



2025 EU-wide Transparency Exercise

Bank Name	ICCREA BANCA S.P.A.
LEI Code	NNVPP80YIZGEY2314M97
Country Code	IT

2025 EU-wide Transparency Exercise

Leverage ratio

ICCREA BANCA S.P.A.

(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	15,224	15,511	16,050	16,488	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	15,158	15,451			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	172,161	172,444	174,230	175,820	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	172,095	172,385			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.84%	8.99%	9.21%	9.38%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.81%	8.96%			[A.2]/[B.2]	

2025 EU-wide Transparency Exercise
Capital

ICCREA BANCA S.P.A.

		(in EUR, %)						
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	CONEP CODE	REGULATION	
OWN FUNDS	A	OWN FUNDS	15,943	15,819	16,346	16,787	C01.00.0001.0010	Articles 41(1)(b) and 75 of CR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	15,194	15,481	16,020	16,458	C01.00.0002.0010	Article 55 of CR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and not own capital instruments)	1,039	1,039	1,039	1,038	C01.00.0003.0010	Articles 24(1)(a)(i) and (ii), 27 to 29, 30(1), 30(2) and 31 of CR
	A.1.2	Retained earnings	-54	-156	-606	-914	C01.00.0004.0010	Articles 24(1)(a)(iii), 30(2) and 31(1) of CR
	A.1.3	Accumulated other comprehensive income	-75	-52	-52	-9	C01.00.0005.0010	Articles 41(1)(b), 24(1)(a)(iii) and 31(1) of CR
	A.1.4	Other Reserves	14,796	14,787	15,801	16,336	C01.00.0006.0010	Articles 41(1)(b) and 31(1) of CR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00.0007.0010	Articles 41(1)(b), 24(1)(a)(iii) and 31(1) of CR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C01.00.0008.0010	Article 64 of CR
	A.1.7	Adjustments to CET1 due to prudential filters	-23	-27	-24	-32	C01.00.0009.0010	Articles 32 to 35 of CR
	A.1.8	(-) Intangible assets (including Goodwill)	-155	-150	-141	-140	C01.00.0010.0010 + C01.00.0046.0010	Articles 41(1)(b), 24(1)(a)(iii) and 31(1) of CR, Article 43(1)(b), 30(2) and 37 of CR
	A.1.9	(-) DTA that rely on future profitability and do not arise from temporary differences, net of associated DTLs	-17	-17	-14	-10	C01.00.0011.0010	Articles 36(1)(a) and 36 of CR
	A.1.10	(-) IBS shortfall of credit risk adjustments to expected losses	0	0	0	0	C01.00.0012.0010	Articles 36(1)(a), 40 and 139 of CR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C01.00.0013.0010	Articles 41(1)(b), 36(1)(a) and 31(1) of CR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00.0014.0010	Articles 41(1)(b), 36(1)(a) and 31(1) of CR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00.0045.0010	Article 36(1) of CR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight	0	0	0	0	C01.00.0015.0010 + C01.00.0016.0010 + C01.00.0017.0010 + C01.00.0018.0010 + C01.00.0019.0010 + C01.00.0020.0010 + C01.00.0021.0010 + C01.00.0022.0010 + C01.00.0023.0010 + C01.00.0024.0010 + C01.00.0025.0010 + C01.00.0026.0010 + C01.00.0027.0010 + C01.00.0028.0010 + C01.00.0029.0010 + C01.00.0030.0010 + C01.00.0031.0010 + C01.00.0032.0010 + C01.00.0033.0010 + C01.00.0034.0010 + C01.00.0035.0010 + C01.00.0036.0010 + C01.00.0037.0010 + C01.00.0038.0010 + C01.00.0039.0010 + C01.00.0040.0010 + C01.00.0041.0010 + C01.00.0042.0010 + C01.00.0043.0010 + C01.00.0044.0010 + C01.00.0047.0010 + C01.00.0048.0010 + C01.00.0049.0010 + C01.00.0050.0010 + C01.00.0051.0010 + C01.00.0052.0010 + C01.00.0053.0010 + C01.00.0054.0010 + C01.00.0055.0010 + C01.00.0056.0010 + C01.00.0057.0010 + C01.00.0058.0010 + C01.00.0059.0010 + C01.00.0060.0010 + C01.00.0061.0010 + C01.00.0062.0010 + C01.00.0063.0010 + C01.00.0064.0010 + C01.00.0065.0010 + C01.00.0066.0010 + C01.00.0067.0010 + C01.00.0068.0010 + C01.00.0069.0010 + C01.00.0070.0010 + C01.00.0071.0010 + C01.00.0072.0010 + C01.00.0073.0010 + C01.00.0074.0010 + C01.00.0075.0010 + C01.00.0076.0010 + C01.00.0077.0010 + C01.00.0078.0010 + C01.00.0079.0010 + C01.00.0080.0010 + C01.00.0081.0010 + C01.00.0082.0010 + C01.00.0083.0010 + C01.00.0084.0010 + C01.00.0085.0010 + C01.00.0086.0010 + C01.00.0087.0010 + C01.00.0088.0010 + C01.00.0089.0010 + C01.00.0090.0010 + C01.00.0091.0010 + C01.00.0092.0010 + C01.00.0093.0010 + C01.00.0094.0010 + C01.00.0095.0010 + C01.00.0096.0010 + C01.00.0097.0010 + C01.00.0098.0010 + C01.00.0099.0010 + C01.00.0100.0010 + C01.00.0101.0010 + C01.00.0102.0010 + C01.00.0103.0010 + C01.00.0104.0010 + C01.00.0105.0010 + C01.00.0106.0010 + C01.00.0107.0010 + C01.00.0108.0010 + C01.00.0109.0010 + C01.00.0110.0010 + C01.00.0111.0010 + C01.00.0112.0010 + C01.00.0113.0010 + C01.00.0114.0010 + C01.00.0115.0010 + C01.00.0116.0010 + C01.00.0117.0010 + C01.00.0118.0010 + C01.00.0119.0010 + C01.00.0120.0010 + C01.00.0121.0010 + C01.00.0122.0010 + C01.00.0123.0010 + C01.00.0124.0010 + C01.00.0125.0010 + C01.00.0126.0010 + C01.00.0127.0010 + C01.00.0128.0010 + C01.00.0129.0010 + C01.00.0130.0010 + C01.00.0131.0010 + C01.00.0132.0010 + C01.00.0133.0010 + C01.00.0134.0010 + C01.00.0135.0010 + C01.00.0136.0010 + C01.00.0137.0010 + C01.00.0138.0010 + C01.00.0139.0010 + C01.00.0140.0010 + C01.00.0141.0010 + C01.00.0142.0010 + C01.00.0143.0010 + C01.00.0144.0010 + C01.00.0145.0010 + C01.00.0146.0010 + C01.00.0147.0010 + C01.00.0148.0010 + C01.00.0149.0010 + C01.00.0150.0010 + C01.00.0151.0010 + C01.00.0152.0010 + C01.00.0153.0010 + C01.00.0154.0010 + C01.00.0155.0010 + C01.00.0156.0010 + C01.00.0157.0010 + C01.00.0158.0010 + C01.00.0159.0010 + C01.00.0160.0010 + C01.00.0161.0010 + C01.00.0162.0010 + C01.00.0163.0010 + C01.00.0164.0010 + C01.00.0165.0010 + C01.00.0166.0010 + C01.00.0167.0010 + C01.00.0168.0010 + C01.00.0169.0010 + C01.00.0170.0010 + C01.00.0171.0010 + C01.00.0172.0010 + C01.00.0173.0010 + C01.00.0174.0010 + C01.00.0175.0010 + C01.00.0176.0010 + C01.00.0177.0010 + C01.00.0178.0010 + C01.00.0179.0010 + C01.00.0180.0010 + C01.00.0181.0010 + C01.00.0182.0010 + C01.00.0183.0010 + C01.00.0184.0010 + C01.00.0185.0010 + C01.00.0186.0010 + C01.00.0187.0010 + C01.00.0188.0010 + C01.00.0189.0010 + C01.00.0190.0010 + C01.00.0191.0010 + C01.00.0192.0010 + C01.00.0193.0010 + C01.00.0194.0010 + C01.00.0195.0010 + C01.00.0196.0010 + C01.00.0197.0010 + C01.00.0198.0010 + C01.00.0199.0010 + C01.00.0200.0010 + C01.00.0201.0010 + C01.00.0202.0010 + C01.00.0203.0010 + C01.00.0204.0010 + C01.00.0205.0010 + C01.00.0206.0010 + C01.00.0207.0010 + C01.00.0208.0010 + C01.00.0209.0010 + C01.00.0210.0010 + C01.00.0211.0010 + C01.00.0212.0010 + C01.00.0213.0010 + C01.00.0214.0010 + C01.00.0215.0010 + C01.00.0216.0010 + C01.00.0217.0010 + C01.00.0218.0010 + C01.00.0219.0010 + C01.00.0220.0010 + C01.00.0221.0010 + C01.00.0222.0010 + C01.00.0223.0010 + C01.00.0224.0010 + C01.00.0225.0010 + C01.00.0226.0010 + C01.00.0227.0010 + C01.00.0228.0010 + C01.00.0229.0010 + C01.00.0230.0010 + C01.00.0231.0010 + C01.00.0232.0010 + C01.00.0233.0010 + C01.00.0234.0010 + C01.00.0235.0010 + C01.00.0236.0010 + C01.00.0237.0010 + C01.00.0238.0010 + C01.00.0239.0010 + C01.00.0240.0010 + C01.00.0241.0010 + C01.00.0242.0010 + C01.00.0243.0010 + C01.00.0244.0010 + C01.00.0245.0010 + C01.00.0246.0010 + C01.00.0247.0010 + C01.00.0248.0010 + C01.00.0249.0010 + C01.00.0250.0010 + C01.00.0251.0010 + C01.00.0252.0010 + C01.00.0253.0010 + C01.00.0254.0010 + C01.00.0255.0010 + C01.00.0256.0010 + C01.00.0257.0010 + C01.00.0258.0010 + C01.00.0259.0010 + C01.00.0260.0010 + C01.00.0261.0010 + C01.00.0262.0010 + C01.00.0263.0010 + C01.00.0264.0010 + C01.00.0265.0010 + C01.00.0266.0010 + C01.00.0267.0010 + C01.00.0268.0010 + C01.00.0269.0010 + C01.00.0270.0010 + C01.00.0271.0010 + C01.00.0272.0010 + C01.00.0273.0010 + C01.00.0274.0010 + C01.00.0275.0010 + C01.00.0276.0010 + C01.00.0277.0010 + C01.00.0278.0010 + C01.00.0279.0010 + C01.00.0280.0010 + C01.00.0281.0010 + C01.00.0282.0010 + C01.00.0283.0010 + C01.00.0284.0010 + C01.00.0285.0010 + C01.00.0286.0010 + C01.00.0287.0010 + C01.00.0288.0010 + C01.00.0289.0010 + C01.00.0290.0010 + C01.00.0291.0010 + C01.00.0292.0010 + C01.00.0293.0010 + C01.00.0294.0010 + C01.00.0295.0010 + C01.00.0296.0010 + C01.00.0297.0010 + C01.00.0298.0010 + C01.00.0299.0010 + C01.00.0300.0010 + C01.00.0301.0010 + C01.00.0302.0010 + C01.00.0303.0010 + C01.00.0304.0010 + C01.00.0305.0010 + C01.00.0306.0010 + C01.00.0307.0010 + C01.00.0308.0010 + C01.00.0309.0010 + C01.00.0310.0010 + C01.00.0311.0010 + C01.00.0312.0010 + C01.00.0313.0010 + C01.00.0314.0010 + C01.00.0315.0010 + C01.00.0316.0010 + C01.00.0317.0010 + C01.00.0318.0010 + C01.00.0319.0010 + C01.00.0320.0010 + C01.00.0321.0010 + C01.00.0322.0010 + C01.00.0323.0010 + C01.00.0324.0010 + C01.00.0325.0010 + C01.00.0326.0010 + C01.00.0327.0010 + C01.00.0328.0010 + C01.00.0329.0010 + C01.00.0330.0010 + C01.00.0331.0010 + C01.00.0332.0010 + C01.00.0333.0010 + C01.00.0334.0010 + C01.00.0335.0010 + C01.00.0336.0010 + C01.00.0337.0010 + C01.00.0338.0010 + C01.00.0339.0010 + C01.00.0340.0010 + C01.00.0341.0010 + C01.00.0342.0010 + C01.00.0343.0010 + C01.00.0344.0010 + C01.00.0345.0010 + C01.00.0346.0010 + C01.00.0347.0010 + C01.00.0348.0010 + C01.00.0349.0010 + C01.00.0350.0010 + C01.00.0351.0010 + C01.00.0352.0010 + C01.00.0353.0010 + C01.00.0354.0010 + C01.00.0355.0010 + C01.00.0356.0010 + C01.00.0357.0010 + C01.00.0358.0010 + C01.00.0359.0010 + C01.00.0360.0010 + C01.00.0361.0010 + C01.00.0362.0010 + C01.00.0363.0010 + C01.00.0364.0010 + C01.00.0365.0010 + C01.00.0366.0010 + C01.00.0367.0010 + C01.00.0368.0010 + C01.00.0369.0010 + C01.00.0370.0010 + C01.00.0371.0010 + C01.00.0372.0010 + C01.00.0373.0010 + C01.00.0374.0010 + C01.00.0375.0010 + C01.00.0376.0010 + C01.00.0377.0010 + C01.00.0378.0010 + C01.00.0379.0010 + C01.00.0380.0010 + C01.00.0381.0010 + C01.00.0382.0010 + C01.00.0383.0010 + C01.00.0384.0010 + C01.00.0385.0010 + C01.00.0386.0010 + C01.00.0387.0010 + C01.00.0388.0010 + C01.00.0389.0010 + C01.00.0390.0010 + C01.00.0391.0010 + C01.00.0392.0010 + C01.00.0393.0010 + C01.00.0394.0010 + C01.00.0395.0010 + C01.00.0396.0010 + C01.00.0397.0010 + C01.00.0398.0010 + C01.00.0399.0010 + C01.00.0400.0010 + C01.00.0401.0010 + C01.00.0402.0010 + C01.00.0403.0010 + C01.00.0404.0010 + C01.00.0405.0010 + C01.00.0406.0010 + C01.00.0407.0010 + C01.00.0408.0010 + C01.00.0409.0010 + C01.00.0410.0010 + C01.00.0411.0010 + C01.00.0412.0010 + C01.00.0413.0010 + C01.00.0414.0010 + C01.00.0415.0010 + C01.00.0416.0010 + C01.00.0417.0010 + C01.00.0418.0010 + C01.00.0419.0010 + C01.00.0420.0010 + C01.00.0421.0010 + C01.00.0422.0010 + C01.00.0423.0010 + C01.00.0424.0010 + C01.00.0425.0010 + C01.00.0426.0010 + C01.00.0427.0010 + C01.00.0428.0010 + C01.00.0429.0010 + C01.00.0430.0010 + C01.00.0431.0010 + C01.00.0432.0010 + C01.00.0433.0010 + C01.00.0434.0010 + C01.00.0435.0010 + C01.00.0436.0010 + C01.00.0437.0010 + C01.00.0438.0010 + C01.00.0439.0010 + C01.00.0440.0010 + C01.00.0441.0010 + C01.00.0442.0010 + C01.00.0443.0010 + C01.00.0444.0010 + C01.00.0445.0010 + C01.00.0446.0010 + C01.00.0447.0010 + C01.00.0448.0010 + C01.00.0449.0010 + C01.00.0450.0010 + C01.00.0451.0010 + C01.00.0452.0010 + C01.00.0453.0010 + C01.00.0454.0010 + C01.00.0455.0010 + C01.00.0456.0010 + C01.00.0457.0010 + C01.00.0458.0010 + C01.00.0459.0010 + C01.00.0460.0010 + C01.00.0461.0010 + C01.00.0462.0010 + C01.00.0463.0010 + C01.00.0464.0010 + C01.00.0465.0010 + C01.00.0466.0010 + C01.00.0467.0010 + C01.00.0468.0010 + C01.00.0469.0010 + C01.00.0470.0010 + C01.00.0471.0010 + C01.00.0472.0010 + C01.00.0473.0010 + C01.00.0474.0010 + C01.00.0475.0010 + C01.00.0476.0010 + C01.00.0477.0010 + C01.00.0478.0010 + C01.00.0479.0010 + C01.00.0480.0010 + C01.00.0481.0010 + C01.00.0482.0010 + C01.00.0483.0010 + C01.00.0484.0010 + C01.00.0485.0010 + C01.00.0486.0010 + C01.00.0487.0010 + C01.00.0488.0010 + C01.00.0489.0010 + C01.00.0490.0010 + C01.00.0491.0010 + C01.00.0492.0010 + C01.00.0493.0010 + C01.00.0494.0010 + C01.00.0495.0010 + C01.00.0496.0010 + C01.00.0497.0010 + C01.00.0498.0010 + C01.00.0499.0010 + C01.00.0500.0010 + C01.00.0501.0010 + C01.00.0502.0010 + C01.00.0503.0010 + C01.00.0504.0010 + C01.00.0505.0010 + C01.00.0506.0010 + C01.00.0507.0010 + C01.00.0508.0010 + C01.00.0509.0010 + C01.00.0510.0010 + C01.00.0511.0010 + C01.00.0512.0010 + C01.00.0513.0010 + C01.00.0514.0010 + C01.00.0515.0010 + C01.00.0516.0010 + C01.00.0517.0010 + C01.00.0518.0010 + C01.00.0519.0010 + C01.00.0520.0010 + C01.00.0521.0010 + C01.00.0522.0010 + C01.00.0523.0010 + C01.00.0524.0010 + C01.00.0525.0010 + C01.00.0526.0010 + C01.00.0527.0010 + C01.00.0528.0010 + C01.00.0529.0010 + C01.00.0530.0010 + C01.00.0531.0010 + 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C01.00.0584.0010 + C01.00.0585.0010 + C01.00.0586.0010 + C01.00.0587.0010 + C01.00.0588.0010 + C01.00.0589.0010 + C01.00.0590.0010 + C01.00.0591.0010 + C01.00.0592.0010 + C01.00.0593.0010 + C01.00.0594.0010 + C01.00.0595.0010 + C01.00.0596.0010 + C01.00.0597.0010 + C01.00.0598.0010 + C01.00.0599.0010 + C01.00.0600.0010 + C01.00.0601.0010 + C01.00.0602.0010 + C01.00.0603.0010 + C01.00.0604.0010 + C01.00.0605.0010 + C01.00.0606.0010 + C01.00.0607.0010 + C01.00.0608.0010 + C01.00.0609.0010 + C01.00.0610.0010 + C01.00.0611.0010 + C01.00.0612.0010 + C01.00.0613.0010 + C01.00.0614.0010 + C01.00.0615.0010 + C01.00.0616.0010 + C01.00.0617.0010 + C01.00.061	

2025 EU-wide Transparency Exercise

P&L
ICCREA BANCA S.P.A.

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	5,183	6,766	1,486	2,878
Of which debt securities income	1,207	1,561	328	760
Of which loans and advances income	3,509	4,577	992	1,946
Interest expenses	1,877	2,408	461	868
(Of which deposits expenses)	1,641	2,089	375	713
(Of which debt securities issued expenses)	196	266	66	138
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	23	25	2	22
Net Fee and commission income	1,032	1,405	352	713
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	117	135	28	61
Gains or (-) losses on financial assets and liabilities held for trading, net	11	9	20	-10
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	8	-28	8	10
Gains or (-) losses from hedge accounting, net	2	-2	2	5
Exchange differences [gain or (-) loss], net	25	32	-9	36
Net other operating income / (expenses)	254	379	81	172
TOTAL OPERATING INCOME, NET	4,778	6,313	1,508	3,020
(Administrative expenses)	2,303	3,203	801	1,617
(Cash contributions to resolution funds and deposit guarantee schemes)	44	44	1	10
(Depreciation)	168	217	54	112
Modification gains or (-) losses, net	-7	-7	0	-1
(Provisions or (-) reversal of provisions)	22	-14	-7	-1
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-1	-41	-12	-8
(Other provisions)	23	27	5	7
Of which pending legal issues and tax litigation ⁽¹⁾	0	8	0	0
Of which restructuring ²	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ⁽²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	219	337	4	66
(Financial assets at fair value through other comprehensive income)	-1	1	-1	-1
(Financial assets at amortised cost)	219	336	5	67
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	1	15	0	1
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	4	10	4	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
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	2,019	2,513	659	1,222
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,671	2,083	548	1,010
Profit or (-) loss after tax from discontinued operations	8	-53	43	43
PROFIT OR (-) LOSS FOR THE YEAR	1,679	2,030	590	1,053
Of which attributable to owners of the parent	1,679	2,031	590	1,053

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

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

2025 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

ICCREA BANCA S.P.A.

(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	3,100				4,942				4,728				3,123				IAS 1.54 (f)
Financial assets held for trading	151	105	46	1	88	46	42	1	154	71	82	1	121	65	56	1	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	1,294	64	527	694	1,289	34	701	654	1,403	30	714	660	1,414	42	722	649	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	324	323	0	1	325	324	0	1	318	317	0	1	319	318	0	1	IFRS 7.8(a)(ii); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	7,221	6,694	474	53	6,914	6,399	461	54	7,088	6,577	455	56	7,004	6,425	520	59	IFRS 7.8(b); IFRS 9.4.1.2a
Financial assets at amortised cost	143,517				141,658				141,311				145,272				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	801	0	801	0	725	1	725	0	845	1	844	0	826	1	825	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	-552				-528				-612				-597				IAS 39.49A(a); IFRS 9.6.5.8
Other assets ⁽¹⁾	8,799				9,099				8,303				8,243				
TOTAL ASSETS	164,645				164,612				163,538				166,725				IAS 1.9(a); XI.6

⁽¹⁾ 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 ⁽¹⁾		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References
		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	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	6,635	80	0	-2	-3	0	6,352	67	0	-3	-3	0	6,558	28	0	-3	-2	0	6,470	31	0	-3	-2	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 amortised cost	Debt securities	49,418	368	1	-9	-86	-1	47,150	788	1	-10	-98	-1	47,144	724	1	-9	-113	-1	47,229	738	144	-9	-121	-5	Annex V Part 1.31, 44(b)
	Loans and advances	85,079	8,577	3,333	-308	-431	-2,428	84,678	9,137	2,901	-261	-490	-2,141	84,978	8,613	2,929	-243	-454	-2,162	89,186	8,019	2,920	-244	-422	-2,167	Annex V Part 1.32, 44(a)

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

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

2025 EU-wide Transparency Exercise

Breakdown of liabilities

ICCREA BANCA S.P.A.

(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	99	64	92	51	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ⁽¹⁾	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	16	34	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	143,259	143,756	141,353	142,516	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ⁽¹⁾	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	201	245	245	271	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	843	855	875	888	IAS 37.10; IAS 1.54(l)
Tax liabilities	165	83	159	83	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	4,555	3,699	4,484	5,090	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	22	31	17	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ⁽¹⁾	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	149,144	148,734	147,241	148,933	IAS 1.9(b);IG 6
TOTAL EQUITY	15,501	15,878	16,297	16,793	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	164,645	164,612	163,538	165,725	IAS 1.IG6

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

2025 EU-wide Transparency Exercise

Breakdown of liabilities

ICCREA BANCA S.P.A.

(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		268	300	317	317	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	33	9	20	5	Annex V.Part 1.31
Deposits	Central banks	6,048	4,702	1,501	500	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	3,881	2,932	2,504	2,649	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,280	2,339	2,220	2,344	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	2,029	1,849	2,038	2,088	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	940	870	1,071	871	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	14,094	14,632	17,813	16,658	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	2,174	2,292	2,380	2,827	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	32,042	33,654	32,038	33,749	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	29,577	31,138	29,449	31,072	ECB/2013/33 Annex 2.Part 2.9.1
	Households	76,507	78,117	77,160	77,900	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	61,739	63,549	62,589	63,558	Annex V.Part 1.42(f), 44(c)
Debt securities issued		8,144	7,316	7,731	8,367	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		740	331	320	379	Annex V.Part 1.37
Other financial liabilities		514	555	584	638	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		143,560	144,065	141,706	142,871	

2025 EU-wide Transparency Exercise

Market Risk
ICCREA BANCA S.P.A.

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	476	119	0	0	0	0						0	0	0	0							0	0											
Of which: General risk	449	104	0	0	0	0						0	0	0	0							0	0											
Of which: Specific risk	27	15	0	0	0	0						0	0	0	0							0	0											
Equities	2	1	0	0	0	0						0	0	0	0							0	0											
Of which: General risk	1	0	0	0	0	0						0	0	0	0							0	0											
Of which: Specific risk	1	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	0											
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0											
Total	478	120	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0											
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025											As of 30/06/2025																				
Traded Debt Instruments	126	107	0	0	0	0						0	0	0	0							0	0											
Of which: General risk	106	92	0	0	0	0						0	0	0	0							0	0											
Of which: Specific risk	20	16	0	0	0	0						0	0	0	0							0	0											
Equities	3	10	0	0	0	0						0	0	0	0							0	0											
Of which: General risk	2	5	0	0	0	0						0	0	0	0							0	0											
Of which: Specific risk	2	5	0	0	0	0						0	0	0	0							0	0											
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0	0											
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0											
Total	129	117	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0											

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

ICCREA BANCA S.P.A.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(min EUR, %)									
Consolidated data	Central governments or central banks	59,907	77,255	1,293		60,616	77,630	1,246	
	Regional governments or local authorities	1,294	669	133		1,450	772	143	
	Public sector entities	343	198	171		356	238	216	
	Multilateral Development Banks	155	187	0		120	151	0	
	International Organisations	220	220	0		155	155	0	
	Institutions	5,267	5,498	1,802		5,719	6,337	2,016	
	Corporates	35,585	19,226	17,735		36,983	20,584	18,982	
	of which: SME	11,538	6,505	5,088		11,478	6,698	5,240	
	Retail	33,989	16,056	10,071		34,496	16,599	10,371	
	of which: SME	26,601	10,364	5,936		26,000	10,783	6,191	
	Secured by mortgages on immovable property and ADC exposures	40,998	37,812	13,626		41,685	38,276	13,782	
	of which: SME	6,676	6,475	2,281		6,755	6,532	2,298	
	Exposures in default	3,421	626	640	2,393	3,042	551	561	2,127
	Items associated with particularly high risk	2,430	1,738	2,607		2,277	1,608	2,413	
	Subordinated debt exposures								
	Covered bonds	78	78	12		99	99	13	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	774	774	886		732	732	831		
Equity	1,005	1,004	1,409		983	982	1,386		
Other exposures	5,247	5,799	3,012		4,059	4,610	2,812		
Standardised Total ⁽²⁾	190,714	167,141	53,396	3,480	192,772	169,327	54,772	3,184	

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

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

⁽³⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments.

2025 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

ICCREA BANCA S.P.A.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(min EUR, %)									
Consolidated data	Central governments or central banks	60,975	77,895	1,158		58,350	75,056	1,139	
	Regional governments or local authorities	1,408	813	159		1,465	840	167	
	Public sector entities	255	166	111		255	153	113	
	Multilateral Development Banks	130	154	0		128	148	0	
	International Organisations	231	231	0		275	275	0	
	Institutions	5,367	5,552	1,584		5,266	5,509	1,470	
	Corporates	32,481	16,174	14,783		32,708	16,210	15,079	
	of which: SME	9,652	4,488	3,490		9,102	4,263	3,322	
	Retail	31,576	13,742	8,528		31,887	14,000	8,667	
	of which: SME	25,399	9,145	5,225		25,465	9,214	5,298	
	Secured by mortgages on immovable property and ADC exposures	54,521	48,485	20,988		55,305	49,124	21,333	
	of which: SME	13,870	12,354	7,720		13,857	12,304	7,779	
	Exposures in default	3,240	569	618	2,298	3,148	525	538	2,257
	Items associated with particularly high risk								
	Subordinated debt exposures	618	616	924		578	577	865	
	Covered bonds	87	87	10		90	90	9	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	720	720	879		743	743	900	
Equity	869	869	900		863	863	895		
Other exposures	4,134	4,684	2,960		4,236	4,773	3,102		
Standardised Total ⁽²⁾	196,611	170,759	53,603	3,150	195,297	168,884	54,277	3,107	

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

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

⁽³⁾ 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

ICCREA BANCA S.P.A.

		IRB Approach										
		As of 30/09/2024					As of 31/12/2024					
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions			
(mln EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
Consolidated data	Central banks and central governments ⁽²⁾	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 ⁽³⁾			0					0				

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

⁽²⁾ Incl. RGLAs and PSEs from Q1 2025

⁽³⁾ 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

ICCREA BANCA S.P.A.

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

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

⁽²⁾ Incl. RGLAs and PSEs from Q1 2025

⁽³⁾ 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

ICCREA BANCA S.P.A.

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	1	1	0	0	0	0	1	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		1	1	0	0	0	0	1	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	
[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	2	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	France	331	331	0	0	0	71	259	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		222	222	0	0	0	34	89	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		140	140	0	0	0	54	86	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		70	70	0	0	0	39	31	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		92	92	0	0	0	62	86	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		165	165	0	0	0	18	147	0	0	0	0	0	0	0	0	0	
[10Y - more]	14	14	0	0	0	0	13	0	0	0	0	0	0	0	0	0		
Total		933	933	0	0	222	711	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Germany	337	337	0	0	0	22	110	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		516	516	0	30	86	420	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		77	77	0	10	18	49	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		115	115	0	0	19	96	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		53	53	0	0	19	34	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		13	13	0	0	3	9	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	16	16	0	0	0	16	0	0	0	0	0	0	0	0	0	0		
Total		927	927	0	30	182	718	0	0	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]		1	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		1	1	0	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	0		
Total		2	2	0	0	0	2	0	0	0	0	0	0	0	0	0	0	1
[0 - 3M]	Greece	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]		6	6	0	0	0	2	3	0	0	0	0	0	0	0	0	0	
[10Y - more]	3	3	0	0	0	3	0	0	0	0	0	0	0	0	0	0		
Total		9	9	0	0	0	2	7	0	0	0	0	0	0	0	0	0	1
[0 - 3M]	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		1	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		1	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		5	5	0	0	0	4	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		5	5	0	0	0	2	3	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		4	4	0	0	0	4	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	11	11	0	0	0	1	11	0	0	0	0	0	0	0	0	0		
Total		26	26	0	0	4	22	0	0	0	0	0	0	0	0	0	0	4
[0 - 3M]	Ireland	4	4	0	0	0	0	4	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]		16	16	0	0	0	0	16	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		20	20	0	0	0	20	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Italy	2,482	2,478	5	62	114	2,284	0	0	0	0	0	0	0	0	1,211	0	2
[3M - 1Y]		4,831	4,831	0	20	830	3,981	0	0	0	0	0	0	0	0	4	0	
[1Y - 2Y]		3,577	3,577	0	12	654	2,911	0	0	0	0	0	0	0	0	0	0	64
[2Y - 3Y]		3,396	3,395	0	0	488	2,907	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		9,034	9,032	0	0	1,164	7,868	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		19,795	19,792	1	0	1,167	18,624	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	4,086	4,084	0	90	3,995	0	0	0	0	0	0	0	0	0	3	0		
Total		47,201	47,190	6	93	4,487	42,591	0	0	0	0	0	0	0	1,218	2	0	377

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

ICCREA BANCA S.P.A.

As of 31/12/2024

(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
[0 - 3M]	[3M - 1Y]	[1Y - 2Y]	[2Y - 3Y]	[3Y - 5Y]	[5Y - 10Y]	[10Y - more]	Total	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Others ⁽¹⁾	15	71	27	5	34	36	4	15	8	15	32	0	0	0	0	0	0
	Total	152	192	9	0	50	133	0	0	0	0	0	0	0	0	0	0	5

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 0.04.

(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

ICCREA BANCA S.P.A.

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	Provisions				
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[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 - 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]		10	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 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		11	11	0	0	0	0	11	0	0	0	0	0	0	0	0	3
[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	
[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]	Others ⁽¹⁾	15	15	3	3	3	9	9	0	0	0	0	0	0	0	0	0
[3M - 1Y]		103	103	7	7	15	81	81	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		5	1	1	0	0	1	1	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		5	5	0	0	0	5	5	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		69	69	0	0	5	64	64	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	86	86	0	0	28	58	58	0	0	0	0	0	0	0	0	0	
[10Y - more]	5	1	0	0	1	4	4	0	0	0	0	0	0	0	0	0	
Total		285	285	10	0	52	224	0	0	0	0	0	0	0	0	0	0

Notes and definitions

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

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

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

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

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

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

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

Regions:

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

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

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

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

	as of 30/09/2025														as of 30/09/2024																								
	Gross carrying amount/ Nominal amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk, and provisions ⁽¹⁾							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 ⁽¹⁾							Collateral and financial guarantees received on non-performing exposures									
	Of which performing		Of which non-performing ⁽²⁾					On performing exposures ⁽³⁾			On non-performing exposures ⁽³⁾					Of which performing		Of which non-performing ⁽²⁾					On performing exposures ⁽³⁾			On non-performing exposures ⁽³⁾													
		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 ⁽⁴⁾		Of which Stage 2		Of which stage 2	Of which stage 3 ⁽⁴⁾			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 ⁽⁴⁾		Of which Stage 2		Of which stage 2	Of which stage 3 ⁽⁴⁾			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 ⁽⁴⁾		Of which Stage 2		Of which stage 2	Of which stage 3 ⁽⁴⁾				
Cash balances at central banks and other demand deposits	4,061	4,061	40	0	0	0	0	0	0	0	0	0	0	2,432	2,432	80	0	0	0	0	0	0	0	0	0	0	2	2	3	0	0	0	0	0	0	0			
 debt securities (including at amortised cost and fair value)	54,790	54,794	732	6	1	0	1	1	1	127	135	1	0	54,962	54,914	780	0	144	144	134	133	144	144	134	133	144	144	144	144	144	144	144	144	144	144	144	144	144	
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	0	0	0	
General governments	50,300	50,300	1	0	0	0	0	0	0	1	0	0	0	50,300	50,300	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	2,131	2,138	40	0	0	0	0	0	0	4	1	0	0	2,202	2,206	39	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	1,171	1,174	600	0	0	0	0	0	0	110	110	0	0	1,170	1,173	600	0	141	141	141	141	141	141	141	141	141	141	141	141	141	141	141	141	141	141	141	141	141	
Non-financial corporations	214	165	101	0	1	0	1	1	1	1	1	0	0	461	461	104	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1		
Loans and advances (including at amortised cost and fair value)	97,208	94,101	8,613	434	1,304	0	2,334	2,333	692	454	2,169	0	2,142	100,741	97,203	97,203	282	1,237	6	2,927	2,130	666	421	2,174	0	2,142	2,130	666	421	2,174	0	2,142	2,130	666	421				
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	0	0		
General governments	1,201	1,206	32	0	1	0	1	1	4	1	1	0	0	1,211	1,206	40	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1			
Credit institutions	188	188	48	0	0	0	0	0	0	0	0	0	0	303	303	46	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	5,266	5,251	600	1	14	0	14	24	24	20	22	0	13	6,274	6,251	656	1	21	0	21	21	20	16	17	0	16	17	17	17	17	17	17	17	17	17	17			
Non-financial corporations	49,357	41,511	4,864	190	1,842	0	1,842	1,831	412	280	1,701	0	1,384	49,340	41,510	4,337	134	1,809	0	1,809	1,803	397	238	1,312	0	1,384	1,803	397	238	1,312	0	1,384	1,803	397	238				
of which: small and medium-sized enterprises	27,627	26,777	3,274	134	849	0	849	848	267	170	601	0	602	27,477	26,628	2,837	61	849	0	849	848	254	154	607	0	849	848	254	154	607	0	849	848	254	154				
of which: loans collateralised by commercial immovable property	13,236	12,551	1,541	71	103	0	103	479	173	111	534	0	511	13,289	12,629	1,579	57	103	0	103	103	100	501	0	103	103	100	501	0	103	103	100	501	0	103	103			
Households	46,529	46,850	3,058	241	1,079	0	1,079	1,079	248	180	794	0	795	47,543	46,441	2,899	154	1,094	0	1,094	1,094	242	101	794	0	794	794	794	794	794	794	794	794	794	794	794			
of which: loans collateralised by residential immovable property	36,310	35,659	2,937	169	979	0	979	670	381	180	494	0	497	36,794	36,117	1,839	104	979	0	979	979	177	101	467	0	467	467	467	467	467	467	467	467	467	467	467			
of which: credit for consumption	2,911	2,911	280	11	60	0	60	60	22	31	47	0	47	3,111	3,060	271	11	60	0	60	60	24	32	152	0	60	60	60	60	60	60	60	60	60	60	60			
MSF instruments other than MSF	100,000	100,000	0	0	0	0	0	0	0	0	0	0	0	100,000	100,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
OFF-BALANCE SHEET EXPOSURES	97,048	97,794	2,448	0	0	0	244	234	144	44	91	0	91	96,461	96,461	1,979	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				

(1) For the disclosure of non-performing exposures, please refer to Article 174(1) of Regulation (EU) No 1024/2013 (CRD IV).
(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 MSF) and provisions for off-balance sheet exposures.
(4) For the credit losses shown here, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are increasing assets. Following the sign convention, information is disclosed with the opposite sign if what is reported according to the IFRS9 framework (paragraph 7.1.2.10) which follows a sign convention based on a credit-risk convention, as explained in Annex 1 to the Long-term (LT) Supervisory Reporting, however, for the off-balance sheet instruments, the same sign (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the credit risk 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 2024, the gross carrying amount of assets and accumulated impairments that are purchased or originated at some stage and are not included in the impairment stage, as it was the case in previous periods.

2025 EU-wide Transparency Exercise

Forborne exposures

ICCREA BANCA S.P.A.

	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 (2)		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(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)	2,211	1,116	895	826	1,263	281	1,967	931	777	705	1,139	216	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	8	0	0	0	8	0	4	0	0	0	4	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	15	4	3	3	8	1	7	4	3	2	3	0	0
Non-financial corporations	1,299	681	571	524	701	152	1,135	552	481	435	626	111	
of which: small and medium-sized enterprises	839	385	312	281	511		716	299	257	227	447		
Households	888	431	321	299	546	127	821	375	293	267	507	104	
DEBT INSTRUMENTS other than HFT	2,211	1,116	895	826	1,263		1,967	931	777	705	1,139		
Loan commitments given	5	1	0	0	4	1	16	6	1	1	11	3	
QUALITY OF FORBEARANCE													
Loans and advances that have been forborne more than twice (3)	269						280						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (3)	219						236						

(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

Forborne exposures

ICCREA BANCA S.P.A.

	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)	1,894	912	754	685	1,099	220	1,853	869	729	663	1,076	200		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1	0	0	0	0	0	2	0	0	0	1	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	7	4	3	3	4	1	6	4	3	3	3	1		
Non-financial corporations	1,085	539	464	420	601	116	1,078	511	447	404	604	104		
of which: small and medium-sized enterprises	694	285	240	212	442		679	269	230	201	437			
Households	802	369	287	263	494	103	766	355	280	256	468	95		
DEBT INSTRUMENTS other than HFT	1,894	912	754	685	1,099		1,853	869	729	663	1,076			
Loan commitments given	15	5	2	2	11	3	16	6	3	2	10	2		
QUALITY OF FORBEARANCE														
Loans and advances that have been forborne more than twice (1)	321						313							
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)	237						231							

(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
 ICCREA BANCA S.P.A.

(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 ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	2,627	88	88	2,627	90	0	2,673	67	67	2,671	67	0	2,682	68	68	2,682	68	0	2,672	65	65	2,672	67	0
B Mining and quarrying	100	4	4	100	5	0	101	4	4	101	4	0	99	4	4	99	4	0	96	4	4	96	4	0
C Manufacturing	11,376	440	440	11,376	393	0	11,538	406	406	11,538	364	0	11,617	438	438	11,617	383	0	11,676	441	441	11,676	383	0
D Electricity, gas, steam and air conditioning supply	817	11	11	817	17	0	859	14	14	859	15	0	762	23	23	762	20	0	763	15	15	763	16	0
E Water supply	620	20	20	620	13	0	630	18	18	630	12	0	606	17	17	606	11	0	596	18	18	596	10	0
F Construction	5,368	371	371	5,368	402	0	5,261	293	293	5,261	338	0	5,150	275	275	5,150	320	0	5,195	273	273	5,195	314	0
G Wholesale and retail trade	7,946	386	386	7,946	347	0	8,153	334	334	8,153	311	0	8,014	357	357	8,014	327	0	7,897	356	356	7,897	325	0
H Transport and storage	1,345	62	62	1,345	61	0	1,385	47	47	1,385	50	0	1,362	53	53	1,362	53	0	1,356	46	46	1,356	41	0
I Accommodation and food service activities	2,767	159	159	2,767	148	0	2,834	148	148	2,834	138	0	2,887	151	151	2,887	142	0	2,852	152	152	2,852	139	0
J Information and communication	630	34	34	630	25	0	604	30	30	604	23	0	587	33	33	587	24	0	594	34	34	594	24	0
K Financial and insurance activities	18	0	0	18	0	0	2	0	0	2	0	0	1	0	0	1	0	0	2	0	0	2	0	0
L Real estate activities	5,623	355	355	5,623	371	0	5,609	295	295	5,609	324	0	5,592	281	281	5,592	311	0	5,586	258	258	5,586	287	0
M Professional, scientific and technical activities	1,275	58	58	1,275	51	0	1,375	54	54	1,375	46	0	1,386	43	43	1,386	42	0	1,406	43	43	1,406	42	0
N Administrative and support service activities	956	28	28	956	27	0	960	20	20	960	23	0	956	20	20	956	23	0	986	26	26	986	27	0
O Public administration and defence, compulsory social security	15	0	0	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	102	7	7	102	6	0	104	4	4	104	4	0	103	4	4	103	4	0	107	4	4	107	4	0
Q Human health services and social work activities	801	31	31	801	31	0	828	26	26	828	30	0	836	31	31	836	31	0	843	30	30	843	30	0
R Arts, entertainment and recreation	367	31	31	367	32	0	374	30	30	374	32	0	379	30	30	379	31	0	373	31	31	373	32	0
S Other services	382	14	14	382	12	0	509	15	15	509	14	0	340	12	12	339	12	0	345	14	14	344	13	0
Loans and advances	43,134	2,101	2,101	43,134	2,032	0	43,816	1,805	1,805	43,816	1,790	0	43,857	1,842	1,842	43,336	1,806	0	43,340	1,809	1,809	43,345	1,789	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 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		
Gross carrying amount	97,433	94,095	390	3,342	1,303	97,321	94,412	268	2,909	1,240	97,038	94,101	436	2,936	1,231	100,747	97,820	287	2,077	1,059		
Of which secured	81,920	78,961	351	2,958	1,193	79,785	77,215	234	2,571	1,120	81,048	78,474	395	2,574	1,117	85,338	82,771	251	2,565	963		
Of which secured with immovable property	50,698	49,038	205	1,651	755	51,571	50,091	158	1,480	707	54,857	52,580	271	1,577	740	54,791	53,240	182	1,557	674		
Of which instruments with LTV higher than 80% and lower or equal to 90%	14,940	14,601		348	174	15,347	15,042		306	160	16,101	15,798		303	169	16,317	16,005		311	155		
Of which instruments with LTV higher than 80% and lower or equal to 90%	8,031	7,813		218	93	7,949	7,778		171	78	8,444	8,263		181	83	8,443	8,274		170	68		
Of which instruments with LTV higher than 100%	2,290	2,405		235	63	2,428	2,235		193	50	2,996	2,737		259	74	3,082	2,820		262	62		
Accumulated impairment for secured assets	2,740	2,626	37	2,111	793	2,487	2,626	20	2,802	755	2,453	599	45	1,855	740	2,425	551	32	1,862	640		
Collateral																						
Of which value capped at the value of exposure	57,342	56,800	221	542	286	55,584	55,340	145	441	254	56,764	56,317	252	448	258	61,017	60,580	164	436	221		
Of which immovable property	48,494	48,036	178	458	254	48,388	48,077	133	391	223	51,779	51,354	237	421	248	52,403	51,990	153	410	214		
Of which value above the cap	61,400	57,738	245	3,683	1,608	63,470	59,940	193	3,530	1,741	64,458	60,889	314	3,568	1,741	65,568	62,105	196	3,460	1,548		
Of which immovable property	57,320	53,871	211	3,358	1,440	58,823	55,637	181	3,187	1,526	61,020	57,684	304	3,344	1,579	61,746	58,453	194	3,294	1,440		
Financial guarantees received	20,283	19,988	95	291	118	19,995	19,742	50	251	107	19,900	19,645	92	264	112	19,898	19,438	51	260	91		
Accumulated partial write off	412	0	0	412	0	488	0	0	488	0	440	0	0	440	0	451	0	0	451	0		

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.