



2024 EU-wide Transparency Exercise

Bank Name	CASSA CENTRALE BANCA
LEI Code	LOO0AWXR8GF142JCO404
Country Code	IT

2024 EU-wide Transparency Exercise

Key Metrics

CASSA CENTRALE BANCA

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	7,655	8,114	8,014	8,527	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	7,560	7,949	7,931	8,451	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	7,656	8,115	8,015	8,528	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	7,561	7,950	7,932	8,452	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	7,656	8,115	8,015	8,528	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	7,561	7,950	7,932	8,452	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	32,038	33,001	32,979	32,695	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	31,946	32,842	32,899	32,622	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	23.89%	24.59%	24.30%	26.08%	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	23.66%	24.20%	24.11%	25.91%	(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	23.90%	24.59%	24.30%	26.08%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23.67%	24.21%	24.11%	25.91%	(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	23.90%	24.59%	24.30%	26.08%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23.67%	24.21%	24.11%	25.91%	(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	93,783	92,727	91,261	91,049	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	8.16%	8.75%	8.78%	9.37%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	7,656	8,115	8,015	8,528	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	7,561	7,950	7,932	8,452	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	93,783	92,727	91,261	91,049	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	93,688	92,562	91,178	90,973	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.16%	8.75%	8.78%	9.37%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.07%	8.59%	8.70%	9.29%	[A.2]/[B.2]	

		(in EUR, %)						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	7,656	8,115	8,015	8,528	C01.00 (0001,0001)	Articles 41 (1) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	7,656	8,114	8,014	8,527	C01.00 (0002,0002)	Article 42 of CRR
	A.1.1	Capital Instruments eligible as CET1 Capital (including share premium and net own capital instruments)	376	377	372	379	C01.00 (0005,0005)	Articles 36(1) point (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	7,432	7,664	7,667	8,191	C01.00 (0010,0010)	Articles 36(1) point (c), 36(2) and 36(1) point (g) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-207	-53	-65	-74	C01.00 (0030,0030)	Articles 41(10), 36(1) point (e) and 38(1) point (j) of CRR
	A.1.4	Other Reserves	33	33	33	33	C01.00 (0035,0035)	Articles 41(17) and 36(1) point (h) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00 (0035,0035)	Articles 41(1), 36(1) point (f) and 36(1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C01.00 (0036,0036)	Article 64 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-11	-12	-11	-12	C01.00 (0036,0036)	Articles 32 to 35 and 38(1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-64	-46	-48	-51	C01.00 (0036,0036) - C 01.00 (0040,0040)	Articles 41(1), 36(1) point (b) and 37 of CRR, Article 41(1), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	-7	-6	-6	-6	C01.00 (0037,0037)	Articles 36(1) point (c) and 39 of CRR
	A.1.10	(-) RIB shortfall of credit risk adjustments to expected losses	0	0	0	0	C01.00 (0038,0038)	Articles 36(1) point (d), 40 and 130 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C01.00 (0038,0038)	Articles 41(10), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0040,0040)	Articles 41(2), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00 (0046,0046)	Articles 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	C01.00 (0046,0046) - C 01.00 (0046,0046) - C 01.00 (0047,0047) - C 01.00 (0047,0047) - C 01.00 (0047,0047) - C 01.00 (0047,0047)	Articles 42(6), 36(1) point (k) (i) and 80 to 91 of CRR, Article 36(1) point (k) (ii), 34(2) point (b), 244(1) point (b) and 250 of CRR, Article 36(1) point (k) (iii) and 270(2) of CRR, Article 36(1) point (k) (iv) and 131(1) of CRR and Article 36(1) point (l) and 132(1) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C01.00 (0046,0046)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 250 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	C01.00 (0048,0048)	Articles 42(7), 36(1) point (k) (ii) and 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	C01.00 (0048,0048)	Articles 36(1) point (c) and 39, Article 40(1) point (a) and 40(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	C01.00 (0048,0048)	Articles 42(7), 36(1) point (k) (ii), 45, 46, 47, 49(1) point (b), 49(2) (i) (3), and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C01.00 (0051,0051)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-1	-1	-2	-2	C01.00 (0051,0051)	Articles 36(1) point (m) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0051,0051)	Articles 36(1) point (m) and Article 130(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0051,0051)	Articles 36(1) point (m) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	-5	-8	-8	-8	C01.00 (0054,0054)	Article 3 of CRR
	A.1.20	CET1 Capital elements or deductions - other	0	0	0	0	C01.00 (0059,0059)	-
	A.1.21	Transitional adjustments	95	165	83	76	NAI (1.1.6 - 1.1.8 - 1.1.9)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C01.00 (0020,0020)	Articles 40(1) to (5), and 48A to 48F of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00 (0240,0024)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	95	165	83	76	C01.00 (0020,0020)	Articles 480 to 472, 479 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1	1	1	1	C01.00 (0050,0050)	Article 41 of CRR	
A.2.1	Additional Tier 1 Capital instruments	1	1	1	1	C01.00 (0046,0046) - C 01.00 (0047,0047)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00 (0070,0070)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (0068,0068) - C 01.00 (0070,0070) - C 01.00 (0070,0070) - C 01.00 (0070,0070) - C 01.00 (0070,0070) - C 01.00 (0070,0070)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0068,0068) - C 01.00 (0068,0068) - C 01.00 (0070,0070) - C 01.00 (0070,0070)	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	7,656	8,115	8,015	8,528	C01.00 (0001,0001)	Articles 29 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C01.00 (0070,0070)	Articles 71 of CRR	
A.4.1	Tier 2 Capital instruments	0	0	0	0	C01.00 (0070,0070) - C 01.00 (0080,0080)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C01.00 (0050,0050) - C 01.00 (0050,0050) - C 01.00 (0050,0050) - C 01.00 (0050,0050) - C 01.00 (0050,0050) - C 01.00 (0050,0050) - C 01.00 (0050,0050) - C 01.00 (0050,0050) - C 01.00 (0050,0050) - C 01.00 (0050,0050)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00 (0080,0080) - C 01.00 (0080,0080) - C 01.00 (0080,0080) - C 01.00 (0080,0080)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	32,038	33,001	32,979	32,695	C01.00 (0001,0001)	Articles 90(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	91	159	80	74	C01.00 (0001,0001)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	23.89%	24.59%	24.30%	26.08%	SA1(1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	23.90%	24.59%	24.30%	26.08%	SA1(2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	23.90%	24.59%	24.30%	26.08%	SA1(3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	7,560	7,949	7,811	8,451	A.1.A.12.A.1.13.MNU.2.A.1.13.A.2.1.A.4.MNU.A.1.2.1.A.3.1.1.1.1.1	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	23.60%	24.20%	24.11%	25.91%	SR 1(2) (4.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	95	165	83	76	C01.00 (0040,0040)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0046,0046)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0046,0046)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	91	159	80	74	C01.00 (0046,0046)	-

(2) The fully loaded CET1 ratio is an internal calculation based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulator point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 Capital ratios published by the participating banks e.g. in their Pillar 3 disclosures

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Overview of Risk exposure amounts

CASSA CENTRALE BANCA

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹	27,329	27,467	27,365	27,078	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	27,329	27,467	27,365	27,078	C 02.00 (r0060, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - (C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002))
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - (C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001))
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	19	39	40	43	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	28	35	37	38	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0480, c0010)
Securitisation exposures in the banking book (after the cap)	98	42	40	39	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	4	73	153	154	C 02.00 (r0520, c0010)
Of which the standardised approach	4	73	153	154	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0010)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	4,559	5,344	5,344	5,344	C 02.00 (r0590, c0010)
Of which basic indicator approach	4,559	5,344	5,344	5,344	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	32,038	33,001	32,979	32,695	

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

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

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P&L
CASSA CENTRALE BANCA

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	2,416	3,286	865	1,732
Of which debt securities income	744	979	238	480
Of which loans and advances income	1,574	2,170	595	1,181
Interest expenses	651	891	250	498
(Of which deposits expenses)	548	755	223	445
(Of which debt securities issued expenses)	34	46	12	23
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	3	4	0	3
Net Fee and commission income	566	779	191	389
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	-171	-372	-56	-128
Gains or (-) losses on financial assets and liabilities held for trading, net	4	1	4	7
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	3	7	5	2
Gains or (-) losses from hedge accounting, net	1	0	-1	0
Exchange differences [gain or (-) loss], net	3	5	1	2
Net other operating income /(expenses)	138	195	45	97
TOTAL OPERATING INCOME, NET	2,312	3,014	803	1,605
(Administrative expenses)	1,185	1,680	416	875
(Cash contributions to resolution funds and deposit guarantee schemes)	74	74	4	36
(Depreciation)	89	121	30	61
Modification gains or (-) losses, net	-1	-1	-1	-1
(Provisions or (-) reversal of provisions)	0	13	-5	-14
(Payment commitments to resolution funds and deposit guarantee schemes)	2	2	1	1
(Commitments and guarantees given)	-4	6	-5	-10
(Other provisions)	2	5	0	-5
Of which pending legal issues and tax litigation ¹	0	1	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-104	80	-19	-36
(Financial assets at fair value through other comprehensive income)	0	1	-1	0
(Financial assets at amortised cost)	-104	79	-18	-36
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	24	0	1
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	3	5	2	2
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,070	1,024	378	683
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	912	871	324	577
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	912	871	324	577
Of which attributable to owners of the parent	912	871	323	577

⁽¹⁾ Information available only as of end of the year

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

2024 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution
CASSA CENTRALE BANCA

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	1,488				1,307				1,363				1,387				IAS 1.54 (f)	
Financial assets held for trading	10	0	10	0	5	0	5	0	6	0	6	0	8	0	8	0	IFRS 7.8(a)(ii); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	275	79	5	191	269	79	6	185	242	69	6	168	220	47	6	168	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	1	0	0	1	1	0	0	1	1	0	0	1	1	0	0	1	IFRS 7.8(a)(ii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	10,335	10,209	13	113	11,050	10,917	14	118	10,514	10,381	17	116	11,015	10,876	22	117	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	73,757				72,307				71,554				70,845				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	126	0	126	0	84	0	84	0	87	0	87	0	95	0	95	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	-123				-79				-81				-91				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	4,522				4,653				4,558				4,573					
TOTAL ASSETS	90,390				89,598				88,244				88,053				IAS 1.8(a), XI 6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	Debt securities	10,214	1	0	-2	0	0	10,925	1	0	-2	0	0	10,390	0	0	-1	0	0	10,891	0	0	-2	0	0	Annex V Part 1.31.44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31.44(a)
Financial assets at amortised cost	Debt securities	25,854	72	1	-5	-45	-1	24,273	50	1	-6	-44	-1	23,830	49	1	-3	-44	-1	23,110	48	1	-5	-43	-1	Annex V Part 1.31.44(b)
	Loans and advances	41,574	6,339	2,308	-160	-377	-1,903	43,181	5,193	2,132	-176	-499	-1,607	42,717	5,306	2,144	-176	-510	-1,768	43,093	4,895	2,125	-176	-482	-1,731	Annex V Part 1.31.44(a)

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

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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

CASSA CENTRALE BANCA

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	5	4	3	3	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	1	1	1	1	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	80,377	79,250	77,418	77,303	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	1	4	5	2	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	477	521	524	514	IAS 37.10; IAS 1.54(l)
Tax liabilities	62	49	60	36	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	1,356	1,549	1,698	1,509	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V.Part 1.29
TOTAL LIABILITIES	82,279	81,377	79,709	79,368	IAS 1.9(b); IG 6
TOTAL EQUITY	8,111	8,220	8,535	8,686	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	90,390	89,598	88,244	88,053	IAS 1.IG6

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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

CASSA CENTRALE BANCA

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		5	8	8	5	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	10,610	9,708	7,236	5,115	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,337	1,362	1,247	1,328	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,224	1,247	1,129	1,215	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	597	497	548	564	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	351	343	331	382	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	3,518	2,690	2,726	2,462	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	741	777	726	757	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	17,648	17,691	18,193	19,611	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	16,357	16,122	16,195	17,415	ECB/2013/33 Annex 2.Part 2.9.1
	Households	45,326	45,969	46,130	46,877	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	37,306	37,404	36,408	36,835	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		989	957	924	917	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		8	8	0	0	Annex V.Part 1.37
Other financial liabilities		355	376	415	430	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		80,384	79,258	77,427	77,309	

2024 EU-wide Transparency Exercise
Market Risk
CASSA CENTRALE BANCA

	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023									
Traded Debt Instruments	4	73	0	0	0	0						0	0	0	0							0
Of which: General risk	4	73	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Equities	0	0	0	0	0	0						0	0	0	0							0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0
Total	4	73	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024									
Traded Debt Instruments	153	154	0	0	0	0						0	0	0	0							0
Of which: General risk	153	154	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Equities	0	0	0	0	0	0						0	0	0	0							0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0
Total	153	154	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350 (3) (c) and 364 (2) a) CRD), which instead are included in the RWA OI1 template.

2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

CASSA CENTRALE BANCA

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³
(min EUR, %)									
Consolidated data	Central governments or central banks	38,392	46,459	873		37,003	45,021	685	
	Regional governments or local authorities	229	66	13		262	65	13	
	Public sector entities	86	62	58		95	69	65	
	Multilateral Development Banks	536	536	0		544	543	0	
	International Organisations	551	551	0		457	457	0	
	Institutions	1,473	530	204		1,262	455	199	
	Corporates	18,191	9,673	8,190		18,491	9,978	8,528	
	of which: SME	8,236	4,568	3,471		8,756	4,849	3,732	
	Retail	20,502	9,869	6,410		20,643	9,997	6,502	
	of which: SME	15,704	5,984	3,497		15,799	6,009	3,511	
	Secured by mortgages on immovable property	21,442	20,201	7,326		21,635	20,331	7,373	
	of which: SME	5,772	5,577	2,015		5,785	5,573	2,015	
	Exposures in default	2,252	281	289	1,787	2,106	232	233	1,733
	Items associated with particularly high risk	1,831	1,065	1,597		1,760	995	1,492	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	140	140	218		135	135	213		
Equity	367	365	433		333	332	404		
Other exposures	2,325	2,324	1,735		2,502	2,501	1,799		
Standardised Total²	108,316	92,121	27,347	2,630	107,227	91,110	27,506	2,697	

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

⁽²⁾ Standardised Total does not include the securitisation position unlike in the results prior to the 2019 exercise.

⁽³⁾ Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments.

2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

CASSA CENTRALE BANCA

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³
(min EUR, %)									
Consolidated data	Central governments or central banks	35,737	43,603	681		35,751	43,540	630	
	Regional governments or local authorities	250	67	13		272	63	13	
	Public sector entities	99	77	74		108	82	80	
	Multilateral Development Banks	538	538	0		494	494	0	
	International Organisations	422	422	0		462	462	0	
	Institutions	1,265	469	204		1,319	514	237	
	Corporates	19,237	10,182	8,764		18,055	9,818	8,445	
	of which: SME	7,478	4,191	3,222		8,375	4,640	3,587	
	Retail	19,371	9,451	6,151		20,520	9,700	6,271	
	of which: SME	14,759	5,652	3,302		15,999	6,019	3,510	
	Secured by mortgages on immovable property	21,767	20,433	7,421		21,811	20,429	7,401	
	of which: SME	5,455	5,257	1,902		5,851	5,629	2,040	
	Exposures in default	2,104	260	264	1,697	2,091	271	275	1,664
	Items associated with particularly high risk	1,714	982	1,474		1,725	998	1,498	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	123	123	192		102	102	158		
Equity	335	335	409		327	326	392		
Other exposures	2,385	2,384	1,757		2,297	2,295	1,722		
Standardised Total²	105,348	89,325	27,404	2,662	105,334	89,095	27,120	2,589	

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

⁽²⁾ Standardised Total does not include the securitisation position unlike in the results prior to the 2019 exercise.

⁽³⁾ Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments.

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

CASSA CENTRALE BANCA

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets										
IRB Total ²			0					0			

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

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

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

CASSA CENTRALE BANCA

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets											
IRB Total ²			0					0			

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

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

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

CASSA CENTRALE BANCA

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		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
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean																
[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	35	35	0	0	0	0	20	15	0	0	0	0	0	0	0	0
		2	2	0	0	0	0	1	1	0	0	0	0	0	0	0	0
		68	68	0	0	0	0	46	22	0	0	0	0	0	0	0	0
		101	101	0	0	0	0	62	39	0	0	0	0	0	0	0	0
		101	101	0	0	0	0	77	25	0	0	0	0	0	0	0	0
		46	43	0	0	0	0	43	0	0	0	0	0	0	0	0	0
		122	122	0	0	0	0	88	88	0	0	0	0	0	0	0	0
		472	472	0	0	0	0	238	234	0	0	0	0	0	0	0	15

Notes and definitions

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

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

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

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

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

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

Regions

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

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

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

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

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

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

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

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

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

CASSA CENTRALE BANCA

As of 30/06/2024

		Direct exposures													Risk weighted exposure amount	
		On balance sheet				Derivatives				Off balance sheet						
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet 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			
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		24	24	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y - 5Y]		7	7	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y - 10Y]		12	12	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		44	44	0	0	0	0	13	0	0	0	0	0	0	0	0
[0 - 3M]		343	343	0	0	0	104	39	0	0	0	0	0	0	0	0
13M - 1Y]		206	206	0	0	0	104	89	0	0	0	0	0	0	0	0
1Y1 - 2Y]		68	68	0	0	0	0	8	0	0	0	0	0	0	0	0
2Y - 3Y]		106	106	0	0	0	57	49	0	0	0	0	0	0	0	0
3Y - 5Y]		85	85	0	0	0	31	53	0	0	0	0	0	0	0	0
5Y - 10Y]		128	128	0	0	0	34	94	0	0	0	0	0	0	0	0
10Y - more		63	63	0	0	0	32	30	0	0	0	0	0	0	0	0
Total		856	856	0	0	0	497	363	0	0	0	0	0	0	0	0
[0 - 3M]		95	95	0	0	12	12	33	0	0	0	0	0	0	0	0
13M - 1Y]		292	292	0	0	236	236	56	0	0	0	0	0	0	0	0
1Y1 - 2Y]		78	78	0	0	78	52	28	0	0	0	0	0	0	0	0
2Y - 3Y]		87	87	0	0	29	29	57	0	0	0	0	0	0	0	0
3Y - 5Y]		167	167	0	0	147	147	20	0	0	0	0	0	0	0	0
5Y - 10Y]		38	38	0	0	38	17	21	0	0	0	0	0	0	0	0
10Y - more		5	5	0	0	5	0	0	0	0	0	0	0	0	0	0
Total		761	761	0	0	499	212	0	0	0	0	0	0	0	0	0
[0 - 3M]																
13M - 1Y]																
1Y1 - 2Y]																
2Y - 3Y]																
3Y - 5Y]																
5Y - 10Y]																
10Y - more																
Total																
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		4	4	0	0	0	3	2	0	0	0	0	0	0	0	0
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y - 3Y]		1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y - 5Y]		18	18	0	0	0	0	18	0	0	0	0	0	0	0	0
5Y - 10Y]		1	1	0	0	0	1	1	0	0	0	0	0	0	0	0
10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		24	24	0	0	0	3	22	0	0	0	0	0	0	0	0
[0 - 3M]																
13M - 1Y]																
1Y1 - 2Y]																
2Y - 3Y]																
3Y - 5Y]																
5Y - 10Y]																
10Y - more																
Total																
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		15	15	0	0	0	0	14	0	0	0	0	0	0	0	0
2Y - 3Y]		8	8	0	0	0	0	8	0	0	0	0	0	0	0	0
3Y - 5Y]		20	20	0	0	0	10	11	0	0	0	0	0	0	0	0
5Y - 10Y]		41	41	0	0	0	6	39	0	0	0	0	0	0	0	0
10Y - more		17	17	0	0	0	11	6	0	0	0	0	0	0	0	0
Total		102	102	0	0	0	30	72	0	0	0	0	0	0	0	0
[0 - 3M]		588	588	0	0	0	279	305	0	0	0	0	0	0	0	0
13M - 1Y]		7,350	7,350	0	0	0	3,472	4,028	0	0	0	0	0	0	222	0
1Y1 - 2Y]		4,658	4,657	0	0	0	1,726	2,941	0	0	0	0	0	3	0	0
2Y - 3Y]		1,408	1,408	0	0	0	460	947	0	0	0	0	0	7	0	0
3Y - 5Y]		4,314	4,314	0	0	0	2,137	3,034	0	0	0	0	0	0	0	0
5Y - 10Y]		6,110	6,109	0	0	0	538	5,567	0	0	0	0	0	2	0	0
10Y - more		3,129	3,129	0	0	0	7	3,121	0	0	0	0	0	2	0	0
Total		28,366	28,359	0	0	0	8,680	18,747	0	0	0	0	0	400	0	44

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

CASSA CENTRALE BANCA

As of 30/06/2024

(min EUR)		Direct exposures													Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures								
		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] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		22	22	0	0	12	10	0	0	0	0	0	0	0	0	0	0	0
		158	159	0	0	120	27	0	0	0	0	0	0	0	0	0	0	0
		21	21	0	0	5	16	0	0	0	0	0	0	0	0	0	0	0
		111	111	0	0	69	42	0	0	0	0	0	0	0	0	0	0	0
		30	30	0	0	12	18	0	0	0	0	0	0	0	0	0	0	0
		120	120	0	0	90	90	0	0	0	0	0	0	0	0	0	0	0
		462	462	0	0	248	213	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 counterparties with full or partial government guarantees

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

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

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

Regions:

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

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

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

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

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

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

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

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

	As of 30/09/2023										As of 31/12/2023										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾				
	Of which performing but past due >30 days and <=90 days	Of which non-performing ²⁾				On performing exposures ³⁾	On non-performing exposures ³⁾					Of which performing but past due >30 days and <=90 days	Of which non-performing ²⁾				On performing exposures ³⁾	On non-performing exposures ³⁾			
		Of which: defaulted	Of which Stage 3 ⁴⁾				Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾			Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾					
mil. EUR																					
Cash balances at central banks and other demand deposits	947	0	0	0	0	0	0	0	0	0	0	728	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	36,251	0	2	2	1	51	2	1	0	35,257	0	2	2	1	52	2	1	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	35,013	0	0	0	0	5	0	0	0	34,076	0	0	0	0	7	0	0	0	0	0	0
Credit institutions	832	0	0	0	0	2	0	0	0	814	0	0	0	0	1	0	0	0	0	0	0
Other financial corporations	332	0	0	1	1	44	1	0	0	290	0	1	1	0	44	1	0	0	0	0	0
Non-financial corporations	74	0	0	1	1	1	0	1	0	73	0	1	1	1	0	1	1	1	1	0	0
Loans and advances (including at amortised cost and fair value)	60,337	139	2,308	2,308	2,308	627	1,904	1,903	363	60,643	140	2,149	2,149	2,132	676	1,822	1,807	309			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	298	1	0	0	0	1	0	0	0	298	1	0	0	0	1	0	0	0	0	0	0
Credit institutions	217	0	0	0	0	0	0	0	0	184	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	735	2	15	15	15	4	13	13	2	666	0	14	14	14	4	13	13	1			
Non-financial corporations	23,699	91	1,459	1,459	1,459	361	1,198	1,198	230	23,814	98	1,332	1,332	1,320	461	1,128	1,117	195			
of which: small and medium-sized enterprises	16,670	43	931	931	931	249	764	764	160	17,210	45	918	918	909	328	774	767	767			
of which: Loans collateralized by commercial immovable property	8,363	21	774	774	774	179	676	676	90	8,239	21	729	729	719	211	633	629	91			
Households	25,394	85	834	834	834	171	692	692	131	25,688	81	804	804	798	210	681	676	111			
of which: Loans collateralized by residential immovable property	18,590	59	547	547	547	107	452	452	99	18,794	57	530	530	527	129	448	446	82			
of which: Credit for consumption	1,245	4	27	27	27	11	22	22	1	1,278	4	28	28	28	14	23	23	1			
DEBT INSTRUMENTS other than HFT	87,533	139	2,310	2,310	2,309	588	1,905	1,904	363	86,628	140	2,151	2,151	2,133	728	1,824	1,808	309			
OFF-BALANCE SHEET EXPOSURES	15,249		146	146	146	82	65	64	52	15,128		122	122	122	92	65	64	41			

¹⁾ For the definition of non-performing exposures please refer to Article 4(7)(2) of Regulation (EU) No 575/2013 (CRD).

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

³⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

⁴⁾ For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denoting assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporarily F 18.00 / F 18.00), 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 FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
CASSA CENTRALE BANCA

	As of 31/03/2024										As of 30/06/2024																			
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽²⁾					Collateral and financial guarantees received on non-performing exposures ⁽³⁾	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽²⁾					Collateral and financial guarantees received on non-performing exposures ⁽³⁾								
	Of which performing but past due >30 days and <90 days	Of which non-performing ⁽⁴⁾				On performing exposures ⁽⁵⁾	On non-performing exposures ⁽⁵⁾					Of which performing but past due >30 days and <90 days	Of which non-performing ⁽⁴⁾				On performing exposures ⁽⁵⁾	On non-performing exposures ⁽⁵⁾												
		Of which: defaulted	Of which Stage ⁽⁵⁾				Of which: defaulted	Of which Stage ⁽⁵⁾			Of which: defaulted		Of which Stage ⁽⁵⁾			Of which: defaulted		Of which Stage ⁽⁵⁾												
(in € bn)																														
Cash balances at central banks and other demand deposits	801	0	0	0	0	0	0	0	0	0	0	0	0	0	0	887	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	34,277	0	2	2	48	2	1	0	0	0	1	0	0	0	0	34,858	2	2	1	0	2	1	0	0	0	90	2	1	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	33,122	0	0	0	0	0	0	0	0	0	0	0	0	0	0	32,898	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	612	0	0	0	0	0	0	0	0	0	0	0	0	0	0	632	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	269	0	0	0	0	0	0	0	0	0	0	0	0	0	0	257	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	75	0	0	0	0	0	0	0	0	0	0	0	0	0	0	70	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	50,286	244	2,161	2,161	2,144	687	1,784	1,748	355	0	50,230	130	2,138	2,138	2,125	659	1,743	1,721	368	0	0	0	0	0	0					
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
General governments	336	1	0	0	0	0	0	0	0	0	307	1	0	0	0	1	0	0	0	0	0	0	0	0	0					
Credit institutions	140	0	0	0	0	0	0	0	0	0	142	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
Other financial corporations	612	0	12	12	12	3	11	11	1	0	607	0	11	11	11	2	11	11	0	0	0	0	0	0	0					
Non-financial corporations	23,656	113	1,342	1,342	1,333	478	1,105	1,094	227	0	23,613	54	1,320	1,320	1,312	455	1,075	1,067	231	0	0	0	0	0	0					
of which: small and medium-sized enterprises	15,135	71	759	759	754	289	622	617	132	0	17,508	41	942	942	937	337	763	758	170	0	0	0	0	0	0					
of which: Loans collateralised by commercial immovable property	8,226	43	707	707	700	228	604	600	101	0	8,221	28	661	661	658	222	561	560	98	0	0	0	0	0	0					
Households	25,581	131	806	806	801	206	688	683	127	0	25,512	75	806	806	801	201	687	683	137	0	0	0	0	0	0					
of which: Loans collateralised by residential immovable property	18,845	67	528	528	520	125	438	435	91	0	18,933	53	522	522	519	133	428	425	97	0	0	0	0	0	0					
of which: Credit for consumption	1,284	5	30	30	30	14	24	24	2	0	1,308	4	32	32	32	15	28	28	2	0	0	0	0	0	0					
DEBT INSTRUMENTS other than HFT	66,384	244	2,162	2,162	2,146	795	1,785	1,769	355	0	66,156	130	2,139	2,139	2,128	708	1,744	1,732	368	0	0	0	0	0	0					
OFF-BALANCE SHEET EXPOSURES	15,823		118	118	118	81	52	52	48	0	15,246		109	109	109	81	49	49	44	0	0	0	0	0	0					

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).

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

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/REP framework (templates F 18.01 / 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) 2012/1615 - 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 FTR/REP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise

Forborne exposures

CASSA CENTRALE BANCA

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,724	985	910	844	777	136	1,675	947	914	823	731	121
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1	0	0	0	0	0	1	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	7	4	4	3	2	1	7	4	4	4	2	0
Non-financial corporations	991	620	577	533	396	84	944	588	565	511	365	76
of which: small and medium-sized enterprises	717	437	410	377	295		720	431	421	378	289	
Households	726	360	329	307	379	51	724	354	344	308	364	45
DEBT INSTRUMENTS other than HFT	1,724	985	910	844	777		1,675	947	914	823	731	
Loan commitments given	19	9	2	2	14	6	19	9	2	2	14	6
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	359						341					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	660						589					

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

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

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

2024 EU-wide Transparency Exercise

Forborne exposures

CASSA CENTRALE BANCA

	As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,675	967	916	825	729	139	1,609	910	870	782	707	125
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1	0	0	0	0	0	1	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	5	4	4	4	1	0	5	4	4	4	1	0
Non-financial corporations	947	602	568	513	364	87	903	555	534	478	355	75
of which: small and medium-sized enterprises	623	376	360	324	253		731	423	416	368	302	
Households	722	361	343	308	363	51	700	351	332	300	351	50
DEBT INSTRUMENTS other than HFT	1,675	967	916	825	729		1,609	910	870	782	707	
Loan commitments given	15	6	2	2	10	4	15	7	2	2	11	4
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ²	342						326					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	614						570					

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

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

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

2024 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 CASSA CENTRALE BANCA

(min EUR)	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
A Agriculture, forestry and fishing	1,229	53	53	1,229	62	0	1,289	52	52	1,289	68	0	1,274	51	51	1,274	64	0	1,239	42	42	1,239	59	0
B Mining and quarrying	74	5	5	74	5	0	78	5	5	78	6	0	76	5	5	76	6	0	87	5	5	87	6	0
C Manufacturing	6,116	290	290	6,113	316	0	6,154	283	283	6,148	301	0	6,198	299	299	6,193	300	0	6,195	293	293	6,199	305	0
D Electricity, gas, steam and air conditioning supply	397	14	14	397	19	0	403	18	18	403	21	0	379	16	16	379	22	0	370	16	16	370	20	0
E Water supply	260	5	5	260	5	0	273	4	4	273	5	0	260	3	3	260	5	0	278	3	3	278	4	0
F Construction	3,983	293	293	3,982	301	0	2,946	242	242	2,946	286	0	2,873	241	241	2,873	276	0	2,821	234	234	2,821	261	0
G Wholesale and retail trade	4,284	220	220	4,284	213	0	4,280	217	217	4,280	230	0	4,234	221	221	4,234	233	0	4,238	233	233	4,238	237	0
H Transport and storage	603	36	36	603	34	0	610	34	34	610	42	0	615	35	35	615	44	0	624	33	33	624	42	0
I Accommodation and food service activities	2,693	238	238	2,692	251	0	2,719	217	217	2,718	260	0	2,742	221	221	2,742	254	0	2,742	219	219	2,742	255	0
J Information and communication	297	21	21	297	22	0	308	21	21	308	23	0	306	22	22	306	22	0	289	19	19	289	20	0
K Financial and insurance activities	7	0	0	7	0	0	10	1	1	10	1	0	14	1	1	14	1	0	17	1	1	17	1	0
L Real estate activities	2,693	200	200	2,693	221	0	2,684	195	195	2,684	242	0	2,699	190	190	2,699	239	0	2,724	183	183	2,724	219	0
M Professional, scientific and technical activities	673	23	23	672	25	0	712	21	21	710	29	0	700	21	21	699	31	0	690	22	22	686	29	0
N Administrative and support service activities	415	24	24	415	25	0	421	23	23	421	27	0	410	24	24	410	28	0	420	25	25	420	28	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	28	1	1	28	1	0	27	1	1	27	2	0	31	1	1	31	1	0	31	1	1	31	1	0
Q Human health services and social work activities	320	18	18	320	16	0	334	16	16	334	19	0	335	16	16	335	19	0	324	16	16	324	17	0
R Arts, entertainment and recreation	155	13	13	155	13	0	158	11	11	158	13	0	158	10	10	158	12	0	153	11	11	153	12	0
S Other services	174	14	14	174	14	0	171	13	13	171	14	0	171	13	13	171	14	0	172	13	13	172	14	0
Loans and advances	23,699	1,469	1,469	23,693	1,559	0	23,814	1,332	1,332	23,806	1,589	0	23,666	1,342	1,342	23,649	1,583	0	23,613	1,329	1,329	23,607	1,529	0

¹The items "accumulated impairment" and "accumulated negative changes in fair value due to credit risk on non-performing exposures" are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F.08.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

2024 EU-wide Transparency Exercise
Collateral valuation - loans and advances
CASSA CENTRALE BANCA

(mil EUR)	As of 30/09/2023					As of 31/12/2023					As of 31/03/2024					As of 30/06/2024				
	Loans and advances		Performing		Non-performing	Loans and advances		Performing		Non-performing	Loans and advances		Performing		Non-performing	Loans and advances		Performing		Non-performing
			if which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			if which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			if which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			if which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	50,337	48,029	159	2,308	1,135	50,643	48,404	140	2,149	1,138	50,266	48,125	244	2,911	1,079	50,230	48,090	130	2,138	1,026
Of which secured	44,587	42,467	151	2,121	1,083	44,728	42,748	132	1,989	1,028	44,285	42,288	216	1,987	1,017	44,252	42,289	121	1,963	971
Of which secured with immovable property	29,386	28,457	98	1,529	818	30,039	28,994	93	1,445	790	30,052	28,627	126	1,425	752	30,104	28,729	87	1,374	715
Of which instruments with LTV higher than 60% and lower or equal to 80%	13,081	12,658		433	250	13,204	12,791		413	244	13,182	12,779		403	231	13,173	12,780		382	216
Of which instruments with LTV higher than 80% and lower or equal to 100%	2,053	2,109		141	79	3,151	3,017		134	73	3,088	2,997		141	75	3,128	2,985		143	71
Of which instruments with LTV higher than 100%	1,424	1,615		329	122	1,849	1,618		192	112	1,814	1,584		200	96	1,751	1,544		207	89
Accumulated impairment for secured assets	2,242	1,485	14	1,749	885	2,293	1,674	21	1,674	869	2,260	1,626	29	1,634	863	2,189	1,603	26	1,588	749
Collateral																				
Of which value capped at the value of exposure	28,910	28,683	87	227	148	28,960	28,780	76	200	130	28,996	28,771	111	225	130	29,131	28,903	73	228	146
Of which immovable property	27,783	27,571	86	222	143	27,840	27,645	77	195	125	27,892	27,673	107	219	135	28,013	27,789	72	224	144
Of which value above the cap	24,508	21,833	79	2,676	1,299	24,639	22,081	77	2,538	1,278	24,866	22,365	120	2,500	1,241	24,822	22,418	97	2,405	1,190
Of which immovable property	24,109	21,459	78	2,653	1,280	24,232	21,697	76	2,515	1,259	24,472	21,997	118	2,478	1,229	24,443	22,037	96	2,387	1,178
Financial guarantees received	11,787	11,661	28	336	66	11,783	11,675	30	108	58	11,307	11,176	72	130	71	11,130	10,990	24	140	73
Accumulated partial write-off	-270	0	0	-270	0	-287	0	0	-287	-13	-274	0	0	-274	-11	-272	0	0	-272	-11

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.