



## 2025 EU-wide Transparency Exercise

<b>Bank Name</b>	CASSA CENTRALE BANCA
<b>LEI Code</b>	LO00AWXR8GF142JCO404
<b>Country Code</b>	IT

## 2025 EU-wide Transparency Exercise

### Leverage ratio

CASSA CENTRALE BANCA

(mln EUR, %)		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	8,589	9,088	9,012	9,020	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	8,546	9,050			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	90,912	89,858	92,107	93,714	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	90,870	89,820			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	9.45%	10.11%	9.78%	9.62%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	9.41%	10.08%			[A.2]/[B.2]	





(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	2,612	3,452	791	1,557
Of which debt securities income	739	982	248	496
Of which loans and advances income	1,764	2,320	514	1,005
Interest expenses	756	998	208	400
(Of which deposits expenses)	673	883	167	324
(Of which debt securities issued expenses)	35	47	12	25
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	3	4	0	4
Net Fee and commission income	588	818	204	413
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	-182	-274	-4	-10
Gains or (-) losses on financial assets and liabilities held for trading, net	-2	9	-2	-10
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	2	2	1	3
Gains or (-) losses from hedge accounting, net	1	2	-5	-1
Exchange differences [gain or (-) loss], net	4	0	5	13
Net other operating income / (expenses)	148	222	51	110
<b>TOTAL OPERATING INCOME, NET</b>	<b>2,418</b>	<b>3,237</b>	<b>833</b>	<b>1,680</b>
(Administrative expenses)	1,304	1,844	465	951
(Cash contributions to resolution funds and deposit guarantee schemes)	36	37	1	11
(Depreciation)	95	130	34	70
Modification gains or (-) losses, net	-2	-3	0	0
(Provisions or (-) reversal of provisions)	-16	-36	-6	-9
(Payment commitments to resolution funds and deposit guarantee schemes)	4	6	1	1
(Commitments and guarantees given)	-13	-22	-6	-3
(Other provisions)	-7	-19	-2	-7
Of which pending legal issues and tax litigation <sup>(1)</sup>	0	-4	0	0
Of which restructuring <sup>2</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>(2)</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-95	-126	-25	-39
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	-95	-126	-25	-39
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	3	13	0	3
(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	5	0	3	3
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>1,093</b>	<b>1,372</b>	<b>367</b>	<b>696</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>924</b>	<b>1,168</b>	<b>310</b>	<b>590</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>924</b>	<b>1,168</b>	<b>310</b>	<b>590</b>
Of which attributable to owners of the parent	924	1,168	310	590

<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."

2025 EU-wide Transparency Exercise  
Total Assets: fair value and impairment distribution  
CASSA CENTRALE BANCA

(mM EUR)																	
ASSETS:	As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	1,288				1,347				1,224				1,244				IAS 1.54 (f)
Financial assets held for trading	4	0	4	0	6	0	6	0	5	0	5	0	5	0	5	0	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	217	47	6	165	236	52	6	178	229	49	6	175	242	52	6	184	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(ii); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	10,732	10,569	22	141	9,899	9,726	27	146	10,423	10,255	22	146	11,169	10,989	18	163	IFRS 7.8(b); IFRS 9.4.1.2a
Financial assets at amortised cost	71,167				70,828				72,858				73,601				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	71	0	71	0	70	0	70	0	80	0	80	0	79	0	79	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.2.6
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-60				-57				-76				-71				IAS 39.49A(a); IFRS 9.6.5.8
Other assets <sup>(1)</sup>	4,611				4,721				4,467				4,458				
<b>TOTAL ASSETS</b>	<b>88,010</b>				<b>87,051</b>				<b>89,211</b>				<b>90,728</b>				IAS 1.9(a); XI.6

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

(mM EUR)																										
Breakdown of financial assets by instrument and by counterparty sector <sup>(1)</sup>	As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References	
	Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>				
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets		
Financial assets at fair value through other comprehensive income	Debt securities	10,582	0	0	-2	0	0	9,744	0	0	-2	0	0	10,266	0	0	-2	0	0	10,995	0	0	-1	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	Annex V Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	23,115	47	1	-4	-43	-1	22,194	73	0	-4	-44	0	23,520	71	0	-4	-44	0	23,777	71	0	-3	-43	0	Annex V Part 1.31, 44(b)
	Loans and advances	43,565	4,720	2,001	-173	-462	-1,610	44,236	4,649	1,784	-188	-441	-1,443	44,814	4,774	1,758	-164	-446	-1,415	46,779	4,257	1,753	-194	-414	-1,397	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.

## 2025 EU-wide Transparency Exercise

### Breakdown of liabilities

CASSA CENTRALE BANCA

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	8	7	9	11	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	1	1	1	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	75,136	74,621	75,862	76,444	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	13	15	8	11	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	514	487	490	518	IAS 37.10; IAS 1.54(l)
Tax liabilities	82	56	94	82	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	3,130	2,484	3,060	3,792	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>(1)</sup>	0	0	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>78,885</b>	<b>77,671</b>	<b>79,525</b>	<b>80,858</b>	IAS 1.9(b);IG 6
<b>TOTAL EQUITY</b>	<b>9,125</b>	<b>9,380</b>	<b>9,685</b>	<b>9,870</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>88,010</b>	<b>87,051</b>	<b>89,211</b>	<b>90,728</b>	IAS 1.IG6

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

2025 EU-wide Transparency Exercise

Breakdown of liabilities

CASSA CENTRALE BANCA

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives		21	22	17	22	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	2,868	385	170	100	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	1,336	1,434	1,382	1,604	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,211	1,316	1,264	1,478	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	617	896	1,266	826	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	305	248	258	242	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	3,051	2,497	4,459	3,883	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	735	758	757	767	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	18,748	19,588	19,116	19,938	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	16,511	17,485	16,767	17,521	ECB/2013/33 Annex 2.Part 2.9.1
	Households	47,153	48,300	47,941	48,450	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	36,940	38,222	37,711	38,240	Annex V.Part 1.42(f), 44(c)
	Debt securities issued		894	1,023	991	1,087
Of which: Subordinated Debt securities issued		0	0	0	0	Annex V.Part 1.37
Other financial liabilities		469	498	539	556	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		75,158	74,644	75,880	76,466	

2025 EU-wide Transparency Exercise

Market Risk

CASSA CENTRALE BANCA

TOTAL RISK EXPOSURE AMOUNT	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 (ms) 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 (ms) 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				
(mln EUR)	As of 30/09/2024	As of 31/12/2024	As of 30/09/2024										As of 31/12/2024										
Traded Debt Instruments	151	154	0	0	0	0					0	0	0	0						0			
Of which: General risk	151	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			
<b>Total</b>	<b>151</b>	<b>154</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 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025										
Traded Debt Instruments	146	134	0	0	0	0					0	0	0	0						0			
Of which: General risk	146	134	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			
<b>Total</b>	<b>146</b>	<b>134</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>			

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR), both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks re in the RWEA OV2 template.

2025 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

CASSA CENTRALE BANCA

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
(min EUR, %)									
Consolidated data	Central governments or central banks	35,214	42,856	490		33,549	41,140	434	
	Regional governments or local authorities	276	64	13		305	63	13	
	Public sector entities	103	78	75		100	66	62	
	Multilateral Development Banks	493	492	0		352	352	0	
	International Organisations	466	466	0		472	472	0	
	Institutions	1,437	631	270		1,527	721	326	
	Corporates	17,852	9,893	8,556		18,186	10,215	8,819	
	of which: SME	8,423	4,710	3,652		8,859	5,043	3,915	
	Retail	20,563	9,864	6,363		20,892	10,107	6,528	
	of which: SME	16,072	6,189	3,608		16,273	6,301	3,674	
	Secured by mortgages on immovable property and ADC exposures	21,892	20,484	7,420		22,181	20,790	7,524	
	of which: SME	5,836	5,618	2,037		5,877	5,673	2,058	
	Exposures in default	1,987	274	279	1,554	1,782	242	245	1,399
	Items associated with particularly high risk	1,740	1,032	1,549		1,626	930	1,395	
	Subordinated debt exposures								
	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)	103	103	162		115	115	171		
Equity	328	328	397		249	249	321		
Other exposures	2,385	2,383	1,729		2,492	2,490	1,743		
Standardised Total <sup>(2)</sup>	104,840	88,950	27,303	2,442	103,828	87,951	27,580	2,249	

<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 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments.

2025 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

CASSA CENTRALE BANCA

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
(min EUR, %)									
Consolidated data	Central governments or central banks	34,995	42,552	452		35,729	43,241	363	
	Regional governments or local authorities	249	75	15		293	80	16	
	Public sector entities	91	59	56		89	60	57	
	Multilateral Development Banks	348	348	0		372	372	0	
	International Organisations	429	429	0		531	531	0	
	Institutions	1,153	868	331		1,176	893	326	
	Corporates	15,031	7,301	6,242		15,243	7,501	6,486	
	of which: SME	6,975	3,232	2,502		6,347	2,912	2,233	
	Retail	17,335	7,115	4,489		17,412	7,233	4,561	
	of which: SME	14,305	4,859	2,772		14,343	4,937	2,815	
	Secured by mortgages on immovable property and ADC exposures	30,599	28,007	12,490		31,145	28,462	12,730	
	of which: SME	9,019	8,145	4,785		9,110	8,206	4,853	
	Exposures in default	1,854	251	265	1,457	1,859	261	267	1,441
	Items associated with particularly high risk								
	Subordinated debt exposures	99	99	148		104	104	156	
	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)	114	114	159		130	130	173	
Equity	231	231	284		238	238	270		
Other exposures	2,603	2,601	1,796		2,698	2,697	1,786		
Standardised Total <sup>(2)</sup>	105,132	90,050	26,727	2,216	107,019	91,802	27,190	2,176	

<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

<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 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments.

**2025 EU-wide Transparency Exercise**

**Credit Risk - IRB Approach**

CASSA CENTRALE BANCA

		IRB Approach										
		As of 30/09/2024					As of 31/12/2024					
		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			
(mln EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
Consolidated data	Central banks and central governments <sup>(2)</sup>	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	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	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)											
Other non credit-obligation assets			0					0				
IRB Total <sup>(3)</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> Incl. RGLAs and PSEs from Q1 2025

<sup>(3)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2025 EU-wide Transparency Exercise

Credit Risk - IRB Approach

CASSA CENTRALE BANCA

		IRB Approach										
		As of 31/03/2025					As of 30/06/2025					
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>	Risk exposure amount		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted		Of which: defaulted			Of which: defaulted	
(mln EUR, %)												
Consolidated data	Central banks and central governments <sup>(2)</sup>	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	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	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets												
IRB Total <sup>(3)</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> Incl. RGLAs and PSEs from Q1 2025

<sup>(3)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

CASSA CENTRALE BANCA

As of 31/12/2024

(mln 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 ]	Finland	0	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	0
[ 1Y - 2Y ]		0	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	0
[ 3Y - 5Y ]		18	18	0	0	0	0	18	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		12	12	0	0	0	0	12	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		31	31	0	0	0	18	13	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	France	127	127	0	0	0	104	23	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		249	249	0	0	0	135	114	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		87	87	0	0	0	71	17	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		120	120	0	0	0	100	20	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		109	109	0	0	0	25	84	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		308	308	0	0	0	107	200	0	0	0	0	0	0	0	0	0	
[ 10Y+ more ]	113	113	0	0	0	58	55	0	0	0	0	0	0	0	0	0		
Total		1,113	1,113	0	0	606	511	0	0	0	0	0	0	0	0	0		
[ 0 - 3M ]	Germany	15	15	0	0	0	15	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		123	123	0	0	0	96	27	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		87	87	0	0	0	26	60	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		146	146	0	0	0	124	22	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		9	9	0	0	0	3	7	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		46	46	0	0	0	22	24	0	0	0	0	0	0	0	0	0	
[ 10Y+ more ]	10	10	0	0	0	10	0	0	0	0	0	0	0	0	0	0		
Total		438	438	0	0	293	144	0	0	0	0	0	0	0	0	0		
[ 0 - 3M ]	Croatia	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 ]		19	19	0	0	0	0	19	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		1	1	0	0	0	0	1	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		23	23	0	0	0	3	20	0	0	0	0	0	0	0	0		
[ 0 - 3M ]	Greece	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 ]		1	1	0	0	0	0	1	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 ]		19	19	0	0	0	0	19	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		1	1	0	0	0	0	1	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		23	23	0	0	0	3	20	0	0	0	0	0	0	0	0		
[ 0 - 3M ]	Hungary	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 ]		18	18	0	0	0	1	17	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		11	11	0	0	0	3	8	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		33	33	0	0	0	9	24	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		56	56	0	0	0	18	38	0	0	0	0	0	0	0	0	0	
[ 10Y+ more ]	26	26	0	0	0	22	4	0	0	0	0	0	0	0	0	0		
Total		132	132	0	0	54	78	0	0	0	0	0	0	0	0	0		
[ 0 - 3M ]	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		18	18	0	0	0	1	17	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		11	11	0	0	0	3	8	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		33	33	0	0	0	9	24	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		56	56	0	0	0	18	38	0	0	0	0	0	0	0	0	0	
[ 10Y+ more ]	26	26	0	0	0	22	4	0	0	0	0	0	0	0	0	0		
Total		132	132	0	0	54	78	0	0	0	0	0	0	0	0	0		
[ 0 - 3M ]	Italy	917	917	0	0	915	527	386	0	0	0	0	0	206	0	0	0	
[ 3M - 1Y ]		3,479	3,478	0	0	0	1,129	2,348	0	0	0	0	0	14	0	0	0	
[ 1Y - 2Y ]		2,390	2,389	0	0	0	1,332	1,057	0	0	0	0	0	73	0	0	0	
[ 2Y - 3Y ]		1,771	1,771	0	0	0	532	1,239	0	0	0	0	0	7	0	0	0	
[ 3Y - 5Y ]		5,572	5,571	0	0	0	2,452	3,119	0	0	0	0	0	1	0	0	0	
[ 5Y - 10Y ]		8,676	8,674	0	0	0	1,664	7,010	0	0	0	0	0	2	0	0	0	
[ 10Y+ more ]	3,393	3,392	0	0	0	44	3,348	0	0	0	0	0	3	0	0	0		
Total		26,797	26,789	0	0	7,470	19,312	0	0	0	0	0	306	1	0	78		







2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

CASSA CENTRALE BANCA

As of 31/12/2024

(mln 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 ] [ 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 <sup>(1)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total		90	80	0	0	62	62	18	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		96	96	0	0	56	40	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		43	43	0	0	42	1	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		84	84	0	0	43	41	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		98	98	0	0	24	24	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		71	71	0	0	33	37	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		472	472	0	0	261	211	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 counterpart 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 €04.

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



2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

CASSA CENTRALE BANCA

As of 30/06/2025

(mln EUR)		Direct exposures														Off balance sheet		Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet								Derivatives				Off-balance sheet exposures				
		Non-derivative financial assets by accounting portfolio								Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions			
		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							
[ 0 - 3M ]	Finland	0	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	0
[ 1Y - 2Y ]		0	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	0
[ 3Y - 5Y ]		0	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 ]	France	39	39	0	0	0	0	39	0	0	0	0	0	0	0	20	0	0
[ 3M - 1Y ]		317	317	0	0	0	0	222	195	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		164	164	0	0	0	0	150	14	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		164	164	0	0	0	0	86	78	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		286	286	0	0	0	0	259	137	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		416	416	0	0	0	0	126	291	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	115	115	0	0	0	0	63	52	0	0	0	0	0	0	0	0	0	
Total		1,202	1,202	0	0	0	0	744	720	0	0	0	0	0	20	0	0	0
[ 0 - 3M ]	Germany	20	20	0	0	0	0	13	7	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		112	112	0	0	0	0	73	39	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		104	104	0	0	0	0	45	88	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		63	63	0	0	0	0	50	13	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		9	9	0	0	0	0	3	7	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		69	69	0	0	0	0	69	41	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	8	8	0	0	0	0	8	0	0	0	0	0	0	0	0	0	0	
Total		384	384	0	0	0	0	219	165	0	0	0	0	0	0	0	0	0
[ 0 - 3M ]	Croatia	0	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	0
[ 1Y - 2Y ]		0	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	0
[ 3Y - 5Y ]		0	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 ]	Greece	0	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	0
[ 1Y - 2Y ]		0	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	0
[ 3Y - 5Y ]		0	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 ]	Hungary	0	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	0
[ 1Y - 2Y ]		0	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	0
[ 3Y - 5Y ]		0	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 ]	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0
[ 3M - 1Y ]		24	24	0	0	0	0	2	3	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		6	6	0	0	0	0	2	3	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		18	18	0	0	0	0	9	9	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		1	1	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		65	65	0	0	0	0	27	38	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	24	24	0	0	0	0	21	3	0	0	0	0	0	0	0	0	0	
Total		138	138	0	0	0	0	62	76	0	0	0	0	0	1	0	0	0
[ 0 - 3M ]	Italy	278	277	0	0	0	0	146	124	0	0	0	0	0	42	0	0	0
[ 3M - 1Y ]		3,529	3,529	0	10	0	0	1,453	2,066	0	0	0	0	0	249	1	0	0
[ 1Y - 2Y ]		1,216	1,216	0	25	0	0	1,394	693	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		1,625	1,625	0	0	0	0	641	974	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		6,375	6,374	0	30	0	0	2,880	3,465	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		12,830	12,829	0	0	0	0	2,683	10,144	0	0	0	0	0	0	2	0	0
[ 10Y - more ]	3,085	3,084	0	0	0	0	1,077	2,076	0	0	0	0	0	1	0	0	0	
Total		29,058	29,051	0	70	0	8,404	20,572	0	0	0	0	0	297	1	0	0	82







2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

CASSA CENTRALE BANCA

As of 30/06/2025

(mln 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 ]	[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ]																
	Other Central and eastern Europe countries non EEA																
	Middle East																
	Latin America and the Caribbean																
	Africa																
	Others <sup>(1)</sup>	69	69	0	0	69	0	0	0	0	0	0	0	0	0	0	0
		130	130	0	0	27	103	0	0	0	0	0	0	0	0	0	0
		22	22	0	0	5	16	0	0	0	0	0	0	0	0	0	0
		92	92	0	0	64	28	0	0	0	0	0	0	0	0	0	0
		122	122	0	0	89	33	0	0	0	0	0	0	0	0	0	0
		76	76	0	0	0	76	0	0	0	0	0	0	0	0	0	0
		75	75	0	0	37	38	0	0	0	0	0	0	0	0	0	0
	<b>Total</b>	<b>588</b>	<b>588</b>	<b>0</b>	<b>0</b>	<b>292</b>	<b>296</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, 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 €04.

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



2025 EU-wide Transparency Exercise  
Performing and non-performing exposures  
CASSA CENTRALE BANCA

	as of 31/12/2024														as of 30/12/2023																					
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk, and provisions <sup>(1)</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>(1)</sup>										Collateral and financial guarantees received on non-performing exposures						
	Of which performing		Of which non-performing <sup>(2)</sup>		On performing exposures <sup>(3)</sup>					On non-performing exposures <sup>(3)</sup>						Of which performing		Of which non-performing <sup>(2)</sup>		On performing exposures <sup>(3)</sup>					On non-performing exposures <sup>(3)</sup>											
		Of which Stage 2	Of which performing and put over 90 days and <90 days	Of which Stage 2	Of which defaulted	Of which stage 3 <sup>(4)</sup>	Of which Stage 2	Of which stage 2	Of which stage 3 <sup>(4)</sup>	Of which Stage 2	Of which stage 2	Of which stage 3 <sup>(4)</sup>		Of which Stage 2	Of which performing and put over 90 days and <90 days	Of which Stage 2	Of which defaulted	Of which stage 3 <sup>(4)</sup>	Of which Stage 2	Of which stage 2	Of which stage 3 <sup>(4)</sup>	Of which Stage 2	Of which stage 2	Of which stage 3 <sup>(4)</sup>	Of which Stage 2	Of which stage 2	Of which stage 3 <sup>(4)</sup>									
<b>Cash balances at central banks and other demand deposits</b>	687	687	0	0	0	0	0	0	0	0	0	0	0	687	687	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b> debt securities (including at amortised cost and fair value)</b>	33,860	33,864	71	6	1	1	1	1	1	1	1	50	84	34,852	34,904	71	6	1	1	1	1	1	1	1	1	47	83	0	0	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	32,761	32,761	0	0	0	0	0	0	0	0	0	1	1	32,827	32,827	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	898	898	0	0	0	0	0	0	0	0	0	0	0	898	898	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	239	239	70	0	1	1	1	1	1	1	1	48	44	237	288	70	0	1	1	1	1	1	1	1	1	42	41	0	0	0	0	0	0	0	0	0
Non-financial corporations	14	15	0	0	0	0	0	0	0	0	0	0	0	14	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	52,461	46,091	4,379	175	1,769	1,769	628	486	1,491	1,491	322	52,994	50,138	4,357	170	1,769	1,769	608	484	1,496	1,397	323	488	484	1,496	1,496	608	484	1,496	1,397	323	488	484	1,496	1,397	323
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	0	0	0	0	0	
General governments	304	302	3	0	2	2	2	2	2	2	2	305	294	4	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
Credit institutions	152	152	0	0	0	0	0	0	0	0	0	154	154	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	938	822	11	0	4	4	4	4	4	4	4	961	852	11	0	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	
Non-financial corporations	23,889	22,841	3,834	84	1,054	1,054	490	388	852	852	184	23,889	22,811	3,888	47	1,048	1,048	472	333	835	835	189	488	488	1,048	1,048	472	333	835	835	189	488	488	1,048	1,048	
of which: small and medium-sized enterprises	16,931	16,201	2,682	61	705	705	357	270	567	567	131	17,030	16,312	2,373	40	724	724	344	252	578	578	138	488	488	724	724	344	252	578	578	138	488	488	724	724	
of which: loans collateralised by commercial immovable property	8,103	7,592	1,275	33	509	509	205	137	432	432	77	8,171	7,674	1,077	21	495	495	188	135	418	418	101	488	488	495	495	188	135	418	418	101	488	488	495	495	
Households	26,138	25,477	1,146	51	707	707	328	261	564	564	128	26,419	25,901	1,154	71	711	711	312	80	564	564	134	488	488	711	711	312	80	564	564	134	488	488	564	564	
of which: loans collateralised by residential immovable property	19,702	19,241	736	17	464	464	217	141	377	377	92	19,839	19,488	737	16	459	459	202	67	394	394	94	488	488	459	459	202	67	394	394	94	488	488	394	394	
of which: credit for consumption	3,289	3,248	32	0	31	31	13	8	26	26	3	3,312	3,268	30	0	29	29	12	7	26	26	2	488	488	30	30	12	7	26	26	2	488	488	26	26	
<b>OFF-BALANCE SHEET</b>	86,834	86,834	6,846	375	6,774	6,774	488	388	1,435	1,435	322	87,988	86,488	6,838	359	6,769	6,769	488	388	1,435	1,374	323	488	488	6,838	6,838	488	388	1,435	1,374	323	488	488	488	488	
<b>OFF-BALANCE SHEET EXPENSES</b>	94,478	94,488	6,488	348	6,440	6,440	488	388	1,435	1,435	322	94,478	94,488	6,488	359	6,440	6,440	488	388	1,435	1,374	323	488	488	6,488	6,488	488	388	1,435	1,374	323	488	488	488	488	

(1) For the disclosure of non-performing exposures please refer to Annex 10 of Regulation (EU) No 1024/2013 (CRD4).  
(2) Institutions report here the cumulative amount of expected credit losses (see 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 (see 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 IFT) and provisions for off-balance sheet exposures.  
(4) For the credit risk assessment, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are increasing assets. Following the age conversion, information is disclosed with the opposite sign of what is reported according to the IFRS9 framework (paragraph 7.1.2.10.2), which follows the conventions based on a credit-risk conversion, as explained in Annex 10 of Regulation (EU) No 1024/2013. (5) In supplementary reporting, however, for the off-balance sheet instruments, the amount of accumulated impairment, accumulated changes in fair value due to credit risk and provisions is disclosed consistently with the credit risk conversion. This is because, based on this age conversion, the provisions and off-balance sheet commitments are generally reported with a positive sign.  
(6) From year 2023, the gross carrying amount of assets and accumulated impairment that are purchased or originated at lower impairment are not included in the impairment stage, as it was the case in previous periods.

2025 EU-wide Transparency Exercise

Forborne exposures

CASSA CENTRALE BANCA

	As of 30/09/2024						As of 31/12/2024						
	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 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	
(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)	1,571	858	815	726	723	128	1,432	770	712	655	688	112	112
Central banks	0	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	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	8	4	4	4	3	0	6	3	3	3	3	0	0
Non-financial corporations	881	520	501	443	365	75	791	459	429	391	348	67	67
of which: small and medium-sized enterprises	739	425	415	366	310		675	382	356	325	305		
Households	681	334	310	279	355	53	634	308	280	261	336	45	45
DEBT INSTRUMENTS other than HFT	1,571	858	815	726	723		1,432	770	712	655	688		
Loan commitments given	18	8	2	2	12	5	19	9	2	2	12	5	5
<b>QUALITY OF FORBEARANCE</b>													
Loans and advances that have been forborne more than twice <sup>(3)</sup>	314						284						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>(3)</sup>	536						476						

<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.

2025 EU-wide Transparency Exercise

Forborne exposures

CASSA CENTRALE BANCA

	As of 31/03/2025							As of 30/06/2025						
	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	
(min EUR)														
Cash balances at central banks and other demand deposits	0	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	0
Central banks	0	0	0	0	0		0	0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0	0		0
Other financial corporations	0	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		0
Loans and advances (including at amortised cost and fair value)	1,400	760	695	641	671	115	1,354	735	672	620	647	111		111
Central banks	0	0	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	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	3	3	3	3	1	0	3	2	2	2	1	0		0
Non-financial corporations	783	452	416	381	350	69	752	433	401	365	332	65		65
of which: small and medium-sized enterprises	597	333	308	282	277		584	328	306	279	264			
Households	613	305	275	258	321	46	599	300	269	252	314	46		46
DEBT INSTRUMENTS other than HFT	1,400	760	695	641	671		1,354	735	672	620	647			
Loan commitments given	15	7	1	1	11	5	18	9	2	2	12	5		5
<b>QUALITY OF FORBEARANCE</b>														
Loans and advances that have been forborne more than twice (1)	275						265							
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)	474						457							

(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.

**2025 EU-wide Transparency Exercise**  
 Breakdown of loans and advances to non-financial corporations other than held for trading  
 CASSA CENTRALE BANCA

(mln EUR)	As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>	Gross carrying amount		Of which: non-performin	Of which 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	1,277	43	43	1,277	56	0	1,343	39	39	1,343	52	0	1,333	37	37	1,333	52	0	1,314	45	45	1,314	52	0
B Mining and quarrying	94	5	5	94	7	0	96	4	4	96	7	0	90	4	4	90	6	0	92	3	3	92	6	0
C Manufacturing	6,164	242	242	6,161	293	0	6,238	229	229	6,254	290	0	6,337	224	224	6,333	290	0	6,331	214	214	6,327	284	0
D Electricity, gas, steam and air conditioning supply	370	11	11	370	20	0	366	9	9	366	15	0	362	9	9	362	15	0	367	9	9	367	15	0
E Water supply	281	3	3	281	4	0	290	4	4	290	5	0	331	4	4	331	6	0	333	3	3	333	5	0
F Construction	2,838	215	215	2,837	244	0	2,671	173	173	2,671	238	0	2,698	166	166	2,608	238	0	2,731	164	164	2,731	214	0
G Wholesale and retail trade	4,295	226	226	4,295	230	0	4,277	194	194	4,277	224	0	4,309	204	204	4,309	226	0	4,263	201	201	4,263	233	0
H Transport and storage	818	29	29	818	39	0	819	26	26	819	36	0	820	24	24	820	34	0	802	22	22	802	35	0
I Accommodation and food service activities	2,678	194	194	2,678	233	0	2,729	180	180	2,729	197	0	2,732	161	161	2,712	189	0	2,725	164	164	2,725	189	0
J Information and communication	309	17	17	309	18	0	312	14	14	312	17	0	301	16	16	301	17	0	299	17	17	299	18	0
K Financial and insurance activities	13	1	1	13	1	0	18	1	1	18	1	0	7	1	1	7	1	0	8	1	1	8	1	0
L Real estate activities	2,696	164	164	2,696	200	0	2,727	147	147	2,725	207	0	2,749	135	135	2,747	198	0	2,768	132	132	2,766	179	0
M Professional, scientific and technical activities	707	24	24	707	29	0	684	22	22	684	23	0	700	23	23	700	24	0	720	24	24	720	25	0
N Administrative and support service activities	414	19	19	414	22	0	417	18	18	416	21	0	421	20	20	421	21	0	429	21	21	429	21	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	32	1	1	32	1	0	33	1	1	33	1	0	34	1	1	34	1	0	33	1	1	33	1	0
Q Human health services and social work activities	314	14	14	314	15	0	326	11	11	326	14	0	335	10	10	335	13	0	338	11	11	338	14	0
R Arts, entertainment and recreation	151	10	10	151	11	0	160	9	9	160	9	0	163	9	9	163	9	0	167	9	9	167	10	0
S Other services	167	7	7	167	8	0	174	6	6	174	7	0	175	7	7	175	8	0	178	7	7	178	7	0
Loans and advances	23,617	1,225	1,225	23,613	1,431	0	23,701	1,076	1,076	23,696	1,364	0	23,899	1,054	1,054	23,892	1,348	0	23,898	1,044	1,044	23,892	1,307	0

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/débit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024\_7158)

(mln EUR)	As of 30/09/2024					As of 31/12/2024					As of 31/03/2025					As of 30/06/2025								
	Loans and advances		Performing			Non-performing			Loans and advances		Performing			Non-performing		Loans and advances		Performing			Non-performing			
			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days	
Gross carrying amount	50,401	48,389	135	2,012	981	50,786	48,992	98	1,794	951	51,461	49,691	175	1,769	896	51,004	50,138	120	1,765	867				
Of which secured	44,236	42,385	107	1,851	929	44,402	42,755	92	1,647	899	44,854	43,220	159	1,620	850	45,275	43,665	113	1,610	821				
Of which secured with immovable property	30,164	28,888	77	1,295	683	30,447	29,200	62	1,157	659	30,690	29,538	103	1,122	628	31,057	29,980	79	1,097	599				
Of which instruments with LTV higher than 80% and lower or equal to 90%	13,180	12,803		377	210	13,348	13,006		342	205	13,464	13,124		341	195	13,684	13,340		334	194				
Of which instruments with LTV higher than 80% and lower or equal to 90%	3,093	2,963		130	69	3,181	3,069		112	64	3,189	3,085		103	56	3,303	3,208		94	48				
Of which instruments with LTV higher than 100%	1,769	1,683		86	80	1,693	1,555		138	69	1,666	1,537		120	63	1,694	1,563		121	58				
Accumulated impairment for secured assets	2,057	160	55	1,476	703	1,885	564	10	1,318	684	1,850	565	15	1,294	642	1,807	539	15	1,267	615				
Collateral																								
Of which value capped at the value of exposure	29,278	29,046	68	212	151	29,640	29,458	59	203	141	29,917	29,738	98	199	130	30,475	30,273	71	201	134				
Of which immovable property	28,165	27,838	61	227	143	28,611	28,418	54	197	137	28,887	28,664	90	193	121	29,204	29,103	66	195	126				
Of which value above the cap	24,824	22,168	79	2,254	1,127	25,015	22,894	59	2,101	1,118	25,042	22,973	105	2,069	1,050	25,193	23,159	83	2,034	1,017				
Of which immovable property	24,451	22,217	78	2,214	1,112	24,648	22,591	58	2,077	1,101	24,669	22,622	104	2,047	1,038	24,843	22,827	82	2,017	1,004				
Financial guarantees received	11,071	10,937	21	134	71	10,971	10,858	20	118	70	11,009	10,885	39	124	70	10,963	10,833	24	131	69				
Accumulated partial write off	-208	0	0	-208	-18	-207	0	0	-207	-20	-200	0	0	-200	-19	-200	0	0	-200	-19				

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 (including loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.