

## 2024 EU-wide Transparency Exercise

<b>Bank Name</b>	ICCREA BANCA S.P.A.
<b>LEI Code</b>	NNVPP80YIZGEY2314M97
<b>Country Code</b>	IT

2024 EU-wide Transparency Exercise

Key Metrics

ICCREA BANCA S.P.A.

(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
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	13,069	13,572	14,093	14,486	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	13,000	13,514	14,065	14,468	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	13,099	13,602	14,124	14,516	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	13,030	13,544	14,095	14,498	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	13,802	14,302	14,822	15,214	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	13,732	14,244	14,794	15,196	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
<b>Risk exposure amounts</b>						
Total risk exposure amount	62,898	64,392	64,206	63,882	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	62,824	64,325	64,177	63,861	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	20.78%	21.08%	21.95%	22.68%	CA3 (1)	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.69%	21.01%	21.92%	22.66%	(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	20.83%	21.12%	22.00%	22.72%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.74%	21.06%	21.96%	22.70%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	21.94%	22.21%	23.09%	23.82%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.86%	22.14%	23.05%	23.80%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	172,120	177,330	174,258	173,320	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	7.61%	7.67%	8.10%	8.38%	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	13,099	13,602	14,124	14,516	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	13,030	13,544	14,095	14,498	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	172,120	177,330	174,258	173,320	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	172,051	177,272	174,229	173,302	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.61%	7.67%	8.10%	8.38%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.57%	7.64%	8.09%	8.37%	[A.2]/[B.2]	



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Overview of Risk exposure amounts

ICCREA BANCA S.P.A.

(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) <sup>1</sup>	52,934	53,254	53,201	52,731	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	52,934	53,254	53,201	52,731	C 02.00 (r0060, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - (C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002))
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - (C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001))
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	197	246	237	275	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	196	245	181	247	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)	290	288	246	229	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	499	464	447	505	C 02.00 (r0520, c0010)
Of which the standardised approach	499	464	447	505	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	8,782	9,895	9,895	9,895	C 02.00 (r0590, c0010)
Of which basic indicator approach	8,782	9,895	9,895	9,895	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	62,898	64,392	64,206	63,882	

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

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

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P&L  
ICCREA BANCA S.P.A.

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	4,399	6,113	1,719	3,476
Of which debt securities income	1,081	1,546	349	800
Of which loans and advances income	3,122	4,205	1,171	2,361
Interest expenses	1,420	2,023	632	1,277
(Of which deposits expenses)	1,247	1,805	582	1,135
(Of which debt securities issued expenses)	138	190	58	125
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	23	24	2	23
Net Fee and commission income	1,009	1,348	336	681
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	100	58	57	85
Gains or (-) losses on financial assets and liabilities held for trading, net	-18	-53	1	13
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-7	-10	7	7
Gains or (-) losses from hedge accounting, net	14	15	-4	-2
Exchange differences [gain or (-) loss], net	64	89	10	12
Net other operating income /(expenses)	244	354	87	179
<b>TOTAL OPERATING INCOME, NET</b>	<b>4,408</b>	<b>5,914</b>	<b>1,584</b>	<b>3,196</b>
(Administrative expenses)	2,161	3,015	755	1,568
(Cash contributions to resolution funds and deposit guarantee schemes)	129	131	4	43
(Depreciation)	172	229	58	115
Modification gains or (-) losses, net	-3	-6	-2	-5
(Provisions or (-) reversal of provisions)	13	49	3	26
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	9	14	-3	-6
(Other provisions)	4	35	6	32
Of which pending legal issues and tax litigation <sup>1</sup>	0	1	0	0
Of which restructuring <sup>1</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	301	402	41	174
(Financial assets at fair value through other comprehensive income)	-5	0	-1	1
(Financial assets at amortised cost)	306	402	42	173
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	2	21	0	1
(of which Goodwill)	0	1	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	42	51	5	7
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>1,669</b>	<b>2,113</b>	<b>726</b>	<b>1,272</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>1,411</b>	<b>1,778</b>	<b>609</b>	<b>1,050</b>
Profit or (-) loss after tax from discontinued operations	-10	79	0	6
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>1,401</b>	<b>1,858</b>	<b>610</b>	<b>1,056</b>
Of which attributable to owners of the parent	1,400	1,856	610	1,056

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

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

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Total Assets: fair value and impairment distribution

ICCREA BANCA S.P.A.

(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	1,621				6,903				3,286				2,578				IAS 1.54 (f)	
Financial assets held for trading	427	236	190	1	228	93	135	1	242	140	101	1	200	114	84	1	IFRS 7.8(a)(ii); IFRS 9, Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	1,370	58	569	743	1,310	87	505	718	1,292	44	537	711	1,282	43	510	729	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	314	313	0	1	317	316	0	1	315	313	0	1	324	323	0	1	IFRS 7.8(a)(ii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	8,661	8,158	438	65	7,693	7,193	447	54	7,257	6,713	491	53	7,604	7,004	546	53	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortized cost	144,226				143,534				144,860				144,457				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	1,706	0	1,706	0	951	0	951	0	945	1	944	0	1,132	0	1,132	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	-934				-938				-958				-719				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets <sup>1</sup>	9,876				9,893				9,521				9,325					
<b>TOTAL ASSETS</b>	<b>167,267</b>				<b>170,192</b>				<b>167,190</b>				<b>166,191</b>				IAS 1.8(a), XI 6	

<sup>1</sup> 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 <sup>1</sup>		Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	8,061	106	0	-2	-3	0	7,110	87	0	-3	-5	0	6,685	68	0	-2	-3	0	7,011	90	0	-3	-4	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 1.32, 44(a)
Financial assets at amortized cost	Debt securities	53,892	499	2	-9	-88	-2	51,680	360	2	-11	-91	-1	51,128	330	2	-12	-89	-2	50,764	415	2	-12	-89	-1	Annex V Part 1.31, 44(b)
	Loans and advances	81,676	8,050	3,782	-431	-480	-2,670	82,346	9,101	3,639	-353	-515	-2,628	84,292	9,112	3,426	-345	-510	-2,455	84,524	8,958	3,559	-315	-461	-2,589	Annex V Part 1.32, 44(a)

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

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

## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

ICCREA BANCA S.P.A.

(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	167	112	125	85	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	150,405	152,796	148,723	147,648	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	170	220	202	158	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-1	-1	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	757	788	814	857	IAS 37.10; IAS 1.54(l)
Tax liabilities	80	72	113	100	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	2,401	2,315	2,874	2,593	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	1	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V.Part 1.29
<b>TOTAL LIABILITIES</b>	<b>153,980</b>	<b>156,303</b>	<b>152,851</b>	<b>151,442</b>	<b>IAS 1.9(b);IG 6</b>
<b>TOTAL EQUITY</b>	<b>13,287</b>	<b>13,889</b>	<b>14,339</b>	<b>14,749</b>	<b>IAS 1.9(c), IG 6</b>
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>167,267</b>	<b>170,192</b>	<b>167,190</b>	<b>166,191</b>	<b>IAS 1.IG6</b>

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

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Breakdown of liabilities

ICCREA BANCA S.P.A.

(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		327	323	285	230	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	11	9	42	14	Annex V.Part 1.31
Deposits	Central banks	16,789	16,205	10,867	8,092	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	2,125	3,342	4,329	4,375	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,012	2,238	2,234	2,282	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	2,601	1,713	1,829	2,005	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	1,981	1,070	1,111	1,372	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	14,158	15,811	16,052	14,312	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	1,997	2,189	2,184	2,266	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	31,753	31,935	31,399	33,659	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	29,838	29,774	28,966	31,242	ECB/2013/33 Annex 2.Part 2.9.1
	Households	76,469	76,735	76,219	76,563	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	63,254	62,918	61,455	61,730	Annex V.Part 1.42(f), 44(c)
Debt securities issued		6,011	6,543	7,514	8,126	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		767	738	731	739	Annex V.Part 1.37
Other financial liabilities		499	512	514	514	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>150,743</b>	<b>153,128</b>	<b>149,050</b>	<b>147,891</b>	

2024 EU-wide Transparency Exercise  
Market Risk  
ICCREA BANCA S.P.A.

	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	457	417	0	0	0	0						0	0	0	0								
Of which: General risk	421	404	0	0	0	0						0	0	0	0								
Of which: Specific risk	15	10	0	0	0	0						0	0	0	0								
Equities	2	7	0	0	0	0						0	0	0	0								
Of which: General risk	1	3	0	0	0	0						0	0	0	0								
Of which: Specific risk	1	3	0	0	0	0						0	0	0	0								
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
<b>Total</b>	<b>438</b>	<b>424</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024										
Traded Debt Instruments	413	480	0	0	0	0						0	0	0	0								
Of which: General risk	391	438	0	0	0	0						0	0	0	0								
Of which: Specific risk	23	42	0	0	0	0						0	0	0	0								
Equities	4	3	0	0	0	0						0	0	0	0								
Of which: General risk	2	1	0	0	0	0						0	0	0	0								
Of which: Specific risk	2	1	0	0	0	0						0	0	0	0								
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
<b>Total</b>	<b>417</b>	<b>483</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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

ICCREA BANCA S.P.A.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(min EUR, %)									
Consolidated data	Central governments or central banks	66,023	84,089	1,756		67,880	86,129	1,612	
	Regional governments or local authorities	1,212	599	119		1,300	674	134	
	Public sector entities	248	207	182		341	209	184	
	Multilateral Development Banks	105	152	0		122	165	0	
	International Organisations	134	134	0		148	147	0	
	Institutions	4,427	4,338	1,658		5,579	5,711	1,600	
	Corporates	33,648	18,114	16,550		34,625	18,828	17,202	
	of which: SME	12,379	6,801	5,314		12,875	7,090	5,539	
	Retail	34,980	15,886	10,060		35,639	16,427	10,353	
	of which: SME	27,637	10,367	5,934		28,026	10,647	6,095	
	Secured by mortgages on immovable property	40,053	37,030	13,331		40,376	37,284	13,405	
	of which: SME	7,058	6,854	2,407		7,145	6,930	2,434	
	Exposures in default	3,858	868	897	2,578	3,641	773	788	2,480
	Items associated with particularly high risk	2,274	1,575	2,362		2,308	1,588	2,382	
	Covered bonds	59	59	6		60	60	6	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	817	817	955		790	789	897		
Equity	1,109	1,108	1,781		1,138	1,136	1,862		
Other exposures	4,789	5,358	3,471		4,230	4,801	3,068		
<b>Standardised Total<sup>2</sup></b>	<b>193,737</b>	<b>170,333</b>	<b>53,125</b>	<b>3,933</b>	<b>198,176</b>	<b>174,721</b>	<b>53,492</b>	<b>3,770</b>	

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

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

<sup>(3)</sup> 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

ICCREA BANCA S.P.A.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(min EUR, %)									
Consolidated data	Central governments or central banks	63,088	81,111	1,551		62,594	80,257	1,523	
	Regional governments or local authorities	1,266	678	134		1,303	657	130	
	Public sector entities	328	194	166		333	196	171	
	Multilateral Development Banks	130	170	0		137	173	0	
	International Organisations	199	199	0		226	226	0	
	Institutions	5,194	5,279	1,675		4,994	5,141	1,677	
	Corporates	34,414	18,616	17,068		34,385	18,479	16,909	
	of which: SME	12,567	6,926	5,415		12,461	6,888	5,381	
	Retail	35,281	16,296	10,239		35,524	16,423	10,299	
	of which: SME	27,893	10,664	6,106		28,127	10,758	6,163	
	Secured by mortgages on immovable property	40,586	37,510	13,487		40,720	37,678	13,533	
	of which: SME	7,129	6,933	2,438		7,088	6,891	2,421	
	Exposures in default	3,464	723	739	2,349	3,598	693	707	2,500
	Items associated with particularly high risk	2,368	1,643	2,465		2,462	1,713	2,570	
	Covered bonds	14	14	3		31	31	5	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	800	800	908		798	798	891		
Equity	1,152	1,150	1,863		979	977	1,440		
Other exposures	4,286	4,836	3,134		4,161	4,706	3,144		
Standardised Total <sup>2</sup>	192,572	169,218	53,433	3,600	192,247	168,149	52,998	3,672	

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

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

<sup>(3)</sup> 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

ICCREA BANCA S.P.A.

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(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 <sup>2</sup>			0					0			

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

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

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

ICCREA BANCA S.P.A.

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(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 <sup>2</sup>			0					0			

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

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



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

ICCREA BANCA S.P.A.

As of 31/12/2023

(min EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at 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	0
13M - 1Y]		2	2	0	0	0	0	0	0	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	0
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y1 - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y1 - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M]		88	88	0	0	42	46	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		102	102	0	0	31	110	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		64	64	0	0	42	21	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		34	34	0	0	7	27	0	0	0	0	0	0	0	0	0	0
3Y1 - 5Y]		12	12	0	0	7	5	0	0	0	0	0	0	0	0	0	0
5Y1 - 10Y]		18	18	0	0	2	16	0	0	0	0	0	0	0	0	0	0
10Y+ more		2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		378	378	0	0	151	227	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M]		34	34	0	0	11	23	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		192	192	0	0	78	112	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		109	109	0	0	21	87	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		18	18	0	0	3	14	0	0	0	0	0	0	0	0	0	0
3Y1 - 5Y]		51	51	0	0	8	43	0	0	0	0	0	0	0	0	0	0
5Y1 - 10Y]		1	1	0	0	0	3	0	0	0	0	0	0	0	0	0	0
10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		405	405	0	0	122	281	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M]		0	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	0
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y1 - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y1 - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M]		0	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	0
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y1 - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y1 - 10Y]		1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		1	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M]		0	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	0
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y1 - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y1 - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M]		0	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	0
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y1 - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y1 - 10Y]		1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		1	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M]		0	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	0
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y1 - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y1 - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M]		3,540	3,539	38	316	1,087	2,101	0	0	0	0	0	0	1,078	0	1	0
13M - 1Y]		8,229	8,228	0	0	1,242	6,973	0	0	0	0	0	0	15	0	0	0
1Y1 - 2Y]		6,875	6,873	0	0	818	6,056	0	0	0	0	0	0	6	0	0	0
2Y1 - 3Y]		4,379	4,179	0	0	680	3,499	0	0	0	0	0	0	1	0	0	0
3Y1 - 5Y]		7,475	7,473	10	0	939	6,533	0	0	0	0	0	0	6	0	0	0
5Y1 - 10Y]		21,061	21,057	12	0	1,116	19,928	0	0	0	0	0	0	2	0	0	0
10Y+ more		3,338	3,350	0	0	66	3,289	0	0	0	0	0	0	9	0	0	0
Total		54,778	54,793	60	316	5,948	48,932	0	0	0	0	0	0	1,114	1	0	324







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

ICCREA BANCA S.P.A.

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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		100	100	0	0	0	0	17	83	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 Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, 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

ICCREA BANCA S.P.A.

As of 30/06/2024

(min EUR)		Direct exposures													Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[ 0 - 3M]		1	1	0	0	0	0	1	0	0	0	0	0	0	0	0
13M - 1Y]		2	2	0	0	0	0	2	0	0	0	0	0	0	0	0
1Y1 - 2Y]		1	1	0	0	0	0	1	0	0	0	0	0	0	0	0
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y1 - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y1 - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		4	4	0	0	0	0	2	0	0	0	0	0	0	0	0
[ 0 - 3M]		133	133	0	0	46	87	0	0	0	0	0	0	0	0	0
13M - 1Y]		209	209	0	0	76	133	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		50	50	0	0	9	41	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		62	62	0	0	26	37	0	0	0	0	0	0	0	0	0
3Y1 - 5Y]		52	52	0	0	4	47	0	0	0	0	0	0	0	0	0
5Y1 - 10Y]		35	35	0	0	2	33	0	0	0	0	0	0	0	0	0
10Y+ more		2	2	0	0	0	2	0	0	0	0	0	0	0	0	0
Total		553	553	0	0	163	422	0	0	0	0	0	0	0	0	0
[ 0 - 3M]		133	133	0	0	51	82	0	0	0	0	0	0	0	0	0
13M - 1Y]		127	127	0	0	37	89	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		263	263	0	0	82	173	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		34	34	0	0	25	9	0	0	0	0	0	0	0	0	0
3Y1 - 5Y]		95	95	0	0	12	84	0	0	0	0	0	0	0	0	0
5Y1 - 10Y]		8	8	0	0	1	7	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		659	659	0	0	217	442	0	0	0	0	0	0	0	0	0
[ 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]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y1 - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y1 - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 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]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y1 - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y1 - 10Y]		1	1	0	0	1	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		2	2	0	0	1	0	0	0	0	0	0	0	0	0	0
[ 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]		1	1	0	0	1	1	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		3	3	0	0	0	3	0	0	0	0	0	0	0	0	0
3Y1 - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y1 - 10Y]		4	4	0	0	2	3	0	0	0	0	0	0	0	0	0
10Y+ more		12	12	0	0	1	11	0	0	0	0	0	0	0	0	0
Total		21	21	0	0	3	15	0	0	0	0	0	0	0	0	0
[ 0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		4	4	0	0	0	4	0	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
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y1 - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y1 - 10Y]		6	6	0	0	0	6	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		10	10	0	0	0	10	0	0	0	0	0	0	0	0	0
[ 0 - 3M]		2,669	2,669	29	259	539	1,840	0	0	0	0	0	0	1,131	1	1
13M - 1Y]		9,354	9,354	36	61	1,288	7,791	0	0	0	0	0	0	7	7	7
1Y1 - 2Y]		5,108	5,108	5	0	1,051	4,051	0	0	0	0	0	0	1	0	0
2Y1 - 3Y]		2,319	2,319	0	0	317	1,992	0	0	0	0	0	0	0	0	0
3Y1 - 5Y]		9,354	9,354	11	11	1,147	8,424	0	0	0	0	0	0	0	0	0
5Y1 - 10Y]		19,523	19,523	1	3	1,107	18,412	0	0	0	0	0	0	1	0	0
10Y+ more		4,462	4,462	0	0	100	4,359	0	0	0	0	0	0	8	0	0
Total		52,755	52,746	76	321	6,351	46,790	0	0	0	0	0	0	1,146	1	29





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

ICCREA BANCA S.P.A.

As of 30/06/2024

(min EUR)														
Direct exposures														
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet		Risk weighted exposure amount		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value			Off-balance sheet exposures	
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at 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	Australia													
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Canada													
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Hong Kong													
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Japan													
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	U.S.	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	China													
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Switzerland													
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		3	3	0	0	3	3	0	0	0	0	0	0	1

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

ICCREA BANCA S.P.A.

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 ]	Other Central and eastern Europe countries non EEA																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more ]																	
Total																	
[ 0 - 3M ]	Middle East																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more ]																	
Total																	
[ 0 - 3M ]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	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	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	1	1	0	0	0	1	0	0	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	0	0
Total	1	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1
[ 0 - 3M ]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	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	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ]	Others	3	3	0	0	0	3	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		88	88	0	0	0	30	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		13	13	0	0	0	0	0	13	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		19	19	0	0	0	0	0	19	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	41	41	0	0	0	2	0	40	0	0	0	0	0	0	0	0	
[ 10Y - more ]	3	3	0	0	0	1	0	4	0	0	0	0	0	0	0	0	
Total	169	169	0	0	0	36	0	133	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 Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, 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 "or 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 e4.

(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 <sup>1)</sup>					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>					Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>2)</sup>				On performing exposures <sup>3)</sup>	On non-performing exposures <sup>3)</sup>					Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>2)</sup>				On performing exposures <sup>3)</sup>	On non-performing exposures <sup>3)</sup>				
		Of which: defaulted	Of which Stage 3 <sup>4)</sup>				Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>	Of which: defaulted		Of which Stage 3 <sup>4)</sup>			Of which Stage 3 <sup>4)</sup>		Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>		
mil. EUR																						
Cash balances at central banks and other demand deposits	960	0	0	0	0	0	0	0	0	0	0	6,171	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	62,908	0	2	2	2	181	2	2	2	0	59,688	0	2	2	2	110	1	1	1	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
General governments	58,651	0	0	0	0	0	0	0	0	0	55,368	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	1,900	0	0	0	0	4	0	0	0	0	2,023	0	0	0	0	7	0	0	0	0	0	0
Other financial corporations	2,022	0	0	0	0	83	0	0	0	0	1,991	0	0	0	0	87	0	0	0	0	0	0
Non-financial corporations	324	0	2	2	2	9	2	2	2	0	274	0	2	2	2	7	1	1	1	1	0	0
Loans and advances (including at amortised cost and fair value)	93,997	393	3,792	3,792	3,792	912	2,680	2,670	1,033	95,524	438	3,640	3,649	3,639	868	2,638	2,628	940	940	940	940	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1,081	1	0	0	0	4	0	0	0	1,109	1	2	2	2	4	1	1	1	1	1	1	1
Credit institutions	765	0	1	1	1	6	1	1	6	716	0	0	0	0	7	0	0	0	0	0	0	
Other financial corporations	3,577	4	32	32	32	7	22	22	9	3,697	4	18	18	18	14	13	13	13	13	13	13	
Non-financial corporations	43,282	181	2,403	2,403	2,394	499	1,772	1,764	595	44,252	202	2,287	2,287	2,279	524	1,723	1,716	1,716	1,716	1,716	1,716	
of which: small and medium-sized enterprises	28,539	120	1,253	1,253	1,249	322	870	866	368	29,573	162	1,214	1,214	1,211	365	859	857	857	857	857	857	
of which: Loans collateralized by commercial immovable property	10,132	40	742	742	738	147	543	540	190	10,280	50	692	692	687	179	518	511	511	511	511	511	
Households	45,293	207	1,359	1,359	1,354	394	884	881	433	45,759	230	1,342	1,342	1,341	320	899	898	898	898	898	898	
of which: Loans collateralized by residential immovable property	34,418	140	838	838	837	268	525	524	313	34,779	162	836	836	836	201	539	538	538	538	538	538	
of which: Credit for consumption	2,288	17	68	68	68	40	52	52	4	2,482	18	63	63	63	34	49	49	49	49	49	49	
DEBT INSTRUMENTS other than MPT	157,863	393	3,794	3,794	3,794	1,012	2,681	2,672	1,033	161,296	438	3,651	3,651	3,641	979	2,638	2,628	940	940	940	940	
OFF-BALANCE SHEET EXPOSURES	26,465		255	255	255	294		294	70	27,257		262	262	262	193	115	115	63	63	63	63	

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

<sup>2)</sup> 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.

<sup>3)</sup> 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 MPT and provisions for off-balance sheet exposures.

<sup>4)</sup> 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 denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporal F 18.00 / F 18.00). 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.

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

2024 EU-wide Transparency Exercise  
Performing and non-performing exposures  
ICCREA BANCA S.P.A.

	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 <sup>(2)</sup>					Collateral and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(2)</sup>				
	Of which performing but past due >30 days and <90 days	Of which non-performing <sup>(1)</sup>			On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>		On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>			Of which performing but past due >30 days and <90 days	Of which non-performing <sup>(1)</sup>			On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>		Collateral and financial guarantees received on non-performing exposures		
		Of which: defaulted	Of which Stage 3 <sup>(4)</sup>			Of which Stage 3 <sup>(4)</sup>			Of which: defaulted	Of which Stage 3 <sup>(4)</sup>			Of which: defaulted	Of which Stage 3 <sup>(4)</sup>							
(in € bn)																					
Cash balances at central banks and other demand deposits	2,831	0	0	0	0	0	0	0	0	0	1,948	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	58,556	0	2	2	187	2	2	2	2	58,634	0	2	2	2	189	1	1	1	1	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	54,097	0	0	0	9	0	0	0	0	54,177	0	0	0	0	10	0	0	0	0	0	
Credit institutions	2,179	0	0	0	7	0	0	0	0	2,211	0	0	0	0	7	0	0	0	0	0	
Other financial corporations	1,394	0	0	0	85	0	0	0	0	1,367	0	0	0	0	86	0	0	0	0	0	
Non-financial corporations	288	0	2	2	6	2	2	2	2	279	0	2	2	2	6	1	1	1	1	0	
Loans and advances (including at amortised cost and fair value)	97,355	499	3,435	3,435	3,428	855	2,464	2,455	899	97,145	369	3,567	3,567	3,559	776	2,598	2,589	899	899		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	1,164	1	1	1	1	4	1	1	0	1,132	1	1	1	1	1	4	1	1	1	0	
Credit institutions	388	0	0	0	0	7	0	0	0	381	0	0	0	0	7	0	0	0	0	0	
Other financial corporations	6,484	1	19	19	19	19	19	19	19	6,499	1	18	18	18	19	19	19	19	19	2	
Non-financial corporations	43,660	221	2,151	2,151	2,142	513	1,605	1,588	507	43,311	179	2,237	2,237	2,229	479	1,684	1,678	516	516		
of which: small and medium-sized enterprises	28,295	183	1,133	1,133	1,130	365	794	791	328	28,182	134	1,211	1,211	1,209	341	854	853	343	343		
of which: Loans collateralised by commercial immovable property	10,132	66	598	598	593	181	441	439	155	10,139	43	614	614	609	162	457	453	157	157		
Households	46,678	277	1,264	1,264	1,263	311	842	841	388	46,847	196	1,310	1,310	1,308	266	896	896	381	381		
of which: Loans collateralised by residential immovable property	34,871	195	778	778	778	189	497	497	280	35,123	136	811	811	810	169	534	533	277	277		
of which: Credit for consumption	2,543	16	61	61	61	30	48	48	3	2,643	13	62	62	62	27	49	49	3	3		
DEBT INSTRUMENTS other than HFT	158,543	499	3,437	3,437	3,427	962	2,465	2,457	899	157,747	369	3,568	3,568	3,560	885	2,598	2,590	899	899		
OFF-BALANCE SHEET EXPOSURES	32,831		268	268	266	194	112	112	60	34,290		255	255	255	192	111	111	60	60		

(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 18.00 / 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) 2012/1451 - IT5 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

ICCREA BANCA S.P.A.

	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 <sup>1</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
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)	2,791	1,418	1,133	1,001	1,582	390	2,614	1,351	1,070	974	1,489	362
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	9	0	0	0	8	0	9	0	0	0	8	0
Credit institutions	1	1	1	1	0	0	0	0	0	0	0	0
Other financial corporations	24	19	12	12	5	4	14	7	5	5	5	2
Non-financial corporations	1,739	918	774	676	922	225	1,598	864	718	652	853	203
of which: small and medium-sized enterprises	1,124	520	439	388	666		1,075	503	412	362	648	
Households	1,017	480	346	312	647	162	993	480	347	317	623	158
DEBT INSTRUMENTS other than HFT	2,791	1,418	1,133	1,001	1,582		2,614	1,351	1,070	974	1,489	
Loan commitments given	1	0	0	0	0	0	1	0	0	0	1	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	501						466					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	376						356					

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

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

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

2024 EU-wide Transparency Exercise

Forborne exposures

ICCREA BANCA S.P.A.

	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 <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	2,409	1,235	979	890	1,373	332	2,366	1,240	989	914	1,321	313	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	9	0	0	0	8	0	8	0	0	0	8	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	14	6	5	5	5	1	13	6	5	5	5	1	
Non-financial corporations	1,443	782	651	591	761	182	1,413	771	648	597	734	165	
of which: small and medium-sized enterprises	992	468	381	337	594		984	476	389	350	578		
Households	943	447	323	294	599	148	931	463	336	312	575	146	
DEBT INSTRUMENTS other than HFT	2,409	1,235	979	890	1,373		2,366	1,240	989	914	1,321		
Loan commitments given	1	0	0	0	0	0	1	0	0	0	1	0	
QUALITY OF FORBEARANCE <sup>2</sup>													
Loans and advances that have been forborne more than twice <sup>2</sup>	371						345						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	320						315						

(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**  
 ICCREA BANCA S.P.A.

(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 <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>
A Agriculture, forestry and fishing	2,413	94	94	2,413	93	0	2,641	87	87	2,641	99	0	2,614	79	79	2,614	88	0	2,615	82	82	2,615	93	0
B Mining and quarrying	95	5	5	95	5	0	104	5	5	104	5	0	102	4	4	102	5	0	102	4	4	102	5	0
C Manufacturing	11,544	433	433	11,544	414	0	11,815	434	434	11,815	398	0	11,853	431	431	11,853	383	0	11,388	454	454	11,388	407	0
D Electricity, gas, steam and air conditioning supply	870	23	23	870	21	0	870	21	21	870	21	0	894	13	13	894	18	0	833	13	13	833	17	0
E Water supply	626	26	26	626	19	0	627	19	19	627	15	0	625	17	17	625	15	0	625	18	18	625	13	0
F Construction	5,439	483	483	5,439	459	0	5,426	457	457	5,426	479	0	5,412	384	384	5,412	435	0	5,393	412	412	5,393	442	0
G Wholesale and retail trade	7,927	392	392	7,926	342	0	8,133	375	375	8,133	344	0	7,988	350	350	7,988	330	0	7,933	391	391	7,933	355	0
H Transport and storage	1,371	71	71	1,371	71	0	1,407	66	66	1,407	70	0	1,397	69	69	1,397	65	0	1,346	68	68	1,346	68	0
I Accommodation and food service activities	2,770	175	175	2,770	161	0	2,834	161	161	2,834	155	0	2,840	156	156	2,840	151	0	2,831	165	165	2,831	153	0
J Information and communication	628	26	26	628	22	0	643	27	27	643	23	0	655	27	27	655	24	0	648	27	27	648	24	0
K Financial and insurance activities	17	1	1	17	1	0	192	0	0	192	2	0	0	0	0	0	0	0	0	0	0	19	0	
L Real estate activities	5,776	108	108	5,776	464	0	5,734	463	463	5,734	466	0	5,671	427	427	5,671	426	0	5,683	429	429	5,683	431	0
M Professional, scientific and technical activities	1,308	84	84	1,308	50	0	1,340	58	58	1,339	48	0	1,309	59	59	1,309	47	0	1,270	66	66	1,270	50	0
N Administrative and support service activities	921	30	30	921	28	0	912	28	28	912	28	0	923	28	28	923	26	0	922	30	30	922	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	
P Education	105	7	7	105	6	0	103	7	7	103	6	0	102	6	6	102	6	0	100	7	7	100	6	0
Q Human health services and social work activities	792	29	29	792	33	0	796	28	28	796	32	0	807	34	34	807	34	0	797	35	35	797	34	0
R Arts, entertainment and recreation	393	29	29	393	43	0	390	41	41	390	42	0	389	39	39	389	41	0	378	32	32	378	34	0
S Other services	327	18	18	327	12	0	318	15	15	318	13	0	409	18	18	409	17	0	402	16	16	402	13	0
Loans and advances	43,282	2,403	2,403	43,281	2,271	0	44,282	2,287	2,287	44,249	2,247	0	43,660	2,131	2,131	43,660	2,119	0	43,311	2,237	2,237	43,311	2,164	0

<sup>1</sup>The items "accumulated impairment" and "accumulated negative changes in fair value due to credit risk on non-performing exposures" are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FRRREP 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  
ECCREA BANCA S.P.A.

(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		if which past due > 30days <= 90 days				if which past due > 30days <= 90 days		if which past due > 30days <= 90 days			if which past due > 30days <= 90 days		if which past due > 30days <= 90 days			if which past due > 30days <= 90 days	
Gross carrying amount	93,997	90,204	363	3,792	1,541	95,504	91,875	438	3,649	1,599	97,355	93,900	499	3,435	1,463	97,165	93,598	369	3,567	1,620
Of which secured	78,789	75,324	354	3,375	1,413	80,341	77,084	387	3,257	1,488	82,748	79,707	452	3,041	1,347	83,692	80,531	335	3,191	1,470
Of which secured with immovable property	49,833	47,800	218	2,033	936	50,272	48,396	242	1,966	970	50,259	48,486	296	1,773	873	50,491	48,669	207	1,822	913
Of which instruments with LTV higher than 60% and lower or equal to 80%	14,739	14,310		430	203	14,942	14,527		414	221	14,884	14,510		374	197	14,862	14,486		376	193
Of which instruments with LTV higher than 80% and lower or equal to 100%	7,069	7,021		286	135	7,089	7,126		358	194	7,063	7,159		224	65	6,077	7,039		241	102
Of which instruments with LTV higher than 100%	2,244	1,885		360	205	2,226	1,903		334	124	2,240	1,967		284	195	2,103	1,914		276	176
Accumulated impairment for secured assets	3,492	788	66	2,315	822	3,648	749	62	2,988	955	2,875	739	65	2,136	865	2,018	663	41	2,053	858
Collateral																				
Of which value capped at the value of exposure	53,212	52,489	221	723	411	54,314	53,607	256	698	387	57,229	56,814	301	614	353	56,992	56,390	225	598	381
Of which immovable property	47,387	46,743	177	624	358	47,881	47,307	201	674	340	47,990	47,465	251	525	310	48,218	47,701	175	517	314
Of which value above the cap	62,096	57,963	232	4,133	1,969	59,636	55,490	278	4,126	2,056	60,022	56,209	337	3,813	1,909	57,285	53,321	240	3,963	2,073
Of which immovable property	55,205	51,579	210	3,626	1,698	56,038	52,387	247	3,601	1,769	55,999	52,658	308	3,338	1,637	55,548	53,093	219	3,485	1,762
Financial guarantees received	21,043	20,733	77	319	129	21,269	20,987	84	283	124	21,050	20,786	90	264	127	20,848	20,245	66	301	139
Accumulated partial write-off	-401	0	0	-401	-6	-487	0	0	-487	-42	-439	0	0	-439	-11	-423	0	0	-423	-8

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