



2020 EU-wide Transparency Exercise

Bank Name	Unione di Banche Italiane S.p.A.
LEI Code	81560097964CBDAED282
Country Code	IT

2020 EU-wide Transparency Exercise

Key Metrics

Unione di Banche Italiane S.p.A.

(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	7,498	7,577	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	7,471	7,551	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	7,896	7,975	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	7,869	7,949	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	9,932	10,069	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	9,906	10,042	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	58,143	56,322	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	58,113	56,296	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	12.90%	13.45%	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	12.86%	13.41%	(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	13.58%	14.16%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.54%	14.12%	(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	17.08%	17.88%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.05%	17.84%	(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	134,041	139,872	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	5.89%	5.70%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

2020 EU-wide Transparency Exercise

Leverage ratio

Unione di Banche Italiane S.p.A.

(mln EUR, %)		As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	7,896	7,975	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	7,869	7,949	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	134,041	139,872	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	134,014	139,846	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.9%	5.7%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.9%	5.7%	C 47.00 (r330,c010)	

2020 EU-wide Transparency Exercise

Capital

Unione di Banche Italiane S.p.A.

		(min EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	9,932	10,069	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	7,498	7,577	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	6,045	6,039	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	1,653	1,672	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-33	38	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	1,903	1,894	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-12	-13	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,710	-1,724	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 CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-300	-288	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-13	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	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,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) 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,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,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), 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.
	A.1.14.1	Of which: from securitisation positions (-)	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
	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,c010)	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,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 instruments of financial sector entities where the institution has a significant investment	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
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-62	-65	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	26	26	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,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	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	26	26	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	398	398	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	398	398	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	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 adjustments	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,896	7,975	C 01.00 (r015,c010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,037	2,093	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	2,091	2,106	C 01.00 (r760,c010) + C 01.00 (r890,c010)		
A.4.2	Other Tier 2 Capital components and deductions	-55	-12	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	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	58,143	56,322	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	31	26	C 05.01 (r010,c040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.90%	13.45%	CA3 {1}	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.58%	14.16%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.08%	17.88%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	7,471	7,551	[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 loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.86%	13.41%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	26	26	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	31	26	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

2020 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Unione di Banche Italiane S.p.A.

(mln EUR, %)	RWAs		COREP CODE
	As of 31/03/2020	As of 30/06/2020	
Credit risk (excluding CCR and Securitisations) ¹	51,498	50,284	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 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	20,334	19,464	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	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	31,164	30,820	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	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	894	864	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 (R460, c010)]
Credit valuation adjustment - CVA	51	45	C 02.00 (R640, c010)
Settlement risk	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	585	559	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	1,091	546	C 02.00 (R520, c010)
Of which the standardised approach	1,091	546	C 02.00 (R530, c010)
Of which IMA	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	C 19.00_010_601*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
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	4,024	4,024	C 02.00 (R590, c010)
Of which basic indicator approach	133	133	C 02.00 (R600, c010)
Of which standardised approach	1,324	1,324	C 02.00 (R610, c010)
Of which advanced measurement approach	2,567	2,567	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	58,143	56,322	

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

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

2020 EU-wide Transparency Exercise

P&L

Unione di Banche Italiane S.p.A.

(mln EUR)	As of 31/03/2020	As of 30/06/2020
Interest income	494	980
Of which debt securities income	47	94
Of which loans and advances income	449	886
Interest expenses	80	159
(Of which deposits expenses)	20	35
(Of which debt securities issued expenses)	95	190
(Expenses on share capital repayable on demand)	0	0
Dividend income	5	5
Net Fee and commission income	426	834
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	65	88
Gains or (-) losses on financial assets and liabilities held for trading, net	18	51
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-11	0
Gains or (-) losses from hedge accounting, net	-12	-15
Exchange differences [gain or (-) loss], net	-5	-11
Net other operating income /(expenses)	59	129
TOTAL OPERATING INCOME, NET	957	1,902
(Administrative expenses)	588	1,093
(Cash contributions to resolution funds and deposit guarantee schemes)		59
(Depreciation)	57	113
Modification gains or (-) losses, net	-9	-17
(Provisions or (-) reversal of provisions)	0	8
(Payment commitments to resolution funds and deposit guarantee schemes)		0
(Commitments and guarantees given)	1	8
(Other provisions)	-1	0
Of which pending legal issues and tax litigation ¹		
Of which restructuring ¹		
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	157	341
(Financial assets at fair value through other comprehensive income)	2	4
(Financial assets at amortised cost)	155	337
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	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	8	25
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	154	295
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	102	205
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	102	205
Of which attributable to owners of the parent	94	184

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

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

2020 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Unione di Banche Italiane S.p.A.

ASSETS:		As of 31/03/2020				As of 30/06/2020				References
		Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
			Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits		8,389				13,793				IAS 1.54 (i)
Financial assets held for trading		1,140	681	371	88	1,580	1,107	369	103	IFRS 7.8(a)(ii); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		980	102	230	648	1,152	124	385	643	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	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		9,350	9,250	55	45	10,128	10,073	11	44	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost		93,847				94,140				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		34	0	34	0	22	0	22	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		652				914				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹		9,737				10,214				
TOTAL ASSETS		124,128				131,941				IAS 1.9(a), IG 6

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

Breakdown of financial assets by instrument and by counterparty sector ¹		As of 31/03/2020						As of 30/06/2020						References
		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	9,247	63	10	-4	-2	-10	9,984	106	10	-5	-2	-10	Annex V. Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	6,450	0	0	-3	0	0	8,049	0	0	-4	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	74,344	9,474	6,675	-154	-299	-2,640	72,771	9,890	6,572	-158	-317	-2,662	Annex V. Part 1.32, 44(a)

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

2020 EU-wide Transparency Exercise

Breakdown of liabilities

Unione di Banche Italiane S.p.A.

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 31/03/2020	As of 30/06/2020	
Financial liabilities held for trading	618	599	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	83	228	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	108,394	114,880	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	576	708	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	156	166	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	713	674	IAS 37.10; IAS 1.54(l)
Tax liabilities	286	283	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	3,141	4,115	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	113,966	121,654	IAS 1.9(b);IG 6
TOTAL EQUITY	10,162	10,288	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	124,128	131,941	IAS 1.IG6

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

2020 EU-wide Transparency Exercise

Breakdown of liabilities

Unione di Banche Italiane S.p.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 31/03/2020	As of 30/06/2020	
Derivatives		1,117	1,218	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	5	Annex V.Part 1.31
Deposits	Central banks	10,284	12,615	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	742	685	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	701	651	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	4,188	3,949	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	651	774	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	4,238	6,226	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	2,863	3,143	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	14,890	17,188	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	14,835	17,134	ECB/2013/33 Annex 2.Part 2.9.1
	Households	51,189	51,525	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	49,051	49,444	Annex V.Part 1.42(f), 44(c)
Debt securities issued		22,531	22,445	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		2,113	2,108	Annex V.Part 1.37
Other financial liabilities		492	560	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		109,670	116,415	

2020 EU-wide Transparency Exercise

Market Risk

Unione di Banche Italiane S.p.A.

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
As of 31/03/2020	As of 30/06/2020	As of 31/03/2020										As of 30/06/2020											
Traded Debt Instruments	678	503	0	0	0	0						0	0	0	0							0	0
Of which: General risk	667	494	0	0	0	0						0	0	0	0							0	0
Of which: Specific risk	0	4	0	0	0	0						0	0	0	0							0	0
Equities	411	34	0	0	0	0						0	0	0	0							0	0
Of which: General risk	221	14	0	0	0	0						0	0	0	0							0	0
Of which: Specific risk	191	20	0	0	0	0						0	0	0	0							0	0
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0	0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0
Total	1,089	546	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include CTU positions under the particular approach for position risk in CTUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Unione di Banche Italiane S.p.A.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	24,809	27,063	2,985		31,896	35,378	2,815	
	Regional governments or local authorities	946	616	123		1,139	654	130	
	Public sector entities	1,007	263	122		1,063	301	148	
	Multilateral Development Banks	0	0	0		56	57	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	14,027	5,123	1,557		11,991	4,907	1,505	
	Corporates	9,175	7,478	7,101		9,182	7,322	6,564	
	of which: SME	2,782	2,336	2,222		2,646	2,238	1,824	
	Retail	2,983	2,776	1,912		3,013	2,802	1,282	
	of which: SME	1,144	955	546		1,137	948	542	
	Secured by mortgages on immovable property	1,240	1,210	548		1,224	1,195	503	
	of which: SME	838	824	357		829	816	315	
	Exposures in default	1,026	570	688	407	962	531	645	380
	Items associated with particularly high risk	244	242	363		239	236	354	
	Covered bonds	3	3	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	135	130	131		406	360	361		
Equity	1,009	1,009	1,774		1,048	1,047	1,841		
Other exposures	4,684	4,674	3,856		5,628	5,618	4,113		
	Standardised Total ²	61,288	51,156	21,161	489	67,848	60,409	20,261	466

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

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

2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Unione di Banche Italiane S.p.A.

		IRB Approach											
		As of 31/03/2020					As of 30/06/2020						
		Original Exposure ¹	Of which: defaulted	Exposure Value ¹	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure ¹	Of which: defaulted	Exposure Value ¹	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
(mln EUR, %)													
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	64,813	3,848	36,554	22,678	861	1,693	66,254	3,805	37,096	22,512	836	1,729
	Corporates - Of Which: Specialised Lending	1,627	84	1,592	1,325	0	30	1,840	104	1,776	1,441	0	37
	Corporates - Of Which: SME	19,284	1,666	10,796	5,557	467	740	19,767	1,874	10,637	4,828	473	866
	Retail	41,722	2,786	39,138	8,553	874	1,476	42,234	2,755	38,458	8,376	854	1,496
	Retail - Secured on real estate property	29,726	1,853	29,628	6,062	769	788	29,323	1,823	29,222	6,005	752	793
	Retail - Secured on real estate property - Of Which: SME	3,636	790	3,609	1,129	331	362	3,664	773	3,633	1,157	318	359
	Retail - Secured on real estate property - Of Which: non-SME	26,089	1,064	26,020	4,932	438	426	25,660	1,051	25,589	4,848	434	434
	Retail - Qualifying Revolving	2,137	8	1,873	309	2	9	2,186	9	1,929	319	2	10
	Retail - Other Retail	9,860	925	7,636	2,182	103	679	10,724	923	7,307	2,052	100	693
	Retail - Other Retail - Of Which: SME	6,310	647	4,442	1,422	77	449	7,235	648	4,168	1,309	76	463
	Retail - Other Retail - Of Which: non-SME	3,550	278	3,194	760	26	230	3,489	274	3,139	743	25	230
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				31,232					30,888			

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

⁽²⁾ IRB Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Unione di Banche Italiane S.p.A.

As of 30/06/2020

(min EUR)																		
Direct exposures																		
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet		Risk weighted exposure amount				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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		Derivatives with positive fair value			Derivatives with negative fair value		Off-balance sheet exposures	
				Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount		Nominal	Provisions		
[0 - 3M [Africa	4	2	0	0	0	0	2	0	0	0	0	0	0	0	0	0	16
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		9	9	0	0	9	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		5	5	0	0	5	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		18	16	0	0	14	2	0	0	0	0	0	0	0	0	0		
[0 - 3M [Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	52
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		34	34	0	0	34	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		34	34	0	0	34	0	0	0	0	0	0	0	61	0	0		

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

2020 EU-wide Transparency Exercise
Performing and non-performing exposures
 Unione di Banche Italiane S.p.A.

	As of 31/03/2020								As of 30/06/2020									
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹				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 ¹				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >=90 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ¹				Of which performing but past due >=90 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ¹			
		Of which: defaulted	Of which Stage 3			Of which Stage 3	Of which: defaulted	Of which Stage 3			Of which Stage 3							
(min EUR)																		
Cash balances at central banks and other demand deposits									13,199	0	0	0	0	1	0	0	0	
Debt securities (including at amortised cost and fair value)	15,818	0	11	11	8	10	0	0	18,197	0	11	11	10	10	10	10	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	14,266	0	0	0	5	0	0	0	16,222	0	0	0	0	6	0	0	0	
Credit institutions	260	0	0	0	1	0	0	0	452	0	0	0	0	1	0	0	0	
Other financial corporations	993	0	10	10	1	10	0	0	1,090	0	10	10	10	1	10	10	0	
Non-financial corporations	299	0	2	2	2	0	0	0	433	0	2	2	0	2	0	0	0	
Loans and advances (including at amortised cost and fair value)	98,725	380	6,856	6,856	454	2,733	3,635	3,635	89,605	191	6,760	6,760	6,572	475	2,760	2,662	3,527	
Central banks	6,546	0	0	0	0	0	0	0	10	0	0	0	0	0	0	0	0	
General governments	972	5	17	17	2	5	1	1	1,060	1	18	18	18	2	5	5	1	
Credit institutions	2,940	1	2	2	3	0	0	0	1,337	1	3	3	3	2	0	0	0	
Other financial corporations	7,163	1	112	112	14	39	51	51	6,394	19	110	110	106	17	41	41	49	
Non-financial corporations	44,665	131	4,728	4,728	264	1,868	2,529	2,529	44,423	51	4,654	4,654	4,472	273	1,890	1,795	2,444	
of which: small and medium-sized enterprises at amortised cost	20,181	91	2,662	2,662	165	1,035	1,489	1,489	20,165	37	2,823	2,823	2,823	165	1,140	1,140	1,543	
of which: Loans collateralised by commercial immovable property at amortised cost	13,930	59	2,660	2,660	100	872	1,771	1,771	14,115	31	2,735	2,735	2,735	105	917	917	1,802	
Households	36,440	242	1,997	1,997	170	820	1,053	1,053	36,381	119	1,975	1,975	1,972	180	822	821	1,033	
of which: Loans collateralised by residential immovable property at amortised cost	24,103	159	971	971	98	247	716	716	26,193	91	1,159	1,159	1,159	121	308	308	844	
of which: Credit for consumption at amortised cost	3,876	26	198	198	17	134	7	7	3,928	12	196	196	196	18	135	135	6	
DEBT INSTRUMENTS other than HFT	114,543	380	6,868	6,868	463	2,742	3,635	3,635	121,001	191	6,771	6,771	6,581	486	2,769	2,672	3,527	
OFF-BALANCE SHEET EXPOSURES	45,119		398	398	27	27	111	111	44,166		419	419	419	34	27	27	97	

¹⁾ 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

²⁾ 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)

³⁾ 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)

⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing 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.

2020 EU-wide Transparency Exercise

Forborne exposures

Unione di Banche Italiane S.p.A.

	As of 31/03/2020						As of 30/06/2020					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits							0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	43	0	0	0	0		43	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	43	0	0	0	0		43	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	4,422	2,854	994	917	3,066		4,301	2,825	1,011	936	2,902	1,708
Central banks	0	0	0	0	0		0	0	0	0	0	0
General governments	5	0	0	0	0		5	0	0	0	0	0
Credit institutions	0	0	0	0	0		0	0	0	0	0	0
Other financial corporations	65	51	10	9	45		65	51	12	11	43	31
Non-financial corporations	2,960	2,110	771	722	1,927		2,911	2,086	781	732	1,838	1,207
of which: small and medium-sized enterprises at amortised cost	1,767	1,222	407	374	1,294		1,799	1,291	451	419	1,268	
Households	1,392	693	213	186	1,094		1,320	688	219	194	1,021	470
DEBT INSTRUMENTS other than HFT	4,465	2,854	994	917	3,066		4,344	2,825	1,011	936	2,902	
Loan commitments given	83	41	0	0	24		100	59	0	0	29	19
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice								945				
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria								1,382				

⁽¹⁾ 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□

⁽²⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2020 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Unione di Banche Italiane S.p.A.

(mln EUR)	As of 31/03/2020						As of 30/06/2020					
	Gross carrying amount		Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-performing	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	
		Of which: non-performing										
A Agriculture, forestry and fishing	783	95	783	45	0	771	94	94	771	46	0	
B Mining and quarrying	135	12	135	5	0	177	12	12	177	5	0	
C Manufacturing	13,419	658	13,295	307	10	13,417	635	635	13,307	307	8	
D Electricity, gas, steam and air conditioning supply	1,899	56	1,899	41	0	1,824	55	55	1,823	40	0	
E Water supply	704	23	704	13	0	726	23	23	726	13	0	
F Construction	4,698	1,484	4,582	545	62	4,635	1,461	1,461	4,520	560	65	
G Wholesale and retail trade	6,567	446	6,561	217	3	6,424	439	439	6,418	219	2	
H Transport and storage	1,846	125	1,845	52	0	1,805	120	120	1,805	51	0	
I Accommodation and food service activities	1,445	222	1,443	103	0	1,543	216	216	1,540	107	0	
J Information and communication	881	27	881	19	0	816	27	27	816	20	0	
K Financial and insurance activities	246	12	246	6	0	241	17	17	241	8	0	
L Real estate activities	7,310	1,299	7,277	553	11	7,281	1,306	1,306	7,236	562	16	
M Professional, scientific and technical activities	2,889	131	2,886	66	1	2,898	117	117	2,895	60	1	
N Administrative and support service activities	1,057	61	1,055	39	1	1,032	58	58	1,030	37	1	
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	
P Education	44	3	44	2	0	50	3	3	50	2	0	
Q Human health services and social work activities	396	28	396	9	0	420	28	28	420	9	0	
R Arts, entertainment and recreation	178	24	177	10	0	180	23	23	180	10	0	
S Other services	166	23	166	12	0	182	23	23	181	12	0	
Loans and advances	44,665	4,728	44,375	2,042	90	44,423	4,654	4,654	44,137	2,068	95	

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.

2020 EU-wide Transparency Exercise
Collateral valuation - loans and advances
 Unione di Banche Italiane S.p.A.

(mln EUR)	As of 30/06/2020				
	Loans and advances				
		Performing	Non-performing		Unlikely to pay that are not past due or past due <= 90 days
			of which past due > 30days <= 90 days		
Gross carrying amount	89,605	82,845	191	6,760	1,162
Of which secured	62,748	57,170	134	5,578	947
Of which secured with immovable property	44,856	40,259	130	4,597	788
Of which instruments with LTV higher than 60% and lower or equal to 80%	10,345	9,713		632	91
Of which instruments with LTV higher than 80% and lower or equal to 100%	3,281	2,671		610	90
Of which instruments with LTV higher than 100%	7,592	5,770		1,821	294
Accumulated impairment for secured assets	2,346	352	6	1,994	212
Collateral					
Of which value capped at the value of exposure	47,827	44,681	143	3,146	656
Of which immovable property	42,124	39,062	120	3,062	620
Of which value above the cap	79,579	72,918	192	6,662	1,488
Of which immovable property	78,372	71,833	175	6,539	1,466
Financial guarantees received	9,659	9,278	15	381	69
Accumulated partial write-off	-1,090	0	0	-1,090	-10

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

2020 EU-wide Transparency Exercise
Information on loans and advances subject to legislative and non-legislative moratoria in accordance with EBA Guidelines EBA/GL/2020/02
 Unione di Banche Italiane S.p.A.

As of 30/06/2020																	
(mln EUR)	Number of obligors	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Gross carrying amount	
		Performing				Non-performing			Performing				Non-performing				Inflows to non-performing exposures
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days			
Loans and advances for which legislative and non-legislative moratorium (associated with a request ¹⁾)	57,799	9,508															
Loans and advances subject to legislative and non-legislative moratorium (granted and active)		6,374	6,358	216	1,140	16	5	15	67	64	13	48	3	1	2	12	
of which: Households		822	818	30	139	4	1	4	11	11	2	8	1	0	1	3	
of which: Collateralised by residential immovable property		277	276	19	58	1	1	1	4	4	1	3	0	0	0	1	
of which: Non-financial corporations		5,495	5,483	185	991	12	4	11	55	53	11	40	2	1	2	10	
of which: Small and Medium-sized Enterprises		4,315	4,303	141	749	12	4	11	44	42	9	31	2	1	2	10	
of which: Collateralised by commercial immovable property		2,988	2,983	154	641	5	3	4	34	33	9	26	1	0	1	3	

¹⁾ Including eligible obligors who didn't opt out of moratoria, where the specifications of the moratoria do not require obligors to opt in by submitting requests.