



## 2018 EU-wide Transparency Exercise

<b>Bank Name</b>	Banca Carige SpA - Cassa di Risparmio di Genova e Imperia
<b>LEI Code</b>	F1T87K3OQ2OV1UORLH26
<b>Country Code</b>	IT

## 2018 EU-wide Transparency Exercise

### Capital

Banca Carige SpA - Cassa di Risparmio di Genova e Imperia

		(mln EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
<b>OWN FUNDS</b> Transitional period	<b>A</b>	<b>OWN FUNDS</b>	<b>1,932</b>	<b>1,795</b>	C 01.00 (r010,r010)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>1,902</b>	<b>1,778</b>	C 01.00 (r020,r010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3,459	3,460	C 01.00 (r030,r010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	-1,125	-1,405	C 01.00 (r130,r010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-142	-115	C 01.00 (r180,r010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	52	52	C 01.00 (r200,r010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,r010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	14	14	C 01.00 (r230,r010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	87	92	C 01.00 (r250,r010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-36	-42	C 01.00 (r300,r010) + C 01.00 (r340,r010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	-500	-598	C 01.00 (r370,r010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,r010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,r010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,r010)	Articles 4(122), 36(1) point (g) and 41 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,r010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,r010) + C 01.00 (r460,r010) + C 01.00 (r470,r010) + C 01.00 (r471,r010) + C 01.00 (r472,r010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (ii), 379(3) of CRR, Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,r010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,r010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,r010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,r010)	Articles 4(27); 36(1) point (i); 43, 45, 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,r010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,r010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-14	-13	C 01.00 (r529,r010)	-
	A.1.21	Transitional adjustments	106	333	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,r010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	2	0	C 01.00 (r240,r010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	104	333	C 01.00 (r520,r010)	Articles 469 to 472, 478 and 481 of CRR
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>2</b>	<b>3</b>	C 01.00 (r530,r010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	0	2	C 01.00 (r540,r010) + C 01.00 (r670,r010)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,r010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,r010) + C 01.00 (r700,r010) + C 01.00 (r710,r010) + C 01.00 (r740,r010) + C 01.00 (r744,r010) + C 01.00 (r748,r010)		
A.2.4	Additional Tier 1 transitional adjustments	2	0	C 01.00 (r660,r010) + C 01.00 (r680,r010) + C 01.00 (r730,r010)		
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>1,904</b>	<b>1,780</b>	C 01.00 (r015,r010)	Article 52 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>28</b>	<b>15</b>	C 01.00 (r750,r010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	0	2	C 01.00 (r760,r010) + C 01.00 (r890,r010)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,r010) + C 01.00 (r920,r010) + C 01.00 (r930,r010) + C 01.00 (r940,r010) + C 01.00 (r950,r010) + C 01.00 (r970,r010) + C 01.00 (r974,r010) + C 01.00 (r978,r010)		
A.4.3	Tier 2 transitional adjustments	28	13	C 01.00 (r880,r010) + C 01.00 (r900,r010) + C 01.00 (r960,r010)		
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	15,330	14,976	C 02.00 (r010,r010)	Articles 92(3), 95, 96 and 98 of CRR
B.1	Of which: Transitional adjustments included	0	581	C 05.01 (r010,r040)		
<b>CAPITAL RATIOS (%)</b> Transitional period	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>12.41%</b>	<b>11.87%</b>	CA3 (1)	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>12.42%</b>	<b>11.89%</b>	CA3 (3)	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>12.60%</b>	<b>11.99%</b>	CA3 (5)	-
<b>CET1 Capital Fully loaded</b>	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>1,796</b>	<b>1,445</b>	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4-MIN(A.4+A.2.2-A.4.3,0,0))]	-
<b>CET1 RATIO (%) Fully loaded<sup>1</sup></b>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>11.71%</b>	<b>10.04%</b>	[D.1]/[B-B.1]	-
<b>Memo items</b>	<b>F</b>	<b>Adjustments to CET1 due to IFRS 9 transitional arrangements</b>		333	C 05.01 (r440,r010)	
	<b>F</b>	<b>Adjustments to AT1 due to IFRS 9 transitional arrangements</b>		0	C 05.01 (r440,r020)	
	<b>F</b>	<b>Adjustments to T2 due to IFRS 9 transitional arrangements</b>		0	C 05.01 (r440,r030)	
	<b>F</b>	<b>Adjustments included in RWAs due to IFRS 9 transitional arrangements</b>		581	C 05.01 (r440,r040)	

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

## 2018 EU-wide Transparency Exercise

### Leverage ratio

Banca Carige SpA - Cassa di Risparmio di Genova e Imperia

		(mln EUR, %)			
		As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,904	1,780	C 47.00 (r320,c010)	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	1,796	1,447	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	25,549	25,062	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	25,445	25,062	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.5%	7.1%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.1%	5.8%	C 47.00 (r330,c010)	

## 2018 EU-wide Transparency Exercise

### Risk exposure amounts

Banca Carige SpA - Cassa di Risparmio di Genova e Imperia

(mln EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	14,292	13,935
Risk exposure amount for securitisation and re-securitisations in the banking book	67	69
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	14,224	13,866
Risk exposure amount for position, foreign exchange and commodities (Market risk)	2	3
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	0	0
Risk exposure amount for Credit Valuation Adjustment	2	4
Risk exposure amount for operational risk	1,034	1,034
Other risk exposure amounts	0	0
<b>Total Risk Exposure Amount</b>	<b>15,330</b>	<b>14,976</b>

<sup>(1)</sup> May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

## 2018 EU-wide Transparency Exercise

### P&L

Banca Carige SpA - Cassa di Risparmio di Genova e Imperia

(mln EUR)	As of 31/12/2017	As of 30/06/2018
Interest income	464	200
Of which debt securities income	13	5
Of which loans and advances income	447	203
Interest expenses	232	92
(Of which deposits expenses)	41	20
(Of which debt securities issued expenses)	123	48
(Expenses on share capital repayable on demand)	0	0
Dividend income	11	10
Net Fee and commission income	239	120
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	-19	16
Gains or (-) losses on financial assets and liabilities held for trading, net	-13	-2
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-1	-5
Gains or (-) losses from hedge accounting, net	0	1
Exchange differences [gain or (-) loss], net	16	3
Net other operating income /(expenses)	74	32
<b>TOTAL OPERATING INCOME, NET</b>	<b>539</b>	<b>284</b>
(Administrative expenses)	623	265
(Depreciation)	36	9
Modification gains or (-) losses, net	n.a.	-1
(Provisions or (-) reversal of provisions)	20	27
(Commitments and guarantees given)	-4	0
(Other provisions)	24	27
Of which pending legal issues and tax litigation <sup>1</sup>	4	
Of which restructuring <sup>1</sup>	54	
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	443	40
(Financial assets at fair value through other comprehensive income)	n.a.	0
(Financial assets at amortised cost)	n.a.	40
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	15	0
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	10	4
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>-589</b>	<b>-54</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>-419</b>	<b>-35</b>
Profit or (-) loss after tax from discontinued operations	26	15
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>-393</b>	<b>-20</b>
Of which attributable to owners of the parent	-388	-21

<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."



## 2018 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

Banca Carige SpA - Cassa di Risparmio di Genova e Imperia

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		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, %)									
Consolidated data	Central governments or central banks	4,380	6,186	736		4,440	6,357	655	
	Regional governments or local authorities	983	737	147		882	602	120	
	Public sector entities	582	322	322		325	226	226	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,623	1,341	516		3,335	939	339	
	Corporates	5,738	3,790	3,435		6,130	3,866	3,442	
	of which: SME	2,050	1,573	1,508		2,366	1,749	1,679	
	Retail	4,924	3,391	2,258		5,327	3,273	2,167	
	of which: SME	3,115	1,813	1,075		3,418	1,804	1,065	
	Secured by mortgages on immovable property	5,224	5,222	1,925		5,401	5,399	1,977	
	of which: SME	1,015	1,013	402		1,072	1,071	423	
	Exposures in default	4,435	2,325	2,628	1,933	4,550	2,384	2,794	1,837
	Items associated with particularly high risk	816	539	809		821	546	820	
	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)	0	0	0		0	0	0	
Equity	408	408	408		405	405	405		
Securitisation	289	45	67		275	46	69		
Other exposures	1,345	2,073	1,040		1,205	1,945	920		
<b>Standardised Total</b>	<b>32,747</b>	<b>26,380</b>	<b>14,292</b>	<b>2,285</b>	<b>33,098</b>	<b>25,990</b>	<b>13,935</b>	<b>2,192</b>	

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

## 2018 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

Banca Carige SpA - Cassa di Risparmio di Genova e Imperia

		IRB Approach									
		As of 31/12/2017					As of 30/06/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments	0		0		0		0		0	
	Institutions	0		0		0		0		0	
	Corporates	0		0		0		0		0	
	Corporates - Of Which: Specialised Lending	0		0		0		0		0	
	Corporates - Of Which: SME	0		0		0		0		0	
	Retail	0		0		0		0		0	
	Retail - Secured on real estate property	0		0		0		0		0	
	Retail - Secured on real estate property - Of Which: SME	0		0		0		0		0	
	Retail - Secured on real estate property - Of Which: non-SME	0		0		0		0		0	
	Retail - Qualifying Revolving	0		0		0		0		0	
	Retail - Other Retail	0		0		0		0		0	
	Retail - Other Retail - Of Which: SME	0		0		0		0		0	
	Retail - Other Retail - Of Which: non-SME	0		0		0		0		0	
	Equity										
	Securitisation	0		0		0		0		0	
	Other non credit-obligation assets										
	<b>IRB Total</b>			<b>0</b>				<b>0</b>			

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



## 2018 EU-wide Transparency Exercise

### Sovereign Exposure

Banca Carige SpA - Cassa di Risparmio di Genova e Imperia

(min EUR)

As of 31/12/2017																		
Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
				Held for trading <sup>1</sup>	Designated at fair value through profit or loss <sup>2</sup>		Available-for-sale <sup>3</sup>			Loans and Receivables <sup>4</sup>			Held-to-maturity investments	of which:				
	of which: loans and advances	of which: debt securities	of which: Loans and advances		of which: Debt securities	of which: Loans and advances	of which: Debt securities	of which: Loans and advances	of which: Debt securities	of which: Loans and advances	of which: Debt securities	of which: Loans and advances		of which: Debt securities				
<b>TOTAL - ALL COUNTRIES</b>	<b>2,358.1</b>	680.7	1,677.4	<b>1.4</b>	0.0	1.4	<b>0.0</b>	0.0	0.0	<b>1,675.6</b>	0.0	1,675.6	<b>681.1</b>	680.7	0.4	<b>0.0</b>	0.0	0.0

**Note:**

Information disclosed in this template is sourced from FINREP templates F 04.

The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

<sup>(1)</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

<sup>(2)</sup> Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

<sup>(3)</sup> Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

<sup>(4)</sup> Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

















## 2018 EU-wide Transparency Exercise

### Performing and non-performing exposures

Banca Carige SpA - Cassa di Risparmio di Genova e Imperia

	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>	Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>2</sup>	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>	Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>2</sup>			
(mln EUR)														
<b>Debt securities (including at amortised cost and fair value)</b>	<b>1,965</b>	<b>0</b>	<b>45</b>	<b>45</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,811</b>	<b>0</b>	<b>52</b>	<b>52</b>	<b>0</b>	<b>1</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1,676	0	0	0	0	0	0	1,529	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	289	0	45	45	0	0	0	275	0	46	46	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	7	0	7	7	0	1	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>20,673</b>	<b>294</b>	<b>4,798</b>	<b>4,798</b>	<b>79</b>	<b>2,150</b>	<b>2,283</b>	<b>21,132</b>	<b>184</b>	<b>4,807</b>	<b>4,807</b>	<b>105</b>	<b>2,404</b>	<b>2,050</b>
Central banks	1,094	0	0	0	0	0	0	1,537	0	0	0	0	0	0
General governments	682	6	1	1	1	1	0	585	9	3	3	0	1	0
Credit institutions	1,845	0	13	13	0	4	8	1,823	0	13	13	0	3	9
Other financial corporations	1,140	1	160	160	4	97	20	1,118	3	175	175	3	108	23
Non-financial corporations	9,576	126	4,013	4,013	63	1,826	1,914	9,644	76	3,998	3,998	67	2,003	1,742
of which: small and medium-sized enterprises at amortised cost	6,194	111	2,247	2,247	41	906	1,192	6,045	67	2,026	2,026	51	868	1,051
Households	6,335	162	612	612	12	222	340	6,425	96	619	619	35	288	275
<b>DEBT INSTRUMENTS other than HFT</b>	<b>22,638</b>	<b>294</b>	<b>4,843</b>	<b>4,843</b>	<b>79</b>	<b>2,150</b>	<b>2,283</b>	<b>22,942</b>	<b>184</b>	<b>4,860</b>	<b>4,860</b>	<b>105</b>	<b>2,405</b>	<b>2,050</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>5,509</b>		<b>365</b>	<b>365</b>	<b>7</b>	<b>21</b>	<b>132</b>	<b>4,910</b>		<b>368</b>	<b>368</b>	<b>7</b>	<b>44</b>	<b>113</b>

<sup>(1)</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

<sup>(2)</sup> Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(3)</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(4)</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 9 and 10 of Regulation (EU) No 680/2014 - 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.

## 2018 EU-wide Transparency Exercise

### Forborne exposures

Banca Carige SpA - Cassa di Risparmio di Genova e Imperia

	As of 31/12/2017					As of 30/06/2018				
	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 non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(mln EUR)										
<b>Debt securities (including at amortised cost and fair value)</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>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>2,548</b>	<b>1,790</b>	<b>649</b>	<b>634</b>	<b>1,657</b>	<b>2,415</b>	<b>1,724</b>	<b>730</b>	<b>707</b>	<b>1,480</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	11	1	1	1	3	2	1	1	1	0
Credit institutions	13	13	4	4	8	13	13	3	3	9
Other financial corporations	229	76	27	26	82	212	72	27	26	77
Non-financial corporations	1,972	1,496	559	546	1,316	1,863	1,429	614	597	1,180
of which: small and medium-sized enterprises at amortised cost	1,576	1,191	395	384	1,108	1,528	1,115	416	400	1,061
Households	324	205	58	57	248	325	208	85	79	214
<b>DEBT INSTRUMENTS other than HFT</b>	<b>2,548</b>	<b>1,790</b>	<b>649</b>	<b>634</b>	<b>1,657</b>	<b>2,415</b>	<b>1,724</b>	<b>730</b>	<b>707</b>	<b>1,480</b>
<b>Loan commitments given</b>	<b>88</b>	<b>87</b>	<b>0</b>	<b>0</b>	<b>32</b>	<b>73</b>	<b>73</b>	<b>4</b>	<b>4</b>	<b>27</b>

<sup>(1)</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□

<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 9 and 10 of Regulation (EU) No 680/2014 - 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.