of (-) loss from non-current assets and disposal groups desirated as held for sale not qualifying as discontinued operations  Office of (-) loss from non-current assets and disposal groups desirated as held for sale not qualifying as discontinued operations  Office of (-) loss from non-current assets and disposal groups desirated as held for sale not qualifying as discontinued operations  Office of (-) loss from tax from discontinued operations  Office of (-) loss from tax from discontinued operations  Office of (-) loss from tax from discontinued operations  Office of (-) loss from tax from discontinued operations  Office of (-) loss from tax from discontinued operations  Office of (-) loss from tax from discontinued operations  Office of (-) loss from tax from discontinued operations  Office of (-) loss from tax from discontinued operations  Office of (-) loss from tax from discontinued operations  Office of (-) loss from tax from discontinued operations  Office of (-) loss from tax from discontinued operations  Office of (-) loss from tax from discontinued operations  Office of (-) loss from tax from discontinued operat		6	11	1	9
Increases or (·) decreases of the fund for general banking risks, net) <sup>2</sup> Impairment or (·) neversal of impairment on financial assets at after value through profit or loss)  16 56 4 77 (Financial assets at fair value through other comprehensive income)  (Financial assets at after value through other comprehensive income)  (Financial assets at after value through other comprehensive income)  (Financial assets at amortised cost)  17 56 4 77 Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Of which pending legal issues and tax litigation <sup>1</sup>	0	-4	0	0
Impairment or (·) reversal of impairment on financial assets not measured at fair value through profit or loss)  16  (Financial assets at a montsed or 0.0  17  (Financial assets at a montsed or 0.0  17  (Financial assets at a montsed or 0.0  17  (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  0  (of which Goodwill)  (of w	Of which restructuring <sup>1</sup>			0	0
(Financial assets at flat value through other comprehensive income)  (Financial assets at anotised cost)  (Inflamnoial assets at anotised cost, joint ventures and associates and on	(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>			0	0
(Financial assets at amortised cost)  Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				4	7
Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(Financial assets at fair value through other comprehensive income)	0		0	0
(of which Goodwill) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(Financial assets at amortised cost)	17	56	4	7
Regative goodwill recognised in profit or loss	(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
have of the profit or (-) loss of investments in subsidaries, joint ventures and associates  28 41 14 31 70fi or (-) loss from non-current assets and disposal groups disastified as held for sale not qualifying as discontinued operations 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(of which Goodwill)	0	0	0	0
roft or () loss from non-current assets and disposal prouse classified as held for sale not qualifying as discontinued operations  O  O  O  O  O  O  O  O  O  O  O  O  O	Negative goodwill recognised in profit or loss	0	0	0	0
ROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS         310         443         193         428           ROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS         221         311         135         299           roft or (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS         0 <th>Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates</th> <th>28</th> <th>41</th> <th>14</th> <th>31</th>	Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	28	41	14	31
ROFIT OR () LOSS AFTER TAX FROM CONTINUING OPERATIONS         221         311         135         299           noffl. or () LOSS AFTER TAX FROM CONTINUING OPERATIONS         0	Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
roff: or (-) loss after tax from discontinued operations  0 0 0 0 0  ROFIT OR (-) LOSS FOR THE YEAR 221 311 135 299	PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	310	443	193	428
ROFTOR (-) LOSS FOR THE YEAR 221 311 135 299	PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	221	311	135	299
ROFIT OR (-) LOSS FOR THE YEAR 221 311 135 299	Profit or (-) loss after tax from discontinued operations	0	0	0	0
	PROFIT OR (-) LOSS FOR THE YEAR	221	311	135	299
	Of which attributable to owners of the parent	172	244	106	236

U 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

(min EUR)	ı	As of 30/09/20	22			As of 31	/12/2022			As of 31,	03/2023			As of 30	/06/2023				
		Fa	ir value hierar	chy		Fa	ir value hierar	chy		Fa	ir value hierarı	chy		Fa	ir value hierar	chy			
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	6,801				3,625				8,361				4,893				IAS 1.54 (i)		
Financial assets held for trading	135	63	71	0	94	58	36	0	91	62	30	0	98	68	30	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A		
Non-trading financial assets mandatorily at fair value through profit or loss	46	1	0	45	54	1	1	53	59	1	0	59	59	0	1	58	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	6,483	6,447	2	35	6,199	6,163	5	32	5,474	5,438	2	34	4,938	4,901	5	33	IFRS 7.8(h); IFRS 9.4.1.2A		
Financial assets at amortised cost	42,016				43,576				42,037				42,655				IFRS 7.8(f); IFRS 9.4.1.2		
Derivatives – Hedge accounting	1,057	0	1,057	0	1,090	0	1,090	0	747	0	747	0	781	0	0 781		0 781 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	-203				-198				-147				-138				IAS 39.89A(a); IFRS 9.6.5.8		
Other assets <sup>1</sup>	2,278				2,364				2,998				2,800						
TOTAL ASSETS	58,614				56,805				59,620				56,085				IAS 1.9(a), IG 6		

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

(min	EUR)		As of 30/09/2022					As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						
		Gross carryi	ing amount <sup>(2)</sup>		Accun	nulated impairn	nent <sup>(2)</sup>	Gros	s carrying amo	ınt <sup>(2)</sup>	Accum	nulated impairs	nent <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accui	mulated impairr	nent <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accun	nulated impairn	nent <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	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	Stage 1 Assets without significant 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 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 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	6,451	0	0	-2	0	0	6,161	0	0	-2	0	0	5,435	0	0	-1	0	0	4,898	0	0	-1	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	8,032	0	0	-4	0	0	8,378	0	0	-4	0	0	7,340	0	0	-4	0	0	6,925	0	0	-3	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	31,279	2,438	711	-30	-48	-387	32,667	2,295	714	-44	-43	-409	32,281	2,184	706	-44	-43	-405	33,278	2,212	703	-46	-45	-390	Annex V.Part 1.32, 44(a)

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

<sup>(7)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



#### **Breakdown of liabilities**

#### CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

(mln EUR)

		Carrying	j 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	47	36	29	27	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	52,565	51,026	52,826	48,817	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	798	874	856	890	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-195	-204	-175	-191	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	218	238	247	219	IAS 37.10; IAS 1.54(I)
Tax liabilities	151	149	187	195	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	1,816	1,407	2,152	2,451	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	55,400	53,526	56,121	52,408	IAS 1.9(b);IG 6
TOTAL EQUITY	3,213	3,279	3,500	3,677	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	58,614	56,805	59,620	56,085	IAS 1.IG6

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



#### **Breakdown of liabilities**

### CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

(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		844	910	885	917	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	8,115	5,584	5,425	1,221	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	550	541	530	504	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	535	525	514	490	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	3,538	3,152	5,063	4,861	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	779	706	407	379	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	4,121	3,954	3,455	3,347	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	992	1,011	726	672	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	11,063	12,774	13,637	14,092	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	10,942	11,983	11,281	11,462	ECB/2013/33 Annex 2.Part 2.9.1
	Households	21,492	21,362	21,014	20,683	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	21,068	20,774	20,049	19,372	Annex V.Part 1.42(f), 44(c)
Debt securities issued		3,395	3,378	3,398	3,797	Annex V.Part 1.37, Part 2.98
Of which: Subordin	nated Debt securities issued	408	403	408	414	Annex V.Part 1.37
Other financial liabilities		291	281	304	311	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		53,410	51,936	53,710	49,734	



## 2023 EU-wide Transparency Exercise Market Risk

1	SA						'M									IM						
	38		VaR (Memorani	dum item)	STRESSED VaR (i	Memorandum item)	INCREME AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	RISK ALL PRICE RISKS CAPITAL CHARGE FOR CTP			VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE						
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR			TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2022	As of 31/12/2022				As of 30/	/09/2022									As of 31/1	2/2022					
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk	108 102 6 10 4 4 0	108 101 6 6 2 2	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0							0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0						
Commodities risk Total	0 119	0 114	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				As of 31/	/03/2023									As of 30/0	5/2023					
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	101 100 1 9 4 4 0	101 99 2 1 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0							0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0						
Total	110	101	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include 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 OVI template.



CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

					Standardised A	pproach						
		As of 30/09/2022 As of 31/12/2022										
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>4</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
	Central governments or central banks	18,293	21,532	600		15,037	18,225	617				
	Regional governments or local authorities	74	71	14		92	89	18				
	Public sector entities	34	33	19		61	61	31				
	Multilateral Development Banks	84	229	0		76	227	0				
	International Organisations	564	564	0		883	883	0				
	Institutions	7,216 3,467	2,034 2,654	690 1,921		6,656 3,681	2,067 2,861	671 2,145				
	Corporates	3,467 694	2,654	1,921		3,681	2,861	2,145				
	of which: SME Retail	2.580	2,024	1.172		2.817	2,264	1.314				
	of which: SME	578	262	150		627	341	195				
Consolidated data	Secured by mortgages on immovable property	322	321	111		313	313	108				
	of which: SME	22	22	6		22	22	6				
	Exposures in default	53	35	46	12	56	35	47	15			
	Items associated with particularly high risk	53	35	53		47	32	48				
	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 undertakinos (CIU)	2	2	1 26		5 26	5 26	2 26				
	Equity Other exposures	26 1 080	1.080	26 782		1.033	1.033	743				
I	Other exoosures Standardised Total <sup>2</sup>	33,847	30.641	5.436	30		1,033 28.121	5,770	26			
		33,647						5,770	30			

"O control encount, while Econour value is recented before taken the assented and the second or second to explore the control or sec

					Standardised A	pproach							
			As of 30/09	2022			As of 31	/12/2022					
	(min Filit No.)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments ar provisions <sup>2</sup>				
	Central governments or central banks	13.835	17.074	600		10,798	13.987	617					
	Regional governments or local authorities	74	71	14		92	89	18					
	Public sector entities	34	33	19		61	61	31					
	Multilateral Development Banks	0	145	0		0	150	0					
	International Organisations	0	0	0		0	0	0					
	Institutions	3,214	644	272		3,561	702	286					
	Corporates	2,064	1,255	1,193		2,209	1,486						
	of which: SME	690	274	212		688	290	224					
	Retail	2,546	1,992	1,153		2,752	2,200	1,277					
ITALY	of which: SME	552 321	237	136		567	281 312	161					
117121	Secured by mortgages on immovable property	321	320 22	111		313 22	312						
	of which: SME Exposures in default	22	22	b		22 55	22	6 47					
	Exposures in default  Items associated with particularly high risk	32	33	90	12	33	33	47					
	Items associated with particularly high risk Covered bonds	32	33	32		47	32	40					
	Covered bonds Claims on institutions and corporates with a ST credit assessment	ľ		0				0					
	Collective investments undertakings (CIU)		2	1		2	2	1					
	Equity	26	26	26		26	26	26					
	Other exposures	1.074	1.074	782		1.027	1.027	743					
	Standardised Total <sup>2</sup>				28								

(ii) Chishel excours, unlike Excours value, is recorded before takino into account any effect due to credit convenion factors or credit nik relixation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securification exposures but includes general credit risk adjustments.

					Standardised Ap	proach							
			As of 30/09/	2022			As of 31,	/12/2022					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>				
	(min EUR, %)	477	433			420	420						
FRANCE	Court of controllation or coint of saints' shalls seeke seeking and authorities shall seeke seeking and authorities shall seeke seeking shall seeke seeke seeke seeke seeke seeke formoutes formoutes formoutes shall of seeke, topic of seeke seeke seeke seeke seeke seeke formoutes seeke seeke seeke seeke seeke formoutes seeke seeke seeke seeke seeke seeke California in seekelikasi seeke seekelikasi Oliman in seekelikasi seekelikasi seekelikasi Oliman in seekelikasi Olima	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	433 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 204 25 5 0 0 0 0 0	0	1,000 0 0 1,002 118 1 1 8 7 7 0 0 0 0 0 0 0 0 0	0 0 0 754 118 1 7 7 0 0 0 0	0 0 0 0 173	۰				
	Other exposures Standardised Total <sup>2</sup>		0										

					Standardised Ap	proach							
			As of 30/09	2022			As of 31;	31/12/2022					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a				
	(min BJR, %)												
	Central governments or central banks	1,279	1,279	0		1,255	1,255	0					
	Regional governments or local authorities Public sector entities			0				0					
	Multilateral Development Banks	, a	i i	0		0		0					
	International Organisations	i o	0	i i		ō	ō	o o					
	Institutions	706	167	75		892	170	76					
	Corporates	19	19	11		20	20	11					
	of which: SME	0	0	0		1	1	1					
	Retail	2	2	1		7	7	4					
SPAIN	of which: SME	2	2	1		6	6	4					
517411	Secured by mortoages on immovable property	0	0	0		0	0	0					
	of which: SME	9	0	0		0		0					
	Exposures in default  Items associated with particularly high risk		u u	0		0		0					
	Items associated with particularly high risk Covered bonds			0				0					
	Claims on institutions and corporates with a ST credit assessment	, a	i i	0		0		0					
	Collective investments undertakings (CIU)	Ĭ	ŭ	ő		ő	ő	ő					
	Equity	0	0	0		0	0	0					
	Other exposures	0		0		0	0	0					
	Chandra Cond Total				1								

		(a) The same apparatus and provinces per Country or Country and Country or Country and Country or C											
					Standardised A	proach							
			As of 30/09/	2022			As of 31,	12/2022					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>				
	(min EUR, %)												
	Central governments or central banks Regional governments or local authorities		0	0		0		0					
	Public sector entities	i i	0	0		0							
	Multilateral Development Banks	84	84	0		76	76	0					
	International Organisations	564	564	0		883	883	0					
	Institutions	0	0	0		0	0	0					
	Corporates	0	0	0		0	0	0					
		9	0	0		0		0					
	Retail of which: SME		0	0		0		0					
Other Countries	of Which: SME Secured by mortgages on immovable property		0										
	of which: SME	ŏ	ů o	ő		ő	i i	ů o					
	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	0	0	0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment	9	0	0		0	0						
	Collective investments undertakings (CIU)		0			0	0						
	Equity Other exposures												
	Other exosures Standardised Total <sup>2</sup>	Ů	0	0									

O Dictional exposures untils Discourse value, in recorded before takino into account any effect due to credit convention factors or credit nik mitization techniques (i.e., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

EBA EUROPEAN BANGING AUTHORITY	2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach CREDITO EMILLAND HOLDING SOCIETA' PER AZIONI								
			As of 30/09		Standardised Ap	pproach		12/2022	
		Original Exposure <sup>1</sup>	As of 30/09 Exposure Value <sup>1</sup>		Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	AS OT 31	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
UNITED STATES	Cantral governments of control basks  Paths executed a bask of substitutions  Ratio season entition  Ratio season entition  Cantral of the control of the co	1,991 0 0 0 0 0 84 84 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,999	0 0 0 0 0 11 266 0 3 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	1,825 0 0 0 0 74 512 1 3 3 0 0 0 0 0 74 0 0 74 0 0 0 74 0 0 0 0 74 0 0 0 0	1,825 0 0 0 65 512 1 3 3 0 0 0 0 0	0 0 0 0 13 247 2 2 2 0 0 0 0	0

(2) Postad acressors unitia Personan visia si servatati hafion takkin takin teks servat anu alliert dua to rande renavarion furton er undit rida relationa takin takin takin (2) Yolid vilua adjustmeta and provisions per country of counterpainy excludes those for securitisation sepasures but includes general credit risk adjustments.



# 2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

					Standardisc	d Approach			
			As of 31)	03/2023			As of 30,	06/2023	
	(mh Filir %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks Regional governments or local authorities	17,666 77	20,763 74	604 15		13,010 81	16,135 77	578 15	
	Public sector entities Multilateral Development Banks	55 77	55 256	26 0		40 76	40 246	19 0	
	International Organisations Institutions	1,458 7,819	1,457 2,017	0 664		1,782 8,524	1,782 1,862	0 669	
	Corporates of which: SME	4,534 789	2,686 320	2,001 247		3,525 783	2,598 308	1,915 237	
Consolidated data	Retail of which: SME Secured by mortgages on immovable property	3,307 566 303	2,586 262 303	1,545 150 105		3,492 573 295	2,781 269 294	1,668 154 102	
	Secured by moreades on immovable property of which: SNE Exposures in default	21 59	21 34	6 44	17	21 69	21	6 56	20
	Items associated with earticularly high risk Covered bonds	44 0	31 0	46 0		42 0	29 0	44	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0 5	0 S	0 2		0 5	0 S	0 2	
	Equity Other exposures	23 1,506	23 1,506	23 988		23 1,215	23 1,215	23 891	
	Standardised Total <sup>2</sup>	36,934 (1) Original exposure, unlike Ex	31,794	6,062	38	32,179	27,128	5,982	43

					Standardise	d Approach			
			As of 31,	03/2023			As of 30	/06/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an
	(mh B.R. %)	14.140	17.237	604		10.058	13.183	578	
	Central governments or central banks	14,140	17,237	15		10,058	13,183	5/8	
	Regional governments or local authorities Public sector entities	55	55	26		40	//	19	
	Public sector entities Multilateral Development Banks	33	179	20		40	170	19	
	International Organisations	0	.,,				1.00		
	Institutions	2,667	701	273		2,875	725	303	
	Cornerates	2,380	1.446	1,372		2,329	1,406	1,336	
	of which: SMF	789	320	247		783	308	237	
	Retail	3,275	2,556	1,527		3,461	2,753	1.652	
******	of which: SME	540	236	135		548	244		
ITALY	Secured by mortgages on immovable property	303	302	105		295	294	102	
	of which: SME	21	21	6		21	21		
	Exposures in default	59	34	44	17	69	42	56	
	Items associated with particularly high risk	44	31	46		42	29	44	
	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 undertakinos (CIU)	2	2	2		2	2	2	
	Equity	23	23	23		23	23		
	Other exposures	1,500	1,500	988		1,208	1,208	891	
	Standardised Total <sup>2</sup>				36				I

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

(2) Total value adjustments and previsions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		(4) том чене воришения или российски рессийску остойнирису вызония откои то виделивальной воришений и подагония.											
					Standardisc	d Approach							
			As of 31,	03/2023			As of 30,	06/2023					
	(min BUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>				
	Contral overvenents or costel hawks Recisional overvenents or local authorities Public sector entities Public sector entities Public sector entities Public sector entities International Ovantinations Indicational Ovantinations Indicational General Contralities	433 0 0 0 0 2,240 117 0 5	433 0 0 0 0 0 652 117 0 4	0 0 0 0 0 160 62 0 2		432 0 0 0 0 2,273 126 4	432 0 0 0 0 0 423 126 0 4	0 0 0 0 134 63 0 2					
FRANCE	of which: DEE  Scienced by more missace on himmorable property  Examines to Addust  Examines to Addust  Examines to Addust  Thems associated with articularly blish risk  Converd boards  California on historication and convenies with a ST credit assessment  California to investimates undertables (CEU)  Market provisionals  Addustry     Addustry     Addustry     Addustry     Addustry     Addustry     Addustry     Addustry     Addustry      Addustry      Addustry       Addustry	4 0 0 0 0 0 3 3	4 0 0 0 0 0 3 0	2 0 0 0 0 0 0 1	0	3 0 0 0 0 3 0	3 0 0 0 0 0 3 0	2 0 0 0 0 0 0 1	0				
	Standardised Total <sup>3</sup>				0								

		(2) Total value augustinents as	a provisions per country or co	uniterparty encourses transition as	consistent exposures out trou	an general creat risk augustine			
					Standardisc	d Approach			
			As of 31,	/03/2023			As of 30,	06/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
SPAIN	Comited convenients of control abouts  Annual convenients of control abouts  Public sector entities  Public sector entities  Annual control about the sector entities  Annual control about the sector entities  Convenients  Annual control about the sector entities  Annual control abo	644 0 0 0 0 0 1,653 20 0 1 1 1 0 0 0 0	644 0 0 0 0 0 0 242 20 0 0 1 1 1 0 0 0 0 0	0 0 0 0 0 0 95 11 1 1 1 0 0 0	٥	638 0 0 0 0 1,623 19 9 0 2 1 1 0 0 0 0	638 0 0 0 235 19 0 1 1 1 0 0 0	0 0 0 0 0 91 10 0 1 1 0 0 0	0
	Other exposures	0		0		0	0	0	

		(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.											
					Standardise	d Approach							
			As of 31,	03/2023			As of 30	/06/2023					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>				
Other Countries	Control Contro	0 0 77 1,458 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 777 1,457 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 76 1,782 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 75 1,722 0 0 0 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 <sup>2</sup>				0				0				

O (Original exposure, untiles Exposure value, is reported before taking into account any effect due to credit convention factors or credit nik mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those in rescurributions exposures but includes general credit nik adjustments.

EBA BANKING AUTHORITY	2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach CREDITO EMILIANO HOLDING SOCIETA PER AZIONI								
					Standardise	d Approach			
			As of 31)	03/2023			As of 30,	06/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mh BJR, %)	1.767	1.767			1.211	1211		
	Central governments or central banks Regional governments or local authorities	1,767	1,767	0		1,211	1,211	0	
	Public sector entities Multilateral Development Banks	0	0				0	0	
	International Organisations	0 57	0 51	0		0 87	0	0	
	Institutions Corporates	514	51 514	229		505	505	218	
	of which: SME Retail	0	0	0		0	0	0	
UNITED STATES	of which: SME	2	2	1		2	2	1	
ONTIED STATES	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	ō	0	0	ō	0	0
	Items associated with particularly high risk 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 undertakinos (CIU) Equity	0	0			0	0	0	
	Other exposures	2	2			3	3		
L	Standardised Total <sup>2</sup>								

#### 2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

			IRB Approach												
				As of :	30/09/2022			As of 31/12/2022							
		Original	Original Exposure <sup>1</sup> Exposure Value <sup>1</sup>		Risk exposure amount		amount Value adjustments		Exposure <sup>1</sup>	Exposure Value <sup>1</sup>			Value adjustment		
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	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  Corporates - Of Which: Specialised Lending	23,132	265	13,685	5,285	209	189	23,762	266	14,434	5,494	205	200		
	Corporates - Of Which: SME	12,316	124	6,736	2.304	86	81	12,504	125	7.114	2.350	83	85		
	Retail	16,474	458	14 407	3.903	317	259	16.450	453	14,413	3.866	315	275		
	Retail - Secured on real estate property	8,990	194	8,967	2.326	128	87	9.118	187	9.094	2.342	122	90		
	Retail - Secured on real estate property - Of Whic		50	442	192	37	22	429	46	434	186	34	21		
Consolidated data	Retail - Secured on real estate property - Of Which		144	8,525	2,133	91	65	8,689	140	8,660	2,156	88	69		
	Retail - Qualifying Revolving	404	43	422	106	32	31	421	42	437	104	31	32		
	Retail - Other Retail	7,080	221	5,018	1,472	157	141	6,911	225	4,881	1,419	161	153		
	Retail - Other Retail - Of Which: SME	2,665	106	1,558	471	75	67	2,603	109	1,557	464	79	75		
	Retail - Other Retail - Of Which: non-SME	4,415	116	3,461	1,000	82	73	4,308	116	3,324	955	82	79		
	Equity	216	0	216	758	0		235		235	827				
	Other non credit-obligation assets				0						0				
	IRB Total <sup>2</sup>				9,946						10,186				

(1) Original exposure, unlike Exposure value, in reported before isking into account any effect due to credit crise relictors or credit risk mitigation techniques (e.g. authotitution effects).
(2) 38 Talla disson nit ricidad the Sustralization position unlike in the residus prix to the 2019 across.
(3) (1) Original and evidence controllers are discosed. The relictors prix controllers are discosed. The techniques are controllers are discosed. The techniques are controllers are discosed. The original exposure or To 50 Countries ranked by original exposure, calculated.

		as of last quarter											
							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	: amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0 0	0	0 0	0	0 0	0	0	0	0 0	0	0	0
	Corporates	23,104	265	13.663	5.282	209	189	23,735	266	14,415	5.491	205	200
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	12,316	124	6,736	2,304	86	81	12,504	125	7,114	2,350	83	85
	Retail	16,450	458	14,388	3,897	317	259	16,425	453	14,393	3,860	314	275
	Retail - Secured on real estate property	8,982	193	8,959	2,323	128	87	9,110	186	9,086	2,339	122	90
ITALY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S	438 8.545	50 144	442 8.517	192	37 91	22 65	429 8.680	46 140	434 8.652	186 2.153	34 88	21 69
117121	Retail - Secured on real estate property - UF Which: non-si Retail - Qualifying Revolving	8,545 403	43	8,517 421	2,130 106	32	31	8,680 420	42	8,652 436	2,153	31	32
	Retail - Other Retail	7.064	221	5,008	1.469	157	141	6.895	225	4.870	1.417	161	153
	Retail - Other Retail - Of Which: SME	2,664	106	1,557	471	75	67	2,603	109	1,557	464	79	75
	Retail - Other Retail - Of Which: non-SME	4,400	116	3,451	997	82	73	4,292	116	3,313	952	82	79
	Equity	214	0	214	751	0	0	227	0	227	797	0	0
	Other non credit-obligation assets												
	IRB Total												

Control Number and Control (note Refs, %)								IRB Ap	proach					
Comparison   Com					As of	30/09/2022					As of	31/12/2022		
Contral banks and central generalized   Contral banks and central banks an			Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments
Southerines				Of which: defaulted	value		Of which: defaulted			Of which: defaulted	Value		Of which: defaulted	provisions
Corporates   Compones   Compone			0	0	0	0	0	0	0	0		0	0	0
Cupyrates - Of Which Specialised Learning   0   0   0   0   0   0   0   0   0			0	0	0	0	0	0	0	0		0	0	0
Retail - Comproses - Of Web-1- SPE			0	0	0	0	0	0	0	0		0	0	0
Retail - Society on real state property   0   0   0   0   0   0   0   0   0			0	0	0	0	0		0	0		0	0	0
Retail Sourced on the datable property   0   0   0   0   0   0   0   0   0			0	0	0	0	0		0	0		0	0	0
FRANCE  Real - Sound or rise since property. Of Winds: SME 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	0	0	0	0		0	0		0	0	0
FRANCE Real - Source or one screen property - Of Which over 59 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Retail - Secured on real estate property		0	0	0	0		0	0	0	0	0	0
# Activity Coulting Servicing    Setal - Chair Falls - Cha	EDANCE			0	0	0	0	0	0	0	0	0	0	0
Retail - Other Robal   0	TIGHTCL			0	0	0	0	0	0	0	0	0	0	0
Recial Cotto Recial Of Ninch: SHE		Retail - Qualifying Revolving	0	0	0	0	0		0	0		0	0	0
Retal - Other Retal - Of Which: non-SHE 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	0	0	0	0		0	0		0	0	0
Equity 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0	0	0	0		0	0		0	0	0
Other non credit-obligation assets				0	0	0	0		0	0			0	0
		Equity	0	0		0	0	0	0	0	0	0	0	0
		IRB Total												_

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	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 Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0		
	Retail		0			0	0	0	0				
	Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	ů
SPAIN	Retail - Secured on real estate property - Of Which: non-St	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Qualifying Revolving	0	0	0	0	0		0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
ĺ	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
ĺ	Equity	0	0	0	0	0	0	0	0	0	0	0	0
1	Other non credit-obligation assets												
ı	IRB Total												

							IRB Ap	proach					
				As of	0/09/2022					As of	31/12/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposun	e amount	Value adjustment:
	(min EUR, %)		Of which: defaulted	Value <sup>t</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>t</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	2	0		0		0	1	0	0			
	Corporates - Of Which: SME		0	0	0		0	0	0	0			0
	Retail	3	0	3	1	0	0	4	0	3	i	0	0
	Retail - Secured on real estate property	2	ō	2	i	ō	ō	2	ō	2	1	ō	ō
Other Countries	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Other Countries	Retail - Secured on real estate property - Of Which: non-SI	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	2	0	1	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	1	0	1	0	0	0	2	0	1	0	0	0
	Equity	0	0	0	0	0	0	0	0	0		0	0
	Other non credit-obligation assets												
	IRB Total												

# EBA MARING

### 2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

								IRB Ap	proach					
					As of	30/09/2022					As of	31/12/2022		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments
		(min EUR, %)		Of which: defaulted	*******		Of which: defaulted	provisions		Of which: defaulted	•		Of which: defaulted	provisions
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0 0
	Corporate	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	18 0	0	0	0
	Retail	Retail - Secured on real estate property	2	0	2	1 0	0	0	2	0	2	1	0	ő
UNITED STATES		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	0	0	0	0
	Equity	Retail - Other Retail - Of Which: non-SME	1 2	0	1 2	0	0	0	1 8	0	0 8	0 28	0	0
		credit-obligation assets												

### 2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

								IRB Ap	proach					
					As of 3	31/03/2023					As of 3	30/06/2023		
			Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustment
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		anks and central governments	0	0	0	0	0	0	0	0	0 0	0	0	0
	Institutio		0	0	0	0	0	0	0	0		0	0	0
	Corporat	Corporates - Of Which: Specialised Lending	23,762	258 0	14,062	5,314	223	196	24,439	247	15,509	5,759	224	191
		Corporates - Of Which: SME	12,385	128	6.787	2.260	97	86	12.324	121	7,102	2.316	97	82
	Retail		16,047	444	14.008	3.786	330	273	16,275	438	14.227	3.882	357	258
		Retail - Secured on real estate property	9.163	179	9.146	2.360	133	86	9,273	175	9.276	2.420	153	86
Consolidated data		Retail - Secured on real estate property - Of Which: SME	410	44	421	190	37	19	408	43	431	196	40	19
Consolidated data		Retail - Secured on real estate property - Of Which: non-Si	8,753	135	8,725	2,169	96	67	8,865	132	8,846	2,224	113	67
		Retail - Qualifying Revolving	389	40	408	103	34	31	400	40	446	115	40	32
		Retail - Other Retail	6,494	225	4,453	1,323	164	156	6,601	222	4,506	1,347	165	140
		Retail - Other Retail - Of Which: SME	2,512	108	1,499	451	76	75	2,469	109	1,473	442	73	63
		Retail - Other Retail - Of Which: non-SME	3,982	117	2,954	872	88	81	4,132	113	3,032	904	92	78
	Equity	n credit-obligation assets	407		407	1,458			525	0	525	1,893	0	
	IRB Tota					10.558						11.533		

(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).

(3) Only the most relevant countries are discissed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

		as of last quarter											
							IRB Ap	proach					
				As of :	31/03/2023					As of	80/06/2023		
		Original I	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0 258	14.027	0 5.309	0 223	0 196	0 24.393	0 247	0	0	224	0
	Corporates - Of Which: Specialised Lending	23,717	258 0	14,027	5,309	223	196	24,393	0	15,461	5,751	229	191
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	12,385	128	6.787	2.260	97	86	12.324	121	7,102	2.316	97	82
	Retail	16,031	444	13.996	3.782	330	273	16,260	437	14.216	3.878	357	258
	Retail - Secured on real estate property	9,155	179	9.138	2.357	133	86	9,266	175	9.269	2.418	153	85
	Retail - Secured on real estate property - Of Which: SME	410	44	421	190	37	19	408	43	431	196	40	19
ITALY	Retail - Secured on real estate property - Of Which: non-Si	8,745	135	8,717	2,166	96	67	8,858	132	8,838	2,222	113	67
	Retail - Qualifying Revolving	389	40	408	103	34	31	400	40	445	114	40	31
	Retail - Other Retail	6,487	225	4,450	1,322	164	156	6,595	222	4,503	1,346	165	140
	Retail - Other Retail - Of Which: SME	2,512	108	1,499	451	76	75	2,469	109	1,473	442	73	63
	Retail - Other Retail - Of Which: non-SME	3,975	117	2,951	871	88	81	4,126	113	3,030	904	92	78
	Equity	399	0	399	1,427	0	0	516	0	516	1,859	0	0
	Other non credit-obligation assets												
	IRB Total												

(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).

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	l Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value:		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: S Retail - Secured on real estate property - Of Which: n		0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets	0	ů	٥	U	0	0	ů	°	۰	U		ů
	IRB Total												

(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).

							IRB Ap	proach					
	ĺ			As of	31/03/2023					As of :	30/06/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0 0	0	0 0	0 0	0	0	0	0
	Corporates	0	0		0		0	0	0	0	0		0
	Corporates - Of Which: Specialised Lending	ő	ő	ŏ	ő	ő	ő	ő	ő	ő	o o	ő	ő
	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
SPAIN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving 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
	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	ů
	Other non credit-obligation assets		Ů	Ů		ŭ	Ů		ŭ			Ů	, i
	IRB Total												

(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).

	•						IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustments
	(min ELR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Contral banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	0 6 0 4	0 0 0 0 0 0 0	0 0 5 0 0	0 0 2 0 0	0 0 0	0 0 0	0 6 0 4	0 0 0	0 7 0 0 3	0 0 2 0 0	0 0 0 0 0 0	0 0 0 0
Other Countries	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S- Retail - Qualifying Revolving Retail - Other Retail	2 0 2 0 2	0 0 0	2 0 2 0 1	1 0 1 0	0	0 0 0	2 0 2 0 2	0	2 0 2 0 1	1 0 1 0	0 0 0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non-credit-obligation assets	0 2 0	0	0 1 0	0	0	0	0 2 0	0	0 1 0	0 0	0	0
													1

(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)

## EBA BANKEPEAN ANTEGRETY

# 2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	31/03/2023					As of 3	80/06/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	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	34	0	29	3	0	0	34	0	38	4	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0	0		0		0	0		0	0	0	0
		2		2	1	0	0	2	0	2	0	0	
	Retail - Secured on real estate property	1	0	1	1		0	1		1 0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non				0	0	0				0		0
ONLINED STATES	Retail - Qualifying Revolving	50 1	0	1	1	0	0	1	0	0	0	0	0
	Retail - Other Retail									0			0
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME				0		0			0	0		0
	Retail - Other Retail - Of Which: non-SME Equity	1			30				0		32		0
	Other non credit-obligation assets	•			30			,		,	32		
	IRB Total												_



#### General governments exposures by country of the counterparty

						CREDITO EM	ILIANO HOLDING SOCIE							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Tabal assertion asserts of		Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	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	Austria													
[ 0 - 3M [	Belgium	385 385	0	0 0 0 0 0	000000000000000000000000000000000000000	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0	0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[ 0 - 3M [	Bulgaria													
[ 0 - 3M [	Cyprus													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y	Czech Republic													
[ 0 - 3M	Denmark		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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	Estonia													



General governments exposures by country of the counterparty

		CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI												
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	nce sheet	
	, , ,											Off-balance sl	neet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	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 announce
[ 0 - 3M [	Finland		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 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 [	France	6 6 6 6 420 420	0 0 0 0 420 420	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	42i	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	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 [	Germany		0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 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	Croatia													
[ 0 - 3M [	Greece													
Total [0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   [10Y - more Total	Hungary		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0	0	0 0 0 0 0	0 0 0 0	0 0 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 [	Ireland		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Toy - more	Italy	13 545 1.655 1.055 1.756 1.758 5.755 <b>6,757</b>	132 545 1,452 1,053 1,757 1,287 525 6,750	0 1 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	22: 2 2: 2 1: 2 1:	2 1,450 1 1,032 3 1,728 1 1,287 5 525	0	0	0 0 0 0 0 0	0 0 0 0 0	2 1 0 0 0 0 7		0 0 0 0 0 0 0 0 0 0 0
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f 10Y - more Total	Latvia													



General governments exposures by country of the counterparty

						CREDITO EM	As of 31/12/2022							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balaı	nce sheet	
					Non-derivative financial as	sets by accounting portfolic		Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance si	neet exposures	
			Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	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	
[ 0 - 3M [	Lithuania													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Luxembourg	0 13 0 0	0 0 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 13 0 0 0	0	0	0	0 0 0 0	0 0 0 0	0 0 0 0		
Total	Malta			·			,				·	·		
10 - 3M	Netherlands	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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 [	Poland	0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 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 - 1 Y   [11 - 2 Y   [2Y - 3Y   [3Y - 5 Y   [10Y - more  Total	Portugal	0 0 0 255 89 9	0 0 0 0 255 89 0 354	0 0 0 0 0 0	0 0 0 0 0	0 0 0 70 0 0	0 0 0 195 89 0	0 0 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	Romania	0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0
15Y - 10Y   110Y - more Total 10 - 3M   13M - 1Y   11Y - 2Y   12Y - 3Y   13Y - 5Y   15Y - 10Y   10Y - more Total	Slovakia													
Total	Slovenia													



General governments exposures by country of the counterparty

		CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI												
							As of 31/12/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfoli	0	Derivatives with po	sitive fair value	Derivatives with	ı negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Spain	85 399 1,255	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	50 39 <b>90</b>	9 0			0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0	
Total [ 0 - 3M [	Sweden													
[ 0 - 3M [	United Kingdom		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	6	
[ 0 - 3M [	Iceland													
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	Liechtenstein													
[ 0 - 3M	Norway													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Australia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 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 [	Canada		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	6	0
[0 - 3M   [3M - 1Y   [11 - 2Y   [27 - 3Y   [37 - 5Y   [57 - 10Y   Total	Hong Kong													



General governments exposures by country of the counterparty

			CREDITO EMILIANO HOLDING SOCIETA: PER AZIONI  As of 31/12/2022												
						Divo	as of 31/12/2022 et exposures							1	
				On halanaa a		Dire	t exposures		Parities.			Off hala		_	
	(mln EUR)			On balance s	neet				Deriva	tives		Off balai	ice 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 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 [	Japan														
[ 0 - 3M [	u.s.	0 0 0 3 1.782 1.827	0	0 1 0 0 0 0	0 0 0 0 0	0 0 0 3 3 1,786 0	0	0 0 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 [	China														
[ 0 - 3M [	Switzerland														
10 - 3M    3M - 1Y    1Y - 2Y    1Y - 2Y    2Y - 3Y    3Y - 5Y    5Y - 10Y    10Y - more	Other advanced economies non EEA		0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 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 [	Other Central and eastern Europe countries non EEA		000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [	Middle East	U	U	U	U	U	V	U			U				
Total   Tota	Latin America and the Caribbean		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0			



#### General governments exposures by country of the counterparty

CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

						CILEDITO EN	ILLIANO HOLDING SOCIE	IA I EK ALIONI						
							As of 31/12/2022	2						
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
	) · · · · ·											Off-balance s	heet exposures	
					Non-derivative financial as	ssets 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	Africa													
[ 0 - 3M [	Others	69 17. 87.7	0 0 0 0 0 0 0 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 12 0 3 12	0 0 0 0 387 172	0 0 0 0	0	000000000000000000000000000000000000000				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other 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) or sovereign credit risk (i.e. CDS, financial quarantees) booled in all the accounting portfolio (on-off balance sheet). Interpe (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.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, Guinea,

- (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.



#### General governments exposures by country of the counterparty

			CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI											
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance sl	neet exposures	
			Total assertion assessment of		Non-derivative financial as	ssets 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 [	Austria													
[ 0 - 3M [	Belgium	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0	0 0 0 0 0	000000000000000000000000000000000000000	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0		000000000000000000000000000000000000000	0 0 0 0	000000000000000000000000000000000000000	0 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 [	Bulgaria													
[ 0 - 3M [	Cyprus													
[ 0 - 3M [	Czech Republic													
[ 0 - 3M     13M - 1Y     11 - 2Y     22 - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	Denmark		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 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	Estonia						, and the second			·		·		



#### General governments exposures by country of the counterparty

			CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI											
							As of 30/06/2023							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolion	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
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 [	Finland	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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 [ f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f [3Y - 5Y f f 5Y - 10Y f 10Y - more	France	0 0 0 0 432 432	0 0 0 0 0 432 0 432	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[ 0 - 3M [	Germany	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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 [	Croatia													
[ 0 - 3M [ [ 3M - 1Y [	Greece													
Total [0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   [10Y - more Total	Hungary	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		000000000000000000000000000000000000000	0	000000000000000000000000000000000000000	0 0 0 0	0 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 [	Ireland	0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0)	0 0	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
10Y - more	Italy	409 485 592 761 1,671 379 519 <b>4,817</b>	408 485 591 760 1,670 378 519 <b>4,811</b>		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	25 25 18 (	361 481 587 730 1,651 378	0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 3 0 0 0 2 4		39
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Latvia													



#### General governments exposures by country of the counterparty

		CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI												
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolion	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
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 [	Lithuania													
[ 0 - 3M [	Luxembourg	10 10 0 0 0 0	0 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 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[ 0 - 3M [	Maita													
[ 0 - 3M	Netherlands		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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     5Y - 10Y	Poland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	(	
10Y - more	Portugal	0 0 188 88 8	0 0 0 188 88 0 276	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0 188 88 0 276	0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [	Romania		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
Toy - more	Slovakia	Ü		·	·			·				, and the second		
Total	Slovenia													



General governments exposures by country of the counterparty

		CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI												
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolion	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
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 [	Spain	0 0 3 3 345 289 9 9	0	0 0 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0 0 345 0 0	0 0 0 0 0	0 0 0 0 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 [	Sweden													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y ] [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	United Kingdom	0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	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 [	Iceland													
10 - 3M	Liechtenstein													
[ 0 - 3M [   13M - 1   1   1   1   1   1   1   1   1   1	Norway													
[ 3M - 1Y [	Australia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0
10Y - more	Canada	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	(	0 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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   To - 3M     T3M - 1Y     T3Y - 2Y     T2Y - 3Y     T3Y - 5Y     T5Y - 10Y     Total	Hong Kong	Ü	·	·	·		,	v				J		



#### General governments exposures by country of the counterparty

		CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI  As of 30/06/2023												
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfolio	•	Derivatives with pos	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	
[ 0 - 3M [	Japan													
[ 0 - 3M	u.s.	0 0 0 555 647 1,216	0	0 3 0 0 0 0	000000000000000000000000000000000000000	0 0 0 555 646 0 1,211	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0
TO - 3M	China													
10 - 3M     13M - 1Y	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA		0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 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	Other Central and eastern Europe countries non EEA		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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] [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Middle East	U	U	U	U	U	v	U			U			0
Total	Latin America and the Caribbean		0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



#### General governments exposures by country of the counterparty

CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

						CKEDITO EN	ILIANO HOLDING SOCIE	LIA FER AZIONI						
							As of 30/06/2023	3						
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
	( <u>-</u>											Off-balance s	heet exposures	
					Non-derivative financial as	ssets 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	Africa													
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Others	1,44 32 1,765	322	0 0 0 0 0	(	0 0 0 0 0 0 0 0 0 496 322	0 0 0 0 0 951 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000			

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other 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). Irrespective of the denomination and or accounting classification of the positions the conomic 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. (S) Residual countries not reported separatively in the Transparency exercise.

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.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, Guinea,

- (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 nGAMP

Performing and non-performing exposures
CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

					As of 30/09/2022									As of 31/12/2022				
		Gross o	arrying amount/ Nomin	al amount		Accumulated im value due to cre	pairment, accumulated n dit risk and provisions <sup>6</sup>	egative changes in fair	Collaterals and		Gross carr	ying amount/ Nomina	l amount		Accumulated imp	airment, accumulated neg lit risk and provisions <sup>4</sup>	pative changes in fair	Collaterals and
		Of which performing but past due >30 days and <=90 days		Of which non-performing	e .	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing	r	On performing exposures <sup>2</sup>	On non-performi	ing exposures <sup>2</sup>	financial guarantees received on non- performing exposures
		and <=90 days		Of which: defaulted	Of which Stage 3 <sup>s</sup>			Of which Stage 3 <sup>s</sup>			and <=90 days		Of which: defaulted	Of which Stage 3 <sup>8</sup>			Of which Stage 3 <sup>8</sup>	
(min EUR)  Cash balances at central banks and other demand deposits	6,653									3,451								_
Debt securities (including at amortised cost and fair value)	14,483									14,540					6			
Central banks										- ,		-	-		-		-	
General governments	11,051									11,171					5			
Credit institutions	1,57			0						1.573		0			1			
Other financial corporations	1,131									1,106		0	0			0		
Non-financial corporations	72	2 0		0					0	690		0	0	0	0	0	0	, 0
Loans and advances(including at amortised cost and fair value)	34,493	70	73	735	711	78	389	387	281	35,744	60	736	736	714	87	412	409	267
Central banks				,		Ι,						0						اه
Contrast Danies						1	1				ı ı							Ĭ
General governments	643	3 5		6 6	6		2		. 0	707	5	6	6	6	0	3	3	s 0
Credit institutions	731	8 0		0	0		0		0	694	0	0	0	0	0	0	0	
Other financial corporations	500	0		2	0	1	0		0	514	2	2	2	0	1	0	0	. 0
Non-financial corporations	16,725	9 35	33	7 337	324	23	205	204	109	17,713	12	340	340	329	30	217	215	5 106
of which: small and medium-sized enterprises	9,583	9	19	5 195	185	21	98	97	83	9,942	9	199	199	190	20	105	104	84
of which: Loans collateralised by commercial immovable property	631									636			_			24	24	
or whore coats constanting by commercial immovable property	636		· ·		32	1	30	30	26	623	1	3/	3/	32	3	31	31	23
Households	15,88	4 20	20	200	201	57	101	190	171	16,117		200	700	270	54	197	101	161
Hospitali	13,00	-	-	32	30.	1		200		10,117	**	300	300	370	30	***	***	101
of which: Loans collateralised by residential immovable property	10,54	6 11	18	8 188	185	30	57	57	126	10.638	16	182	182	180	33	59	59	120
	1	1				1	_	1										]
of which: Credit for consumption	2,670	6 5	6	5 65	60	13	33	33	11	2,857	6	67	67	62	15	37	36	10
DEBT INSTRUMENTS other than HFT	55,630		73:	735	711		389	387	281	53,735		736	736	714		412	409	
DEST INSTRUMENTS OTHER THAN HET			73	735	711	84	389	387	281		60	736	736	714	93	412	409	267
OFF-BALANCE SHEET EXPOSURES	12,176	s Committee	4	43	41	3	3	3	5	11,976		41	41	40	3	4	4	. 5



Performing and non-performing exposures
CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

					As of 31/03/2023								As of 30/06/2023				
		Gross carr	ying amount/ Nomina	d amount	A20131/03/2023	Accumulated important of the control	pairment, accumulated negative changes in fair dit risk and provisions <sup>4</sup>		Gross c	arrying amount/ Nomina	I amount	210130/00/2023	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Collaterals and	
		but past due >30 days and <=90 days	Of which non-performing	ř	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		financial guarantees received on non- performing exposures	
(min EUR)		and <=90 days		Of which: defaulted	Of which Stage 3 <sup>8</sup>		Of which Stage 3 <sup>3</sup>			and <=90 days		Of which: defaulted	Of which Stage 3 <sup>1</sup>			Of which Stage 3 <sup>s</sup>	
Cash balances at central banks and other demand deposits	8,207	7 0							4,733					0		0	0
Debt securities (including at amortised cost and fair value)	12,776			0		5	0		11,82			0		4		0	0
Central banks		0	0	0				0				0	0	0		0	0
General governments	9,65	7 0	0	0		4	0	0	8,89	3 0	0	0	0	3		0	0
Credit institutions	1,42	0 0	0	0		1	0	0	1,30	в 0	0	0	0	1	. 0	0	0
Other financial corporations	1,23	8 0	0	0				0	1,12	7 0	0	0	0	0	0	0	0
Non-financial corporations	46	0	0					0	49	5 0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	35,244	4 72	725	725	706	87	408 40	261	36,265	60	721	721	703	91	393	390	271
Central banks		0	0										0	0		0	0
General governments	67	5 5	6	. 6	6		3	3 0	64	9 6	6	6	6	0	3	3	0
Credit institutions	88	7 0	0	0			•	0	74	S 0	0	0	0	0	0	0	0
Other financial corporations	53	7 0	2	2	0	1	0	0	78	0	1	1	0	1	. 0	0	0
Non-financial corporations	16,78	0 17	334	334	324	28	214 21	2 103	17,27	18	325	325	317	28	204	203	107
	9.36		200						9.32								_
of which: small and medium-sized enterprises	9,36.	3 13	200	200	192	15	107 10	83	9,52	8	196	196	189	18	99	9/	8/
of which: Loans collateralised by commercial immovable property	59				40	١,	20 2	21					47	,	30	30	20
or which, come consecutives by commercial minorable property	-		2		-		3	-		1	31		**			30	
Households	16,36	s 50	383	383	375	SE	191 19	158	16,81	7 36	388	388	380	62	185	184	164
								1									
of which: Loans collateralised by residential immovable property	10,86	9 16	177	177	175	34	56 5	5 118	11,19	12	175	175	173	35	55	55	116
								1									
of which: Credit for consumption	3,01	0 5	68	68	63	16	39 3	9	3,20	5	72	72	66	19	42	42	8
DEBT INSTRUMENTS other than HFT	56,227	7 72	725	725	706	92	408 40	261	52,82	60	721	721	703	95	393	390	271
														-			
OFF-BALANCE SHEET EXPOSURES	12,482	2	38	38	35	3	3	2	12,559	1	35	35	32	3	2	1	3



#### Forborne exposures

			As of 30/	09/2022		As of 31/12/2022										
		Gross carrying amount of exposures with forbearance measures		mpairment, hanges in fair redit risk and exposures with easures <sup>2</sup>	Collateral and fina received on ex forbearance	posures with		ying amount of with forbearance	Accumulated in accumulated ci value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	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 nonperforming 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	0	0				
Central banks	0	0	0	0	0		0	0	0	0	0					
General governments	0	0	0	0	0		0	0	0	0	0					
Credit institutions	0	0	0	0	0		0	0	0	0	0					
Other financial corporations	0	0	0	0	0		0	0	0	0	0					
Non-financial corporations	0	0	0	0	0		0	0	0	0	0					
Loans and advances (including at amortised cost and fair value)	514	248	104	97	372	115	485	248	111	106	337	131				
Central banks	0	0	0	0	0	0	0	0	0	0	0	0				
General governments	0	0	0	0	0	0	0	0	0	0	0	0				
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0				
Other financial corporations	4	0	0	0	4	0	4	0	0	0	4	0				
Non-financial corporations	262	114	57	54	188	33	247	117	61	59	168	53				
of which: small and medium-sized enterprises	204	72	29	26	163		189	71	30	28	147					
Households	247	134	47	44	180	81	233	131	49	47	165	78				
DEBT INSTRUMENTS other than HFT	514	248	104	97	372		485	248	111	106	337					
Loan commitments given	3	1	0	0	0	0	2	1	0	0	0	0				
QUALITY OF FORBEARANCE <sup>2</sup>																
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0									
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	0						0									

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

<sup>(</sup>a) 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- TTS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are openably recorded with a positive sign.

commitments are generally reported with a positive sign.

The formation 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.



#### Forborne exposures

CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

			As of 31/	03/2023		As of 30/06/2023									
		Gross carrying amount of exposures with forbearance measures		mpairment, hanges in fair redit risk and exposures with easures <sup>2</sup>	Collateral and fin received on e forbearance	kposures with		ring amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	posures with			
(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	o	0	o	0	0	0	0	0			
Central banks	0	0	0	0	0		0	0	0	0	0				
General governments	0	0	0	0	0		0	0	0	0	0				
Credit institutions	0	0	0	0	0		0	0	0	0	0				
Other financial corporations	0	0	0	0	0		0	0	0	0	0				
Non-financial corporations	0	0	0	0	0		0	0	0	0	o				
Loans and advances (including at amortised cost and fair value)	453	239	106	102	313	126	398	233	104	101	262	122			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0			
General governments	0	0	0	0	0	0	0	0	0	0	0	0			
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	4	0	0	0	4	0	3	0	0	0	3	0			
Non-financial corporations	231	112	59	58	157	50	194	109	59	58	122	48			
of which: small and medium-sized enterprises	176	69	29	28	137		146	67	29	28	109				
Households	219	127	47	44	153	76	201	124	45	43	136	74			
DEBT INSTRUMENTS other than HFT	453	239	106	102	313		398	233	104	101	262				
Loan commitments given	2	1	0	0	0	0	2	0	0	0	0	0			
QUALITY OF FORBEARANCE <sup>2</sup>															
Loans and advances that have been forborne more than twice ${}^{\mathcal{I}}$	0						0								
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	0						0								

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

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are enerally reported with a positive sign.

commitments are generally reported with a positive sign.

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



# 2023 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

Ī			AS 01 3	0/09/2022					As of 3:	/12/2022					AS 01 3	1/03/2023									
	Gross carrying amount					Accumulated	Gross can	ying amount				Accumulated	Gross carrying amount					Accumulated	As of 30/06/2023 Gross carrying amount					Accumulated	
(min EUR)		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which: non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>2</sup>	negative	
A Agriculture, forestry and fishing	391	8	8	391	5	0	406	8	8	406	6	0	388	8	8	388	6	0	409	8	8	409	6	0	
B Mining and guarrying	35	1	1	35	0	0	38	1	1	38	0	0	36	1	1	36	0	0	36	1	1	36	0	0	
C Manufacturing	7.641	76	76	7.631	57	0	8.073	77	77	8.058	62	0	7.594	78	78	7.574	60	0	7.816	72	72	7.797	58	0	
D Electricity, gas, steam and air conditioning supply	179	2	2	179	1	0	181	2	2	181	1	0	171	1	1	171	1	0	181	3	3	181	3	0	
E Water supply	294	3	3	294	2	0	325	3	3	325	2	0	286	3	3	286	2	0	302	3	3	302	2	0	
F Construction	706	52	52	706	36	0	713	52	52	713	38	0	693	51	51	693	37	0	704	50	50	704	36	0	
G Wholesale and retail trade	3.836	87	87	3.836	62	0	4.181	87	87	4.181	66	0	3.915	88	88	3.915	66	0	4.104	86	86	4.104	63	0	
H Transport and storage	454	7	7	454	6	0	465	8	8	465	6	0	454	8	8	454	6	0	475	8	8	475	6	0	
I Accommodation and food service activities	250	17	17	250	8	0	251	17	17	251	9	0	241	18	18	241	9	0	236	18	18	236	7	0	
3 Information and communication	267	6	6	267	4	0	270	6	6	270	5	0	243	4	4	243	3	0	239	4	4	239	3	0	
K Financial and insurance activities	79	1	1	79	1	0	85	1	1	85	1	0	107	1	1	107	1	0	111	1	1	111	1	0	
L Real estate activities	1,374	49	49	1,374	31	0	1,350	50	50	1,350	31	0	1,305	48	48	1,305	30	0	1,276	48	48	1,276	30	0	
M Professional, scientific and technical activities	520	9	9	505	6	0	570	9	9	555	7	0	574	9	9	559	7	0	606	9	9	592	6	0	
N Administrative and support service activities	311	9	9	311	6	0	339	8	8	339	6	0	358	8	8	358	6	0	373	7	7	373	4	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	16	1	1	16	0	0	20	1	1	20	0	0	21	1	1	21	0	0	21	1	1	21	0	0	
Q Human health services and social work activities	156	3	3	156	2	0	163	3	3	163	2	0	169	3	3	169	2	0	164	3	3	164	2	0	
R Arts, entertainment and recreation	27	3	3	27	2	0	26	3	3	26	2	0	30	2	2	30	2	0	32	2	2	32	1	0	
S Other services	191	3	3	190	2	ő	258	3	3	257	2	1 0	195	3	3	195	2	ő	185	3	3	185	2	0	
Loans and advances	16 729	227	227	16 704	222		17 713	340	340	17.693	246		16 790	224	224	16 745	242		17 270	325	225	17 226	222	0	

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convertion, information is disclosed with the opposite sign of what is reported according to the FIRMEP framework (template F (8.0.1), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (TU) 2014/94-11. This of supervisor reporting.