



2020 EU-wide Transparency Exercise

Bank Name	Cassa Centrale Banca - Credito Cooperativo Italiano SpA
LEI Code	LOO0AWXR8GF142JCO404
Country Code	IT

2020 EU-wide Transparency Exercise

Key Metrics

Cassa Centrale Banca - Credito Cooperativo Italiano SpA

(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	6,596	6,815	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	6,191	6,318	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	6,602	6,821	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	6,196	6,324	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	6,623	6,839	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	6,217	6,342	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	34,070	32,839	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	33,587	32,310	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	19.36%	20.75%	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	18.43%	19.55%	(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	19.38%	20.77%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.45%	19.57%	(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	19.44%	20.83%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.51%	19.63%	(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	79,123	85,781	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	8.34%	7.95%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

Cassa Centrale Banca - Credito Cooperativo Italiano SpA

(mln EUR, %)		As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	6,602	6,821	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	6,196	6,324	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	79,123	85,781	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	79,123	85,781	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.3%	8.0%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.8%	7.4%	C 47.00 (r330,c010)	

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Capital

Cassa Centrale Banca - Credito Cooperativo Italiano SpA

		(min EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	6,623	6,839	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)	6,596	6,815	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)	382	386	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	5,903	5,981	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	-25	5	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	41	41	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	-9	-9	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-74	-75	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	-12	-10	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	0	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	-15	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	406	497	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 (+/-)	406	497	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)	6	6	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	6	6	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)	6,602	6,821	C 01.00 (r015,c010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	21	18	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	21	18	C 01.00 (r760,c010) + C 01.00 (r890,c010)		
A.4.2	Other Tier 2 Capital components and deductions	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	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	34,070	32,839	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	483	529	C 05.01 (r010,c040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	19.36%	20.75%	CA3 {1}	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	19.38%	20.77%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.44%	20.83%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	6,191	6,318	[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)	18.43%	19.55%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	406	497	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	483	529	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

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Overview of Risk exposure amounts

Cassa Centrale Banca - Credito Cooperativo Italiano SpA

(mln EUR, %)	RWAs		COREP CODE
	As of 31/03/2020	As of 30/06/2020	
Credit risk (excluding CCR and Securitisations) ¹	29,833	28,636	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	29,833	28,636	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	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	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	66	67	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	36	33	C 02.00 (R640, c010)
Settlement risk	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	253	244	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	113	91	C 02.00 (R520, c010)
Of which the standardised approach	113	91	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	3,768	3,768	C 02.00 (R590, c010)
Of which basic indicator approach	3,768	3,768	C 02.00 (R600, c010)
Of which standardised approach	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	34,070	32,839	

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.

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P&L

Cassa Centrale Banca - Credito Cooperativo Italiano SpA

(mln EUR)	As of 31/03/2020	As of 30/06/2020
Interest income	345	706
Of which debt securities income	46	109
Of which loans and advances income	281	559
Interest expenses	56	106
(Of which deposits expenses)	24	44
(Of which debt securities issued expenses)	3	7
(Expenses on share capital repayable on demand)	0	0
Dividend income	0	1
Net Fee and commission income	153	306
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	71	100
Gains or (-) losses on financial assets and liabilities held for trading, net	1	1
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-24	-9
Gains or (-) losses from hedge accounting, net	1	-2
Exchange differences [gain or (-) loss], net	0	1
Net other operating income /(expenses)	59	113
TOTAL OPERATING INCOME, NET	551	1,112
(Administrative expenses)	354	678
(Cash contributions to resolution funds and deposit guarantee schemes)		26
(Depreciation)	27	53
Modification gains or (-) losses, net	0	-3
(Provisions or (-) reversal of provisions)	2	36
(Payment commitments to resolution funds and deposit guarantee schemes)		5
(Commitments and guarantees given)	-2	7
(Other provisions)	3	25
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)	16	171
(Financial assets at fair value through other comprehensive income)	2	5
(Financial assets at amortised cost)	15	166
(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	1	2
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	153	147
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	127	117
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	127	117
Of which attributable to owners of the parent	127	117

⁽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."

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Total Assets: fair value and impairment distribution

Cassa Centrale Banca - Credito Cooperativo Italiano SpA

(mln EUR)		As of 31/03/2020				As of 30/06/2020				References
ASSETS:	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	2,682				2,993				IAS 1.54 (i)	
Financial assets held for trading	8	0	8	0	8	0	8	0	IFRS 7.8(a)(ii); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	556	152	49	355	569	162	49	358	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	2	0	0	2	2	0	0	2	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	8,399	7,925	188	286	8,844	8,372	188	283	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	61,267				67,224				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	2	0	2	0	2	0	2	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	40				46				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	2,924				3,021					
TOTAL ASSETS	75,880				82,708				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".

(mln EUR)		As of 31/03/2020						As of 30/06/2020						References
Breakdown of financial assets by instrument and by counterparty sector ¹		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	8,106	2	1	-4	0	-1	8,550	3	1	-6	0	-1	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	19,550	79	1	-17	-37	-1	25,382	78	2	-25	-36	-1	Annex V. Part 1.31, 44(b)
	Loans and advances	32,994	7,130	4,162	-72	-237	-2,284	36,120	4,289	4,089	-127	-267	-2,278	Annex V. Part 1.32, 44(a)

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

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Breakdown of liabilities

Cassa Centrale Banca - Credito Cooperativo Italiano SpA

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 31/03/2020	As of 30/06/2020	
Financial liabilities held for trading	8	8	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	38	35	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	66,998	73,643	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	53	60	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	372	427	IAS 37.10; IAS 1.54(l)
Tax liabilities	80	81	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	1,760	1,883	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	69,309	76,137	IAS 1.9(b);IG 6
TOTAL EQUITY	6,571	6,571	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	75,880	82,708	IAS 1.IG6

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

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Breakdown of liabilities

Cassa Centrale Banca - Credito Cooperativo Italiano SpA

(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		61	68	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	0	Annex V.Part 1.31
Deposits	Central banks	7,126	13,073	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	705	771	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	644	720	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	2,236	1,860	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	312	391	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	3,978	3,498	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	648	685	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	9,441	10,665	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	8,984	10,193	ECB/2013/33 Annex 2.Part 2.9.1
	Households	40,381	40,947	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	31,106	31,895	Annex V.Part 1.42(f), 44(c)
Debt securities issued		2,874	2,602	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		61	64	Annex V.Part 1.37
Other financial liabilities		296	260	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		67,097	73,746	

2020 EU-wide Transparency Exercise

Market Risk

Cassa Centrale Banca - Credito Cooperativo Italiano SpA

	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	18	21	0	0	0	0						0	0	0	0							0	0
Of which: General risk	18	21	0	0	0	0						0	0	0	0							0	0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0
Equities	0	0	0	0	0	0						0	0	0	0							0	0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0
Foreign exchange risk	96	70	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	113	91	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

Cassa Centrale Banca - Credito Cooperativo Italiano SpA

		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	29,894	31,720	795		36,484	39,096	734	
	Regional governments or local authorities	284	119	24		300	122	24	
	Public sector entities	58	40	39		56	37	36	
	Multilateral Development Banks	103	103	0		106	106	0	
	International Organisations	18	18	0		21	21	0	
	Institutions	5,871	1,344	684		5,373	1,125	531	
	Corporates	12,554	8,542	8,249		12,975	8,486	7,584	
	of which: SME	5,737	4,120	3,829		6,072	4,156	3,257	
	Retail	19,020	11,345	7,118		19,906	10,944	6,879	
	of which: SME	14,535	7,812	4,469		15,449	7,474	4,277	
	Secured by mortgages on immovable property	17,938	17,583	6,408		18,058	17,659	6,306	
	of which: SME	5,620	5,541	2,007		5,677	5,581	1,894	
	Exposures in default	3,663	1,907	2,030	1,612	3,572	1,543	1,631	1,881
	Items associated with particularly high risk	2,003	1,372	2,058		2,062	1,296	1,944	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	205	201	201		217	214	216		
Equity	547	545	651		523	519	618		
Other exposures	2,252	2,252	1,642		2,851	2,851	2,199		
	Standardised Total ²	94,410	77,092	29,899	2,313	102,503	84,019	28,702	2,842

⁽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

Cassa Centrale Banca - Credito Cooperativo Italiano SpA

		IRB 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, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0
IRB Total²			0				0					

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

⁽²⁾ 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

Cassa Centrale Banca - Credito Cooperativo Italiano SpA

As of 30/06/2020																
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		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				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 [	Lithuania	[3M - 1Y [
[1Y - 2Y [		[ 2Y - 3Y [
[3Y - 5Y [		[ 5Y - 10Y [	[ 10Y - more												
Total																
[0 - 3M [Luxembourg	[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [	[ 5Y - 10Y [		[ 10Y - more												
Total																
[0 - 3M [Malta		[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [		[ 5Y - 10Y [	[ 10Y - more												
Total																
[0 - 3M [Netherlands	[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [[2Y - 3Y [0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [	[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more			7	0	0	0	6	1	0	0	0	0	0	0	0	
Total			7	0	0	0	6	1	0	0	0	0	0	0	0	
[0 - 3M [Poland		[3M - 1Y [
[1Y - 2Y [		[ 2Y - 3Y [
[3Y - 5Y [		[ 5Y - 10Y [	[ 10Y - more												
Total																
[0 - 3M [Portugal	[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [[2Y - 3Y [28	0	0	0	22	6	0	0	0	0	0	0	0
[3Y - 5Y [	[ 5Y - 10Y [		3	0	0	0	3	0	0	0	0	0	0	0	0
[10Y - more			7	0	0	0	5	2	0	0	0	0	0	0	0	
Total			68	0	0	0	21	46	0	0	0	0	0	0	0	
[10Y - more			279	0	0	0	64	215	0	0	0	0	0	0	0	
Total		346	0	0	0	3	344	0	0	0	0	0	0	0		
[0 - 3M [	Romania	[3M - 1Y [
[1Y - 2Y [		[ 2Y - 3Y [
[3Y - 5Y [		[ 5Y - 10Y [	[ 10Y - more												
Total																
[0 - 3M [Slovakia	[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [	[ 5Y - 10Y [		[ 10Y - more												
Total																
[0 - 3M [Slovenia		[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [[2Y - 3Y [0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		[ 5Y - 10Y [	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more			3	0	0	0	0	3	0	0	0	0	0	0	0	
Total			3	0	0	0	0	3	0	0	0	0	0	0	0	

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

Cassa Centrale Banca - Credito Cooperativo Italiano SpA

As of 30/06/2020															
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		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				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 [	Africa														
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [	Others														
[10Y - more															
Total															
[0 - 3M [			0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [			5	0	0	0	0	5	0	0	0	0	0	0	0
[1Y - 2Y [		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	
[3Y - 5Y [		1	0	0	0	0	1	0	0	0	0	0	0	0	
[5Y - 10Y [		1	0	0	0	0	1	0	0	0	0	0	0	0	
[10Y - more		14	0	0	0	0	13	0	0	0	0	0	0	0	
Total		21	0	0	0	0	20	1	0	0	0	0	0	0	

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, 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
 Cassa Centrale Banca - Credito Cooperativo Italiano SpA

	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									2,481	0	0	0	0	1	0	0	0	
Debt securities (including at amortised cost and fair value)	27,799	0	3	3	59	2	0	0	34,076	0	3	3	3	68	3	3	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	26,802	0	0	0	15	0	0	0	33,073	0	0	0	0	23	0	0	0	
Credit institutions	618	0	0	0	2	0	0	0	616	0	0	0	0	3	0	0	0	
Other financial corporations	337	0	2	2	42	2	0	0	347	0	2	2	1	41	2	1	0	
Non-financial corporations	43	0	1	1	1	1	0	0	40	0	2	2	2	1	1	1	0	
Loans and advances (including at amortised cost and fair value)	46,722	545	4,163	4,098	309	2,285	1,778	44,764	44,764	396	4,093	4,090	4,089	395	2,278	2,278	1,712	
Central banks	1,886	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	215	2	0	0	1	0	0	214	2	0	0	0	0	1	0	0	0	
Credit institutions	702	0	0	0	0	0	0	319	0	0	0	0	0	0	0	0	0	
Other financial corporations	1,323	2	35	35	3	23	10	1,175	10	37	37	37	5	23	23	12		
Non-financial corporations	20,911	214	2,770	2,707	178	1,606	1,119	21,130	145	2,705	2,705	2,704	250	1,600	1,600	1,058		
of which: small and medium-sized enterprises at amortised cost	15,911	173	1,685	1,646	135	908	751	16,264	108	1,725	1,725	1,725	193	953	953	745		
of which: Loans collateralised by commercial immovable property at amortised cost	7,825	94	1,184	1,130	86	578	595	7,899	50	1,159	1,159	1,159	107	584	584	562		
Households	21,685	327	1,357	1,355	126	656	649	21,926	239	1,348	1,348	1,347	138	655	655	641		
of which: Loans collateralised by residential immovable property at amortised cost	14,559	208	774	774	79	321	447	14,700	157	772	772	772	84	323	323	445		
of which: Credit for consumption at amortised cost	834	11	23	23	4	9	8	807	8	25	25	25	5	10	10	8		
DEBT INSTRUMENTS other than HFT	74,521	545	4,165	4,100	368	2,287	1,778	81,322	396	4,093	4,093	4,091	463	2,281	2,280	1,712		
OFF-BALANCE SHEET EXPOSURES	12,664		174	172	61	39	80	13,671		179	179	179	73	39	39	82		

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

Cassa Centrale Banca - Credito Cooperativo Italiano SpA

	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
(min 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)	0	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)	2,383	1,515	771	717	1,547		2,630	1,609	855	775	1,705	1,619
Central banks	0	0	0	0	0		0	0	0	0	0	0
General governments	0	0	0	0	0		0	0	0	0	0	0
Credit institutions	0	0	0	0	0		0	0	0	0	0	0
Other financial corporations	11	10	6	6	3		10	8	5	5	4	4
Non-financial corporations	1,438	1,004	539	506	874		1,519	1,068	602	554	889	859
of which: small and medium-sized enterprises at amortised cost	1,056	711	370	344	669		1,163	795	435	397	709	
Households	933	501	225	205	670		1,101	533	248	216	812	757
DEBT INSTRUMENTS other than HFT	2,383	1,515	771	717	1,547		2,630	1,609	855	775	1,705	
Loan commitments given	2	2	0	0	1		2	2	0	0	1	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice							269					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria							977					

⁽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
 Cassa Centrale Banca - Credito Cooperativo Italiano SpA

(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	of which: defaulted				Of which: non-performing	of which: defaulted					
A Agriculture, forestry and fishing	1,076	112	1,076	71	0	1,071	109	109	1,071	72	0	
B Mining and quarrying	78	12	78	8	0	83	13	13	83	8	0	
C Manufacturing	4,798	397	4,788	281	0	4,829	391	391	4,821	298	0	
D Electricity, gas, steam and air conditioning supply	353	13	353	11	0	355	14	14	355	12	0	
E Water supply	199	13	199	8	0	207	13	13	207	9	0	
F Construction	3,324	916	3,323	581	0	3,320	886	886	3,320	589	0	
G Wholesale and retail trade	3,800	348	3,798	236	0	3,821	343	343	3,819	248	0	
H Transport and storage	619	54	619	34	0	616	50	50	616	33	0	
I Accommodation and food service activities	2,369	269	2,368	136	0	2,495	275	275	2,494	156	0	
J Information and communication	230	14	230	11	0	233	15	15	233	12	0	
K Financial and insurance activities	77	2	77	2	0	76	2	2	76	2	0	
L Real estate activities	2,690	501	2,690	315	0	2,708	488	488	2,708	327	0	
M Professional, scientific and technical activities	439	37	439	28	0	439	32	32	439	25	0	
N Administrative and support service activities	316	23	316	17	0	322	21	21	322	17	0	
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	
P Education	18	1	18	1	0	18	1	1	18	1	0	
Q Human health services and social work activities	232	13	232	9	0	239	13	13	239	9	0	
R Arts, entertainment and recreation	151	27	151	21	0	148	20	20	148	16	0	
S Other services	142	20	142	14	0	148	20	20	148	15	0	
Loans and advances	20,911	2,770	20,897	1,784	0	21,130	2,705	2,705	21,118	1,850	0	

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/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
 Cassa Centrale Banca - Credito Cooperativo Italiano SpA

(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	44,764	40,675	396	4,090	1,239
Of which secured	39,036	35,238	353	3,798	1,171
Of which secured with immovable property	27,689	24,753	260	2,935	959
Of which instruments with LTV higher than 60% and lower or equal to 80%	10,764	10,019		745	320
Of which instruments with LTV higher than 80% and lower or equal to 100%	3,187	2,824		363	120
Of which instruments with LTV higher than 100%	2,581	1,759		823	195
Accumulated impairment for secured assets	972	135	12	836	177
Collateral					
Of which value capped at the value of exposure	26,747	25,253	246	1,494	606
Of which immovable property	25,303	23,858	235	1,445	587
Of which value above the cap	19,174	16,635	206	2,539	834
Of which immovable property	18,041	15,639	193	2,402	774
Financial guarantees received	9,081	8,861	74	219	71
Accumulated partial write-off	-307	0	0	-307	-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
Information on loans and advances subject to legislative and non-legislative moratoria in accordance with EBA Guidelines EBA/GL/2020/02
 Cassa Centrale Banca - Credito Cooperativo Italiano SpA

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				
			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	Inflows to non-performing exposures	
Loans and advances for which legislative and non-legislative moratorium (associated with a request ¹⁾)	70,931	10,811														
Loans and advances subject to legislative and non-legislative moratorium (granted and active)		10,019	9,894	340	1,220	125	56	119	156	122	29	87	33	18	32	31
of which: Households		3,628	3,588	133	528	40	25	37	47	37	8	28	11	7	10	10
of which: Collateralised by residential immovable property		2,470	2,441	98	368	29	19	28	32	24	5	19	8	5	7	6
of which: Non-financial corporations		6,333	6,248	207	687	85	31	81	108	85	21	59	23	10	22	21
of which: Small and Medium-sized Enterprises		5,388	5,312	171	576	76	28	73	90	70	17	48	20	10	20	15
of which: Collateralised by commercial immovable property		2,696	2,653	109	305	44	15	42	51	41	11	28	10	5	10	7

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.