

Bank Name	ICCREA Banca S.p.A. – Istituto Centrale del Credito Cooperativo
LEI Code	NNVPP80YIZGEY2314M97
Country Code	IT



## 2019 EU-wide Transparency Exercise Key Metrics

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,584	1,571	11,023	11,094	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,485	1,498	9,636	9,711	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	1,594	1,580	11,068	11,130	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	1,495	1,507	9,681	9,747	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	1,741	1,729	11,285	11,308	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,642	1,656	9,898	9,925	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	13,396	13,243	70,901	71,592	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13,267	13,152	69,330	70,196	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	11.82%	11.86%	15.55%	15.50%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11.19%	11.39%	13.90%	13.83%	(C 01.00 (r020,c010) - C 05.01 (r440,c010) )/ (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	11.90%	11.93%	15.61%	15.55%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11.27%	11.46%	13.96%	13.89%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) ) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	13.00%	13.05%	15.92%	15.79%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.38%	12.59%	14.28%	14.14%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	47,521	43,235	155,779	159,852	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	3.35%	3.65%	7.10%	6.96%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



#### Leverage ratio

	(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,594	1,580	11,068	11,130	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	1,494	1,507	9,681	9,747	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	47,521	43,235	155,779	159,852	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	47,422	43,162	154,392	158,469	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	3.4%	3.7%	7.1%	7.0%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	3.2%	3.5%	6.3%	6.2%	C 47.00 (r330,c010)	

# 2019 EU-wide Transparency Exercise Capital

## ICCREA Banca S.p.A. – Istituto Centrale del Credito Cooperativo

A.1.1 Capital instruments eligible as CE instruments)  A.1.2 Retained earnings  A.1.3 Accumulated other comprehensive A.1.4 Other Reserves  A.1.5 Funds for general banking risk  A.1.6 Minority interest given recognition A.1.7 Adjustments to CET1 due to prude A.1.8 (-) Intangible assets (including Grand A.1.9 (-) DTAs that rely on future profit associated DTLs  A.1.10 (-) IRB shortfall of credit risk adjustments (-) Reciprocal cross holdings in Classification (-) Excess deduction from AT1 items.  A.1.11 (-) Deductions related to assets we A.1.14 (-) Deductions related to assets we A.1.15 (-) Holdings of CET1 capital instruction as significant investment.	n in CET1 capital ential filters  codwill) ability and do not arise from temporary differences net of ustments to expected losses assets ET1 Capital ams over AT1 Capital	1,741 1,584 1,144 -22 -13 387 0 48 -1 -36 -21 0 0	1,729 1,571 1,153 0 -9 387 0 41 -1 -44 -29	11,285  11,023  1,356  8,427  -122  190  0  30  -12  -159  -75	11,094  1,354  -2,280  -84  10,903  0  31  -13  -133	COREP CODE  C 01.00 (r010,c010)  C 01.00 (r020,c010)  C 01.00 (r030,c010)  C 01.00 (r130,c010)  C 01.00 (r180,c010)  C 01.00 (r200,c010)  C 01.00 (r210,c010)  C 01.00 (r250,c010)  C 01.00 (r300,c010)  C 01.00 (r300,c010)	Articles 4(118) and 72 of CRR  Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR  Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR  Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR  Articles 4(117) and 26(1) point (e) of CRR  Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR  Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR  Articles 32 to 35 of and 36 (1) point (l) of CRR  Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
A.1.1 Common Equity TIER 1 Caladjustments)  A.1.1 Capital instruments eligible as CE instruments)  A.1.2 Retained earnings  A.1.3 Accumulated other comprehensive and the compre	T1 Capital (including share premium and net own capital e income  in in CET1 capital ential filters  bodwill) ability and do not arise from temporary differences net of instruents to expected losses assets ET1 Capital ims over AT1 Capital	1,584  1,144  -22  -13  387  0  48  -1  -36	1,571 1,153 0 -9 387 0 41 -1 -44	11,023  1,356  8,427  -122  190  0  30  -12  -159	11,094  1,354  -2,280  -84  10,903  0  31  -13  -133	C 01.00 (r020,c010)  C 01.00 (r030,c010)  C 01.00 (r130,c010)  C 01.00 (r180,c010)  C 01.00 (r200,c010)  C 01.00 (r210,c010)  C 01.00 (r230,c010)  C 01.00 (r250,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR  Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR  Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR  Articles 4(117) and 26(1) point (e) of CRR  Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR  Articles 40 of CRR  Articles 32 to 35 of and 36 (1) point (l) of CRR
A.1.1 Capital instruments eligible as CE instruments)  A.1.2 Retained earnings  A.1.3 Accumulated other comprehensive A.1.4 Other Reserves  A.1.5 Funds for general banking risk  A.1.6 Minority interest given recognition A.1.7 Adjustments to CET1 due to prude A.1.8 (-) Intangible assets (including General associated DTLs  A.1.9 (-) DTAs that rely on future profit associated DTLs  A.1.10 (-) IRB shortfall of credit risk adjuinal A.1.11 (-) Defined benefit pension fund a.1.11 (-) Defined benefit pension fund A.1.12 (-) Reciprocal cross holdings in CET1 A.1.13 (-) Excess deduction from AT1 item A.1.14 (-) Deductions related to assets we A.1.14.1 Of which: from securitisation potential association for A.1.15 (-) Holdings of CET1 capital instructions as significant investment.	e income  In in CET1 capital  ential filters  bodwill)  ability and do not arise from temporary differences net of  ustments to expected losses  ensets  ET1 Capital  ems over AT1 Capital	1,144 -22 -13 387 0 48 -1 -36	1,153 0 -9 387 0 41 -1	1,356 8,427 -122 190 0 30 -12 -159	1,354 -2,280 -84 10,903 0 31 -13	C 01.00 (r030,c010)  C 01.00 (r130,c010)  C 01.00 (r180,c010)  C 01.00 (r200,c010)  C 01.00 (r210,c010)  C 01.00 (r230,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR  Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR  Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR  Articles 4(117) and 26(1) point (e) of CRR  Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR  Articles 84 of CRR  Articles 32 to 35 of and 36 (1) point (l) of CRR
A.1.2 Retained earnings  A.1.3 Accumulated other comprehensive A.1.4 Other Reserves  A.1.5 Funds for general banking risk  A.1.6 Minority interest given recognition A.1.7 Adjustments to CET1 due to prude A.1.8 (-) Intangible assets (including Grand A.1.9 (-) DTAs that rely on future profit associated DTLs  A.1.10 (-) IRB shortfall of credit risk adjustments and the profit associated DTLs  A.1.11 (-) Defined benefit pension fund a.1.12 (-) Reciprocal cross holdings in Classification from AT1 item A.1.14 (-) Deductions related to assets with A.1.14 (-) Deductions related to assets with A.1.15 (-) Holdings of CET1 capital instruction as significant investment.	n in CET1 capital ential filters  codwill) ability and do not arise from temporary differences net of ustments to expected losses assets ET1 Capital ams over AT1 Capital	-22 -13 387 0 48 -1 -36	0 -9 387 0 41 -1 -44	8,427 -122 190 0 30 -12 -159	-2,280 -84 10,903 0 31 -13	C 01.00 (r130,c010)  C 01.00 (r180,c010)  C 01.00 (r200,c010)  C 01.00 (r210,c010)  C 01.00 (r230,c010)  C 01.00 (r250,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR  Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR  Articles 4(117) and 26(1) point (e) of CRR  Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR  Articles 84 of CRR  Articles 32 to 35 of and 36 (1) point (l) of CRR
A.1.3 Accumulated other comprehensive  A.1.4 Other Reserves  A.1.5 Funds for general banking risk  A.1.6 Minority interest given recognition  A.1.7 Adjustments to CET1 due to prud  A.1.8 (-) Intangible assets (including Grassociated DTLs  A.1.9 (-) DTAs that rely on future profit associated DTLs  A.1.10 (-) IRB shortfall of credit risk adju  A.1.11 (-) Defined benefit pension fund  A.1.12 (-) Reciprocal cross holdings in Cl  A.1.13 (-) Excess deduction from AT1 ite  A.1.14 (-) Deductions related to assets v  A.1.15 (-) Holdings of CET1 capital instruhave a significant investment	n in CET1 capital ential filters  codwill) ability and do not arise from temporary differences net of ustments to expected losses assets ET1 Capital ams over AT1 Capital	387 0 48 -1 -36	0 41 -1 -44	190 0 30 -12 -159	-84 10,903 0 31 -13	C 01.00 (r180,c010)  C 01.00 (r200,c010)  C 01.00 (r210,c010)  C 01.00 (r230,c010)  C 01.00 (r250,c010)	Articles 4(117) and 26(1) point (e) of CRR  Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR  Articles 84 of CRR  Articles 32 to 35 of and 36 (1) point (l) of CRR
A.1.5 Funds for general banking risk  A.1.6 Minority interest given recognition  A.1.7 Adjustments to CET1 due to prud  A.1.8 (-) Intangible assets (including Go  A.1.9 (-) DTAs that rely on future profit associated DTLs  A.1.10 (-) IRB shortfall of credit risk adju  A.1.11 (-) Defined benefit pension fund and and and and and and and and and a	ential filters  codwill)  ability and do not arise from temporary differences net of  astments to expected losses  essets  ET1 Capital  ems over AT1 Capital	-1 -36	0 41 -1 -44	0 30 -12 -159	0 31 -13 -133	C 01.00 (r210,c010) C 01.00 (r230,c010) C 01.00 (r250,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR  Article 84 of CRR  Articles 32 to 35 of and 36 (1) point (l) of CRR
A.1.6 Minority interest given recognition  A.1.7 Adjustments to CET1 due to prud  A.1.8 (-) Intangible assets (including Get  A.1.9 (-) DTAs that rely on future profit associated DTLs  A.1.10 (-) IRB shortfall of credit risk adju  A.1.11 (-) Defined benefit pension fund at A.1.12 (-) Reciprocal cross holdings in Cl  A.1.13 (-) Excess deduction from AT1 ite  A.1.14 (-) Deductions related to assets where the associated DTLs are the associated DTLs  A.1.14 (-) Deductions related to assets where the associated DTLs are the associated DTLs associated DTLs are the associated DTLs associate	ential filters  codwill)  ability and do not arise from temporary differences net of  astments to expected losses  essets  ET1 Capital  ems over AT1 Capital	-1 -36	-1 -44	-12 -159	-13 -133	C 01.00 (r230,c010) C 01.00 (r250,c010)	Article 84 of CRR  Articles 32 to 35 of and 36 (1) point (I) of CRR
A.1.7 Adjustments to CET1 due to prud  A.1.8 (-) Intangible assets (including Go  A.1.9 (-) DTAs that rely on future profit associated DTLs  A.1.10 (-) IRB shortfall of credit risk adju  A.1.11 (-) Defined benefit pension fund and an account of the profit associated DTLs  A.1.12 (-) Reciprocal cross holdings in Cl  A.1.13 (-) Excess deduction from AT1 ite  A.1.14 (-) Deductions related to assets where the profit associated DTLs  A.1.15 (-) Holdings of CET1 capital instruction points as a significant investment of the profit associated DTLs  A.1.15 (-) Holdings of CET1 capital instruction points as a significant investment of the profit associated DTLs  A.1.15 (-) Holdings of CET1 capital instruction points as a significant investment of the profit associated DTLs  A.1.15 (-) Holdings of CET1 capital instruction points are as a significant investment of the profit associated DTLs  A.1.15 (-) Holdings of CET1 capital instruction points are as a significant investment of the profit associated DTLs  A.1.15 (-) Holdings of CET1 capital instruction points are as a significant investment of the profit associated DTLs  A.1.15 (-) Holdings of CET1 capital instruction points are as a significant investment of the profit associated DTLs  A.1.15 (-) Holdings of CET1 capital instruction points are as a significant investment of the profit associated DTLs  A.1.15 (-) Holdings of CET1 capital instruction points are as a significant investment of the profit associated DTLs  A.1.15 (-) Holdings of CET1 capital instruction points are as a significant investment of the profit associated DTLs  A.1.16 (-) Holdings of CET1 capital instruction points are as a significant investment of the profit associated DTLs  A.1.16 (-) Holdings of CET1 capital instruction points are as a significant investment of the profit associated DTLs  A.1.17 (-) Holdings of CET1 capital instruction points are as a significant investment of the profit associated DTLs  A.1.16 (-) DET1 (-) DE1 (-)	ential filters  codwill)  ability and do not arise from temporary differences net of  astments to expected losses  essets  ET1 Capital  ems over AT1 Capital	-1 -36	-1 -44	-12 -159	-13 -133	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
A.1.8 (-) Intangible assets (including Godd A.1.9 (-) DTAs that rely on future profit associated DTLs  A.1.10 (-) IRB shortfall of credit risk adjust A.1.11 (-) Defined benefit pension fund and A.1.12 (-) Reciprocal cross holdings in Codd A.1.13 (-) Excess deduction from AT1 item A.1.14 (-) Deductions related to assets where A.1.14 (-) Deductions related to assets where A.1.15 (-) Holdings of CET1 capital instruction profits assignificant investment.	ability and do not arise from temporary differences net of ustments to expected losses assets ET1 Capital ams over AT1 Capital			-159	-133		
A.1.19 (-) DTAs that rely on future profit associated DTLs  A.1.10 (-) IRB shortfall of credit risk adjuted in the profit associated DTLs  A.1.11 (-) Defined benefit pension fund at the	ability and do not arise from temporary differences net of ustments to expected losses assets ET1 Capital ams over AT1 Capital					C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
A.1.19 associated DTLs  A.1.10 (-) IRB shortfall of credit risk adjutation of the control of the	essets  ET1 Capital  ems over AT1 Capital	-21 0 0	-29 0	-75	66		
A.1.11 (-) IRB shortfall of credit risk adjutation of the control	essets ET1 Capital ems over AT1 Capital	0 0	0		-00	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
A.1.12 (-) Reciprocal cross holdings in Cl  A.1.13 (-) Excess deduction from AT1 ite  A.1.14 (-) Deductions related to assets v  A.1.14.1 Of which: from securitisation po  A.1.15 (-) Holdings of CET1 capital instruhave a significant investment	ET1 Capital Ims over AT1 Capital	0	0	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
A.1.13 (-) Excess deduction from AT1 ited  A.1.14 (-) Deductions related to assets v  A.1.14.1 Of which: from securitisation po  A.1.15 (-) Holdings of CET1 capital instruhave a significant investment	ms over AT1 Capital	0	•	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
A.1.14 (-) Deductions related to assets v  A.1.14.1 Of which: from securitisation po  A.1.15 (-) Holdings of CET1 capital instruhave a significant investment			0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
A.1.14.1 Of which: from securitisation po  A.1.15  (-) Holdings of CET1 capital instruhave a significant investment		0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
A.1.14.1 Of which: from securitisation po  A.1.15  (-) Holdings of CET1 capital instruhave a significant investment						C 01.00 (r450,c010) + C 01.00 (r460,c010) +	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b),
A.1.15  (-) Holdings of CET1 capital instruhent have a significant investment	which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 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.
have a significant investment	sitions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	uments of financial sector entities where the institiution does not	-2	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	uture profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
A.1.17 (-) Holdings of CET1 capital instrusions of CET1 capital instructions o	uments of financial sector entities where the institiution has a	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS  A.1.18 (-) Amount exceding the 17.65%	threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period  A.1.19 (-) Additional deductions of CET1	Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
A.1.20 CET1 capital elements or deduction	ons - other	0	0	0	0	C 01.00 (r529,c010)	-
A.1.21 Transitional adjustments		100	73	1,387	1,383	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	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
A.1.21.2 Transitional adjustments due to	additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
A.1.21.3 Other transitional adjustments	to CET1 Capital (+/-)	100	73	1,387	1,383	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
A.2 ADDITIONAL TIER 1 CAPITAL (no	et of deductions and after transitional adjustments)	10	9	45	36	C 01.00 (r530,c010)	Article 61 of CRR
A.2.1 Additional Tier 1 Capital instrume	nts	11	9	45	36	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
A.2.2 (-) Excess deduction from T2 item	ns over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
A.2.3 Other Additional Tier 1 Capital co	mponents and deductions	-1	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
A.2.4 Additional Tier 1 transitional adju	stments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
A.3 TIER 1 CAPITAL (net of deduc	ctions and after transitional adjustments)	1,594	1,580	11,068	11,130	C 01.00 (r015,c010)	Article 25 of CRR
A.4 TIER 2 CAPITAL (net of deduc	ctions and after transitional adjustments)	147	149	217	178	C 01.00 (r750,c010)	Article 71 of CRR
A.4.1 Tier 2 Capital instruments		150	149	216	178	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
A.4.2 Other Tier 2 Capital components	and deductions	-3	0	0	0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
A.4.3 Tier 2 transitional adjustments		0	0	1	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS  B TOTAL RISK EXPOSURE AMOUNTS		13,396	13,243	70,901		C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
B.1 Of which: Transitional adjustme		129	91	1,571	0	C 05.01 (r010;c040)	
CARITAL RATIOS (0/s)	PITAL RATIO (transitional period)	11.82%	11.86%	15.55%	15.50%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period  C.2 TIER 1 CAPITAL RATIO (trans		11.90%	11.93%	15.61%	15.55%	CA3 {3}	-
C.3 TOTAL CAPITAL RATIO (trans		13.00%	13.05%	15.92%	15.79%		-
CET1 Capital D COMMON EQUITY TIER 1 CAP	PITAL (fully loaded)	1,484	1,498	9,636	9,711	[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)]	-
CET1 RATIO (%)  Fully loaded <sup>1</sup> E COMMON EQUITY TIER 1 CAP	PITAL RATIO (fully loaded)	11.19%	11.39%	13.90%	13.56%	[D.1]/[B-B.1]	-
F Adjustments to CET1 due to	IFRS 9 transitional arrangements	99	72	1,387	1,383	C 05.01 (r440,c010)	
F Adjustments to AT1 due to 1  Memo items	FRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
	RS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
F Adjustments included in RV	As due to IFRS 9 transitional arrangements	129	91	1,571	1,397	C 05.01 (r440,c040)	

(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



#### Overview of Risk exposure amounts

		R\	WAs		
(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	11,586	11,347	62,351	63,341	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[ C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460,
Of which the standardised approach	11,586	11,347	62,351	63,341	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	194	266	363	267	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r060, c260, s002) + C 08.01 (r050, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	143	203	219	105	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	11	11	391	250	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	262	239	276	328	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	262	239	276	328	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_090,C 24.00_010_100,C 24.00_010_090,C 24.00_010_100,C 24.00_010_090,C 24.00_010_100,C 24.00_010_090,C 24.00_010_100,C 24.00_010_090,C 24.00_010_090,C 24.00_010_100,C 24.00_010_090,C 24.00_000,C 24.00_0
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	1,201	1,177	7,301	7,301	C 02.00 (R590, c010)
Of which basic indicator approach	1,201	1,177	7,301	7,301	C 02.00 (R600, c010)
Of which standardised approach	0	0	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	13,396	13,243	70,901	71,592	



# 2019 EU-wide Transparency Exercise P&L ICCREA Banca S.p.A. – Istituto Centrale del Credito Cooperativo

	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
(mln EUR)				
Interest income	421	567	772	1,526
Of which debt securities income	69	102	74	228
Of which loans and advances income	266	349	645	1,239
Interest expenses	163	230	180	308
(Of which deposits expenses)	23	34	61	135
(Of which debt securities issued expenses)	67	89	55	109
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	4	11	0	4
Net Fee and commission income	174	255	298	606
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	-31	-29	57	95
Gains or (-) losses on financial assets and liabilities held for trading, net	23	87	40	125
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-8	-20	16	19
Gains or (-) losses from hedge accounting, net	-9	-5	-10	-1
Exchange differences [gain or (-) loss], net	-14	-77	-36	-114
Net other operating income /(expenses)	23	38	84	160
TOTAL OPERATING INCOME, NET	421	598	1,042	2,111
(Administrative expenses)	356	504	749	1,523
(Depreciation)	12	20	33	92
Modification gains or (-) losses, net	0	0	0	-1
(Provisions or (-) reversal of provisions)	7	1	5	1
(Commitments and guarantees given)	6	-3	-10	-10
(Other provisions)	1	4	15	11
Of which pending legal issues and tax litigation <sup>1</sup>		0		
Of which restructuring <sup>1</sup>		0		
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	65	98	39	261
(Financial assets at fair value through other comprehensive income)	1	1	-2	-2
(Financial assets at amortised cost)	64	97	41	264
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	5	10	1	4
(of which Goodwill)	0	5	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	5	9	-2	4
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	-18	-24	214	232
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-19	13	177	182
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	-19	13	177	182
Of which attributable to owners of the parent	-22	11	174	179

<sup>(1)</sup> 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."



Total Assets: fair value and impairment distribution

(mln EUR)	A	As of 30/09/201	.8			As of 31/	12/2018			As of 31/	03/2019			As of 30/	/06/2019		
		Fai	ir value hierarc	hy		Fa	ir value hierard	chy		Fa	ir value hierarc	hy		Fa	ir value hierarc	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	1,587				1,095				2,574				2,867				IAS 1.54 (i)
Financial assets held for trading	394	58	333	2	328	79	247	2	323	83	238	2	426	93	331	2	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	704	48	545	111	709	55	543	111	1,927	244	1,304	380	1,964	249	1,358	357	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	12	0	5	7	504	492	5	7	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	515	418	53	45	455	364	50	41	10,656	10,342	175	139	9,850	9,583	140	128	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	41,193				37,864				127,877				128,554				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	6	0	6	0	8	0	8	0	12	0	12	0	9	0	9	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				1				102				166				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	1,634				1,352				7,203				6,995				
TOTAL ASSETS	46,032				41,811				150,687				151,335				IAS 1.9(a), IG 6

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

(mln	EUR)		A	s of 30/09/20:	18					As of 31/	/12/2018					As of 31,	03/2019					As of 30	/06/2019			
		Gross carry	ring amount		Accui	nulated impairmen	t	Gros	ss carrying amo	ount	Acc	umulated impair	ment	Gro	ss carrying am	nount	Accui	nulated impai	rment	Gro	ss carrying an	nount	Accun	nulated impai	rment	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	<b>Stage 3</b> Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	credit risk since Cred		Stage 1 Assets without significant increase in credit risk since initial recognition		<b>Stage 3</b> Credit-impaired assets	Stage 1 Assets withou significant increase in credit risk since initial recognition	increase in credit risk since initial recognition but	<b>Stage 3</b> Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 e Credit-impaire assets t		Stage 2 Assets with significant increase in credit risk since initial recognition but not credit impaired	assets	Stage 1 Assets withou 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 creditimpaired	Stage 3 Credit- impaired assets	References
Financial assets at fair	Debt securities	424	44	0	0	-1	0	370	39	0	)	0 -1	C	10,385	5 114	4	0 -	-:	3	0 9,59	109	)	-2	-2	(	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	)	0 0	(	C	)	0	0	)		0	)	)	0	0	(	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	10,825	52	2	-2	-5	-2	7,152	93	2	-	-2 -7	-2	41,649	40:	1	3 -1	7 -57	7 -	3 41,729	403	3	-18	-69	-3	Annex V.Part 1.31, 44(b)
	Loans and advances	27,665	1,434	2,574	-42	-47	-1,262	28,035	1,543	2,149	-4	-41	-1,018	67,369	12,910	0 12,96	-28	-65	-6,39	8 68,543	12,499	12,78	7 -321	-640	-6,360	Annex V.Part 1.32, 44(a)

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

#### **Market Risk**

ICCREA Banca S.p.A. – Istituto Centrale del Credito Cooperativo

	SA					I	M									IM						
			VaR <i>(Memorandum i</i>	item)	STRESSED VaR (M	demorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE		RICE RISKS ( CHARGE FOR (			VaR (Memor	andum item)	STRESSED VaR (	Memorandum item)		LT AND ON RISK		ICE RISKS CA IARGE FOR CT		
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x  AVERAGE OF PR	REVIOUS (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	E FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS - AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISH EXPOSURE AMOUNT
	As of 30/09/2018	As of 31/12/2018				As of 30/	09/2018									As of 31/1	2/2018					
ed Debt Instruments	251	229	0	0	0	0							0	0	0	0						
which: General risk	248	229 227	0	0	0	0							0	0	0	0						
which: Specific risk	4	3	0	0	0	0							0	0	0	0						
es	7	6	0	0	0	0							0	0	0	0						
which: General risk	3	3	0	0	0	0							0	0	0	0						
which: Specific risk	3	3	0	0	0	0							0	0	0	0						
n exchange risk oodities risk	4	1		0	0	0							٥		0	0						
Tourides Tisk	262	239	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	As of 31/03/2019	As of 30/06/2019				As of 31/	03/2019									As of 30/0	6/2019					
d Debt Instruments	257	302	0	0	0	0							0	0	0	0						
which: General risk	240		0	0	0	0							0	0	0	0						
which: Specific risk	17	50	0	0	0	0							0	0	0	0						
es	15	26	0	0	0	0							0	0	0	0						
which: General risk	6	13	0	0	0	0							0	0	0	0						
which: Specific risk	6	13	0	0	0	0							0	0	0	0						
exchange risk	4	$\frac{1}{2}$	0	0	0	0							0		0	0						
dities risk	0 <b>276</b>	328	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), which instead are included in the RWA OV1 template.



Credit Risk - Standardised Approach ICCREA Banca S n A - Istituto Centrale del Credito Cooperativo

						ICCR	EA Banca S.p.A. – Isti	ituto Centrale del C	Credito Cooperativo								
									Standardis	ed Approach							
			As of 30/	09/2018			As of 31/1	12/2018			As of 31/	03/2019			As of 30/0	5/2019	
		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	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, %)																
	Central governments or central banks	12,054	12,335	381		7,764	8,045	40	1	54,051	58,127	2,128		54,011	58,246	2,118	
	Regional governments or local authorities	148	138	28		161	145	2'	9	1,059	640	128		1,106	654	130	
	Public sector entities Multilateral Development Banks	32	32 76	32		33	33	3.		21	74 104	/2		122	127	/3	
	International Organisations	0	0	0		0	//		)		104	0		28	37	0	
	Institutions	37,804	3,256	800		35.806	3,367	93.		21.577	4,392	1,370		23,181	5.420	1,649	
	Corporates	5,335	4,422	4,338		5,308	4,295	4,21	3	31,565	21,648	21,096		29,621	5,420 20,344	19,788	
	of which: SME	2,471	2,223	2,090		35,806 5,308 2,422 3,331 2,248 2,546 2,009 2,202	2,190	2,05		21,577 31,565 13,300 32,021 24,860 32,711 9,189 13,319	9,417	8,930		12,634 32,593 25,313 33,091	9,247	8,771	
	Retail	3,196	2,853	1,816		3,331	2,992	1,89		32,021	19,459	12,164		32,593	19,778	12,360	
Consolidated data	of which: SME	2,104	1,815	1,038		2,248	1,953	1,11		24,860	13,742	7,876		25,313	13,988 32,434	8,018	
Consolidated data	secured by moregages on ministratic property	2,534	2,513	1,050		2,546	2,525	1,06	7	32,711	32,086	11,699		33,091	32,434	11,789	
	of which: SME	1,942	1,928	809		2,009	1,994	84.		9,189	9,042	3,281		9,545	9,382	3,381	
	Exposures in default	2,537	1,283	1,425	1,154	2,202	1,133	1,24	1,023	13,319	7,448	8,373	5,321	11,387		7,069 4	-
	Items associated with particularly high risk	3/1	247	3/0		336	208	31.		343	230	346		3,150	2,145	3,216	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	٥		0				4	4	1		31	31	3	
	Collective investments undertakings (CIU)	621	616	616		บ ผาณ	622	62		905	υ 001	۵۶۵		001	020	086	
	Equity	331	331	478		332	332	48	1	468	467	686		363	363	531	
	Other exposures	716	716	447		626	626	37:		4.462	7.411	3,663		4.828	7.415	3.894	
	Standardised Total <sup>2</sup>	65,680	28,818	11,780	1,402	59,074	24,399	11,613	1,261	192,720	153,094	62,713	6,301	194,550	154,402	63,608	6,238

<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).
(2) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.



## Credit Risk - IRB Approach

						ICCNEA Danc	1 5.p.A. 13000	ito certifale del cre	ito cooperativo									
									IRB A	pproach								
			As of 30	/09/2018			As of 31	./12/2018				As of 31,	/03/2019			As of 3	0/06/2019	
		Original Exposure <sup>1</sup>	Exposure	Risk exposure amount	adjustment	Original Exposure	Exposure	Risk exposure amo	adjustmen	Original Exp	posure <sup>1</sup>	Exposure	Risk exposure amount	adjustment	Original Exposure <sup>1</sup>	Exposure	Risk exposure amount	adjustmei
	(mln EUR, %)	Of which: defaulted	- Value <sup>1</sup>	Of which: defaulted	s and provisions	Of whi defaul		Of wh			Of which: defaulted	Value <sup>1</sup>	Of which: defaulted	s and provisions	Of whic defaulte		Of which: defaulted	s and provision
Consolidated data	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	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 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 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 0 0 0 0 0 0 0 0
	Other non credit-obligation assets  IRB Total <sup>2</sup>			0				0			0	0	0				0	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.



#### General governments exposures by country of the counterparty

						ICCREA Banca S.p	o.A. – Istituto Centrale de As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
			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 [	Austria													
Total [ 0 - 3M [	Belgium													
[ 0 - 3M [	Bulgaria													
Total  [ 0 - 3M [	Cyprus													
Total  [ 0 - 3M [	Czech Republic													
[5Y - 10Y [ [10Y - more	Denmark													
[ 0 - 3M [	Estonia													



#### General governments exposures by country of the counterparty

						ICCREA Banca S.p	.A. – Istituto Centrale de						
						Diam	As of 31/12/2018						
				On halaware		Direc	ct exposures		vativas		Office	and charact	
	(mln EUR)		1	On balance sl	1 <b>eet</b>			Der	vatives		Off balai	nce sheet	-
											Off-balance sl	heet exposures	
								Derivatives with positive fair value	Derivatives wit	h negative fair value			
			Total carrying amount of										Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short										exposare amount
			positions)		6 111 5						Nominal	Provisions	
				of which: Financial assets held for trading	acsignated at run value	Tall Value till bagil baller	of which: Financial assets at amortised cost	Carrying amount Notional amour	t Carrying amount	Notional amount			
					through profit or loss	comprehensive income							
[ 0 - 3M [													
[3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [													
[ 0 - 3M [	Finland												
Total [ 0 - 3M [													
[ 0 - 3M [	France												
[3Y - 5Y [ [5Y - 10Y [ [10Y - more	rrance												
[ 1Y - 2Y [ [ 2Y - 3Y [	Germany												
[ 0 - 3M [													
Total [ 0 - 3M [ [ 3M - 1Y [		0	0	0	0	0	0	0 0	0 0	0 0	0 0	0 0	
[ 0 - 3M [	Croatia	0 4 0	0 4 0	0 0 0	0 0 0	0 4 0	0 0	0 0 0	0 0 0	0 0	0 0 0	0 0 0	
[5Y - 10Y [ 		0 0 4	0 0	0 0	0	0 0 0	0	0 0	0 0	0	0 0	0	
[ 0 - 3M [ [ 3M - 1Y [		0 0	0 0	0	0	0 0	0	0 0	0 0	0	0 0	0 0	4
[ 0 - 3M [	Greece	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	
Total	-	0 0 <b>0</b>	0 0	0 0 <b>0</b>	0 0	0 0	0 0	0 0 0	0 0 0	0 0	0 0	0 0	0
[ 0 - 3M [ [ 3M - 1Y [ [ 1V - 2V ]					3								
[ 2Y - 3Y [ [ 3Y - 5Y [	Hungary												
[ 0 - 3M [													
[ 0 - 3M [													
[ 2Y - 3Y [ [3Y - 5Y [	Ireland												
[10Y - more Total													
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		12 55 0	12 55 0	0 0 0	0 0 0	0 50 0	12 5 0	0 0 0	0 0 0 0	0 0 0	0 0 0	0 0 0	
[ 0 - 3M [	Italy	506 18 0	506 18 0	0 0 0	0 0 0	13 18 0	492 0 0	0 0 0	0 0 0 0	0 0 0	0 0 0	0 0 0	
[10Y - more Total	-	6,622 <b>7,214</b>	6,621 <b>7,212</b>	71 <b>71</b>	0 <b>0</b>	141 222	6,409 <b>6,918</b>	0 <b>0</b>	0 0 0 0	0	5 <b>5</b>	0	60
[ 0 - 3M [													
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Latvia												
[10Y - more Total	-												



#### General governments exposures by country of the counterparty

						ICCREA Banca 5.p	As of 31/12/2018						
						Dire	ct exposures						
	(mln EUR)			On balance sl	neet				Deriva	tives	Off bala	nce sheet	
								Derivatives with pos	sitive fair value	Derivatives with negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Lithuania												
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Luxembourg												
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Malta												
[ 0 - 3M [	Netherlands												
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Poland	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 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 - 3M [	Portugal												
[ 0 - 3M [	Romania												
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Slovakia												
[ 0 - 3M [	Slovenia												



#### General governments exposures by country of the counterparty

						ICCREA Banca S.p	o.A. – Istituto Centrale del					
							As of 31/12/2018					
						Dire	ct exposures					
	(mln EUR)			On balance s	heet				Deriva	tives	Off balance sheet	
											Off-balance sheet exposures	
								Derivatives with pos	sitive fair value	Derivatives with negative fair value		Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount Notional amount	Nominal Provisions	exposure amount
[ 0 - 3M [	Spain											
[ 0 - 3M [	Sweden											
[ 0 - 3M [	United Kingdom											
[ 0 - 3M [	Iceland											
[ 0 - 3M [	Liechtenstein											
[ 0 - 3M [	Norway											
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Australia											
[ 0 - 3M [	Canada											
Total  [ 0 - 3M [	Hong Kong											



## General governments exposures by country of the counterparty

						ICCREA Banca S.	p.A. – Istituto Centrale de As of 31/12/2018							
						Dire	ect exposures	<u>'</u>						
	(mln EUR)			On balance s	heet				 Derivat	tives		Off balar	nce sheet	
	(Hilli Edit)												neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
				held for trading	through profit or loss	comprehensive income	amortised cost							
[ 0 - 3M [	Japan													
[ 0 - 3M [	U.S.	0 0 0 1 0 0	0 0 0 1 0 0	0 0 0 1 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 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	China	0 0 0 0 0 0 0	0 0 0 0 0 0 0 5	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 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	
[ 0 - 3M [	Switzerland	J	3	· ·	U	3	J	J	J T T T T T T T T T T T T T T T T T T T	· ·	J	J	· ·	
Total [ 0 - 3M [	Other advanced economies non EEA	4 0 0 0 0 0 0 4	4 0 0 0 0 0 0 4	0 0 0 0 0 0	0 0 0 0 0 0	4 0 0 0 0 0 0 4	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 0 0 0 0	4
[ 0 - 3M [	Other Central and eastern Europe countries non EEA	0 4 0 0 0 0 0	0 4 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 4 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 0 0	0 0 0 0 0 0	
[ 0 - 3M [	Middle East	0 0 0 0 0 0 30 <b>30</b>	0 0 0 0 0 0 0 30	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 30	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 0 0 0 0	13
[ 0 - 3M [	Latin America and the Caribbean	0 0 0 0 0 0 14	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 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	
Total		14	14	0	0	14	0	0	1	0	0	0	0	5



#### General governments exposures by country of the counterparty

ICCREA Banca S.p.A. – Istituto Centrale del Credito Cooperativo

						100.12.1 201.100 0.1	in in include certain de	. C. Carto Gooperativo						
							As of 31/12/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off bala	nce sheet	
								Derivatives with po	ositive fair value	Derivatives with	h negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets 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	Risk weighted exposure amount
[ 0 - 3M [	Africa	0 0 3 0 0 0	0 0 3 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 3 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 0 0 0	0 0 0 0 0 0	1
[ 0 - 3M [	Others	0 0 0 0 0 0 0 15	0 0 0 0 0 0 0 15	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 15	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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

#### Notes and definition

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 have 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 counterparts 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 counterparts (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 counterparts (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, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Revisa, Capman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, 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, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Con
- (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.



#### General governments exposures by country of the counterparty

						ICCREA Banca S.p	o.A. – Istituto Centrale de							
						Dire	As of 30/06/2019 ct exposures							
	(mln EUR)			On balance s	heet		ct exposures		Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Austria	0 0 0 6 0 0 0	0 0 0 6 0 0 3	0 0 0 0 0	0 0 0 0 0 0 2	0 0 0 6 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	0 0 0 0 0 0	0
Total  [ 0 - 3M [	Belgium	0 0 0 0 0 0 14	0 0 0 0 0 0 0 14	0 0 0 0 0 0	0 0 0 0 0 0 13	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 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Bulgaria													
[ 0 - 3M [	Cyprus													
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Czech Republic	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 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 - 3M [	Denmark						V	· ·		J		V	· ·	
[ 0 - 3M [	Estonia													



#### General governments exposures by country of the counterparty

						ICCREA Banca S.	p.A. – Istituto Centrale de							
						Div	As of 30/06/2019 ect exposures							
				On balance s	heet	Dire	ect exposures		Deriv	atives		Off hal:	ance sheet	
	(mln EUR)			On balance s	oneet				Denv	atives		OII Date		
												Off-balance	sheet exposures	
								Derivatives with po	sitive fair value	Derivatives wi	th negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short											
			positions)	of this fire of the same	of which: Financial assets	of which: Financial assets a	t of which: Financial assets at					Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [		0	0	0		0	0	0	0	(	0 0	0	0	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [	Finland	0	0	0		0 0	0	0	0	(	0 0 0	0	0	
[3Y - 5Y [ [5Y - 10Y [ [10Y - more		0 0 2	0 0 2	0 0 0		0 0 2 2	0 0 0	0 0 0	0000	(	0 0 0 0	0 0 0	0 0	
Total [ 0 - 3M [ [ 3M - 1Y [		<b>2</b> 0 0	0 0	0 0 0		0 0 0	<b>0</b> 0	0 0 0	0	(	<b>0</b>	0	0 0	0
[ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	France	0	0	0		0	0	0	0		0 0 0	0	0	
[10Y - more		0 0 58	0 0 58	0	56	0 0 0	0	0	0	(	0 0 0 0	0	0	
Total [ 0 - 3M [ [ 3M - 1Y [		58 0 0	58 0 0	0 0 0	56	<b>2</b>	0 0 0	0 0 0	0000	(	<b>0</b>	0 0 0	0 0 0	0
[ 1Y - 2Y [ [ 2Y - 3Y [	Germany	0	0	0		0	0	0	0	(	0 0 0	0	0	
[3Y - 5Y [ [5Y - 10Y [ [10Y - more		60	0 60	0	56	0 0	0	0	0	(	0 0 0 0	0	0	
Total [ 0 - 3M [ [ 3M - 1Y [		60 0 0	60 0 0	0 0 0	56	<b>4</b> 0 0 0 0	0 0	0 0 0	0000		0 0 0 0	0 0 0	0 0 0	0
[ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [	Croatia	4 0 0	4 0 0	0 0		4 0 0 0	0 0 0	0 0	0000	(	0 0 0 0	0 0 0	0 0 0	
[5Y - 10Y [ <u>[10Y - more</u> Total		0 0	0	0		0 0	0	0 0	0	(	0 0 0 0	0	0 0	2
[ 0 - 3M [ [ 3M - 1Y [		0	0 0	0		0 0	0	0	0	(	0 0	0	0	2
[ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Greece	0 0	0 0 0	0 0		0 0 0 0	0 0 0	0 0		(	0 0 0 0	000000000000000000000000000000000000000	0 0	
[5Y - 10Y [ [10Y - more Total	_	0 2	0 1	0 0		0 1 1	0	0 0	000	(	0 0 0	00	0 0	0
[ 0 - 3M [ [ 3M - 1Y [		0 0	0 0	0		0 0	0 0	0 0	000	(	0 0 0	0	0 0	Ü
[ 1Y - 2Y [	Hungary	0 0	0 0	0 0		0 0	0 0	0 0	000	(	0 0 0	0000	0 0	
[5Y - 10Y [ [10Y - more Total		0 0 <b>0</b>	0 0 <b>0</b>	0 0 <b>0</b>		0 0 0 0	0 0 <b>0</b>	0 0	0	(	0 0 0 0	000	0 0	0
[ 0 - 3M [		0 0	0	0		0 0	0	0	0	(	0 0 0	0	0	
[ 2Y - 3Y [ [ 3Y - 5Y [	Ireland	0	0	0		0 0	0	0	0	(	0 0 0	0	0	
	_	0 11 <b>11</b>	0 11 11	0 0 <b>0</b>	11			0 0 <b>0</b>	0	(	0 0 0 0	0	0	0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		357 985 1,159 1,057	356 985 1,159 1,057 554	0	20	204 502 0 364 9 304	152 460 794	0	000		0 0 0	27	1 0	
[ 0 - 3M [	Italy	1,159 1,057 554	1,139 1,057 554 47	0	29	304	723 471 41	0 0			0 0 0	3	0	
[51 - 101 [ [10Y - more Total		4/ 41,391 <b>45,550</b>	41,377	47 48	103	6,773 8. <b>8,236</b>	34,453 37,094	0 0 <b>0</b>	0	(	0 0 0 0	95	0 0 1	186
[ 0 - 3M [														
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Latvia													
[10Y - more Total	-													



#### General governments exposures by country of the counterparty

						ICCREA Banca S.p	.A. – Istituto Centrale de							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			_
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Flatality	country / Region	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [														
[ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [	Lithuania													
[3Y - 5Y [ [5Y - 10Y [ [10Y - more Total														
[ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Luxembourg													
[ 0 - 3M [														
[ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Malta													
[ 0 - 3M [														
[ 0 - 3M [ [ 3M - 1Y [		0	0	0	0	0	0		0 0	0	0	0	0	
[ 0 - 3M [	Netherlands	0 0	0 0	0 0 0	0 0	0	0 0			0 0	0 0	0 0 0	0 0	
Total		0 3	0 3	0	0 3	0	0	(	0 0	0 0	0	0 0	0 0	0
[ 0 - 3M [ [ 3M - 1Y [		0	0	0	0	0	0	(	0 0	0	0	0	0	U
[ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [	Poland	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 - 3M [		0	0 0	0	0	0 0	0		0 0	0 0	0 0	0	0 0	0
[ 0 - 3M [ [ 3M - 1Y [		0	0	0	0	0	0		0 0	0	0	0 0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [	Portugal	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 - 3M [		0 13 <b>13</b>	0 13 <b>13</b>	0 2	0 0	0 10 <b>10</b>	0 0		0 0	0 0 <b>0</b>	0 0	0 0 <b>0</b>	0 0	0
I IO-3MI		0	0	0	0	0	0		0 0	0 0	0	0 0	0	
[ 3M - 1Y [	Romania	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	
Total		0 1	0 1	0 0	0 0	0 0	0 0	(	0 0	0 0	0 0	0 0	0 0	1
[ 0 - 3M [ [ 3M - 1Y [				J	U		J.			Ü	v	U		1
[ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [	Slovakia													
[ 0 - 3M [														
[ 0 - 3M [ [ 3M - 1Y [														
[ 0 - 3M [	Slovenia													
[5Y - 10Y [ [10Y - more														
Total	<u> </u>													



#### General governments exposures by country of the counterparty

						ICCREA Banca S.p	o.A. – Istituto Centrale de							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets 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	exposure amount
[ 0 - 3M [	Spain	0 0 0 0 0 0 110	0 0 0 0 0 0 110 <b>110</b>	0 0 0 0 0 0	0 0 0 0 0 0 101 101	0 0 0 0 0 0 0 8	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
[ 0 - 3M [	Sweden													
[ 0 - 3M [	United Kingdom													
[ 0 - 3M   [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	Iceland													
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Liechtenstein													
[ 0 - 3M [	Norway	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 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 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Australia	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 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 - 3M [	Canada	U		J	J				J	J		J		
[ 0 - 3M [	Hong Kong													



## General governments exposures by country of the counterparty

						ICCREA Ballea 3.	p.A. – Istituto Centrale de As of 30/06/2019							
						Dire	ect exposures	<u>'</u>						
	(mln EUR)			On balance s	heet				 Derivat	tives		Off balar	nce sheet	
	(HIIIT LORY)												neet exposures	
			Total carrying amount of					Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	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 a fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Japan													
Total [ 0 - 3M [	U.S.	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	000000000000000000000000000000000000000	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 0 0 0	
Total [ 0 - 3M [	China	0 0 0 0 0 0 0 0 5	0 0 0 0 0 0 0 5	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	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 - 3M [	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA	0 0 0 4 0 0 0	0 0 0 4 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 4 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 0	0 0 0 0 0 0	2
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	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 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 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	5
[ 0 - 3M [	Middle East	0 0 0 0 0 0 30 30	0 0 0 0 0 0 0 30	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 30	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 0 0 0 0 0	14
[ 0 - 3M [	Latin America and the Caribbean	0 0 0 0 0 0 0 12	0 0 0 0 0 0 0 12	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	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 exposures by country of the counterparty

ICCREA Banca S.p.A. – Istituto Centrale del Credito Cooperativo

						Techen baries 5.	J.A. – Istituto Centrale de	di Ciculto Cooperativo						
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sh	heet				Deriva	tives		Off bala	nce sheet	
								Derivatives with p	ositive fair value	Derivatives with	າ negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Africa	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 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	1
[ 0 - 3M [	Others	0 0 0 0 0 0 0 49	0 0 0 0 0 0 0 49	0 0 0 0 0 0	0 0 0 0 0 0 0 28	0 0 0 0 0 0 0 21	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 0 0 0 0 0	0 0 0 0 0 0	

#### Notes and definition

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 have 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 counterparts 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 counterparts (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 counterparts (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, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Revisa, Capman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, 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, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Congo,

(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.



#### **Performing and non-performing exposures**

			Α	s of 30/09/201	8					Α	s of 31/12/201	8		
		Gross carry	ing amount		Accumulated i accumulated o value due to c provisions <sup>4</sup>	hanges in fair	Collaterals and financial		Gross carry	ing amount		Accumulated in accumulated control value due to control provisions 4	hanges in fair	Collaterals and financial
		Of which performing but past due >30		-performing <sup>1</sup>	On performing exposures <sup>2</sup>	On non- performing	guarantees received on non- performing		Of which performing but past due >30	Of which non	-performing <sup>1</sup>	On performing exposures <sup>2</sup>	On non- performing	guarantees received on non- performing
(mla FUD)		days and <=90 days		Of which: defaulted	exposures	exposures <sup>3</sup>	exposures		days and <=90 days		Of which: defaulted	exposures	exposures <sup>3</sup>	exposures
(mln EUR)  Debt securities (including at amortised cost and fair value)	11,405	0	2	2	8	2	0	7,717	0	2	2	10	2	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	10,825	0	0	0	2	0	0	7,080	0	0	0	1	0	0
Credit institutions	380	0	0	0	0	0	0	368	0	0	0	0	0	0
Other financial corporations	98	0	0	0	4	0	0	158	0	0	0	6	0	0
Non-financial corporations	102	0	2	2	2	2	0	111	0	2	2	2	2	0
Loans and advances(including at amortised cost and fair value)	33,259	109	2,575	2,547	91	1,262	1,213	32,776	73	2,150	2,150	83	1,018	1,048
Central banks	824	0	0	0	0	0	0	227	0	0	0	0	0	0
General governments	153	0	14	14	0	1	13	145	1	0	0	0	0	0
Credit institutions	18,075	0	0	0	2	0	0	18,723	0	0	0	3	0	0
Other financial corporations	2,701	3	20	20	2	16	2	2,348	2	20	20	2	15	4
Non-financial corporations	9,406	62	2,221	2,204	57	1,065	1,084	9,257	37	1,876	1,876	48	866	949
of which: small and medium-sized enterprises at amortised cost	6,524	47	1,190	1,174	39	534	623	6,654	30	1,201	1,201	35	521	629
Households	2,100	43	320	309	29	180	115	2,075	33	253	253	29	138	95
DEBT INSTRUMENTS other than HFT	44,664	109	2,577	2,549	99	1,264	1,213	40,493	73	2,152	2,152	93	1,020	1,048
OFF-BALANCE SHEET EXPOSURES	3,791		38	36	27	3	32	3,969		33	33	19	3	17

<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> Insitutions report here collective allowances for incurrred 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> Insitutions 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.



#### **Performing and non-performing exposures**

	As of 31/03/2019							As of 30/06/2019						
		Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial		Gross carryi	ng amount		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial
		Of which performing but past due >30	but Of which non-performing 30		On performing exposures <sup>2</sup>	On non- performing	guarantees received on non- performing		Of which performing but past due >30			On performing exposures <sup>2</sup>	performing	guarantees received on non- performing
(mln EUR)	days and <= days	days and <=90 days		Of which: defaulted	exposures	exposures <sup>3</sup>	exposures		days and <=90 days		Of which: defaulted	exposures	exposures <sup>3</sup>	exposures
Debt securities (including at amortised cost and fair value)	52,768	0	3	3	80	3	0	52,537	0	3	3	91	3	0
Central banks	26	0	0	0	0	0	0	11	0	0	0	0	0	0
General governments	49,662	0	0	0	13	0	0	49,420	0	0	0	12	0	0
Credit institutions	1,454	0	0	0	4	0	0	1,490	0	0	0	3	0	0
Other financial corporations	1,388	0	0	0	58	0	0	1,385	0	0	0	70	0	0
Non-financial corporations	239	0	3	3	6	3	0	231	0	3	3	5	3	0
Loans and advances(including at amortised cost and fair value)	96,026	1,570	12,969	12,968	949	6,399	6,133	96,869	1,089	12,792	12,791	964	6,361	5,990
Central banks	1,362	0	0	0	0	0	0	1,501	0	0	0	0	0	0
General governments	744	7	3	3	2	2	0	753	6	3	3	2	2	0
Credit institutions	3,693	0	1	1	9	0	0	3,778	0	1	1	6	0	0
Other financial corporations	4,503	13	101	101	7	60	30	4,965	13	101	101	8	60	33
Non-financial corporations	45,567	693	9,223	9,223	531	4,767	4,208	45,348	414	9,075	9,074	529	4,743	4,075
of which: small and medium-sized enterprises at amortised cost	29,830	470	3,703	3,703	369	1,655	1,911	30,037	287	3,643	3,643	371	1,640	1,853
Households	40,157	857	3,641	3,641	399	1,569	1,895	40,523	656	3,613	3,613	418	1,556	1,882
DEBT INSTRUMENTS other than HFT	148,794	1,571	12,972	12,972	1,029	6,401	6,133	149,406	1,089	12,795	12,794	1,055	6,363	5,990
OFF-BALANCE SHEET EXPOSURES	23,300		460	460	110	73	192	24,167		470	419	115	70	187

<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> Insitutions report here collective allowances for incurrred 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> Insitutions 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.



#### **Forborne exposures**

			As of 30/09/2018				As of 31/12/2018						
	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	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			
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures			
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0			
Central banks	0	0	0	0	0	0	0	0	0	0			
General governments	0	0	0	0	0	0	0	0	0	0			
Credit institutions	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	0	0	0	0	0	0	0	0	0	0			
Non-financial corporations	0	0	0	0	0	0	0	0	0	0			
Loans and advances (including at amortised cost and fair value)	887	667	267	256	589	828	627	245	238	556			
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	1	1	0	0	1			
Non-financial corporations	837	634	255	245	556	779	593	232	227	524			
of which: small and medium-sized enterprises at amortised cost	633	475	187	180	437	629	480	184	179	434			
Households	49	32	12	11	33	47	33	12	12	31			
DEBT INSTRUMENTS other than HFT	887	667	267	256	589	828	627	245	238	556			
Loan commitments given	0	0	0	0	0	1	1	0	0	0			

<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.



#### **Forborne exposures**

			As of 31/03/2019					As of 30/06/2019		
	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	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
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forhearance		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	5,969	4,051	1,672	1,526	4,097	5,924	4,074	1,705	1,564	4,015
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	6	0	0	0	0	1	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	27	17	11	11	14	27	19	11	10	15
Non-financial corporations	4,028	2,979	1,287	1,193	2,629	4,012	2,992	1,321	1,229	2,576
of which: small and medium-sized enterprises at amortised cost	2,198	1,467	594	529	1,529	2,184	1,493	615	555	1,490
Households	1,907	1,054	374	322	1,453	1,883	1,062	373	325	1,425
DEBT INSTRUMENTS other than HFT	5,969	4,051	1,672	1,526	4,097	5,924	4,074	1,705	1,564	4,015
Loan commitments given	7	3	0	0	4	4	2	0	0	2

<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.