



## 2020 EU-wide Transparency Exercise

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

## 2020 EU-wide Transparency Exercise

### Key Metrics

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

(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
<b>Available capital (amounts)</b>				
Common Equity Tier 1 (CET1) capital - transitional period	10,847	10,944	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	9,739	9,746	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	10,881	10,979	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	9,774	9,781	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	11,427	11,464	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	10,320	10,266	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
<b>Risk-weighted assets (amounts)</b>				
Total risk-weighted assets	70,711	67,912	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	69,433	66,526	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.34%	16.12%	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	14.03%	14.65%	(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	15.39%	16.17%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.08%	14.70%	(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	16.16%	16.88%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.86%	15.43%	(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))	-
<b>Leverage ratio</b>				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	169,809	177,954	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	6.41%	6.17%	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

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

(mln EUR, %)		As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	10,881	10,979	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	9,774	9,781	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	169,809	177,954	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	168,702	176,756	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.4%	6.2%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.8%	5.5%	C 47.00 (r330,c010)	

## 2020 EU-wide Transparency Exercise

### Capital

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

		(min EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
<b>OWN FUNDS Transitional period</b>	<b>A</b>	<b>OWN FUNDS</b>	<b>11,427</b>	<b>11,464</b>	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>10,847</b>	<b>10,944</b>	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)	1,223	1,223	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	-2,199	-2,584	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	-93	-32	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	11,012	11,346	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	18	17	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-15	-14	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-146	-149	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	-60	-59	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	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	1,108	1,198	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 (+/-)	1,108	1,198	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>35</b>	<b>35</b>	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	35	35	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)		
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>10,881</b>	<b>10,979</b>	C 01.00 (r015,c010)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>546</b>	<b>485</b>	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	546	485	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)		
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	70,711	67,912	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	1,495	1,386	C 05.01 (r010,c040)	
<b>CAPITAL RATIOS (%) Transitional period</b>	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>15.34%</b>	<b>16.12%</b>	CA3 {1}	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>15.39%</b>	<b>16.17%</b>	CA3 {3}	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>16.16%</b>	<b>16.88%</b>	CA3 {5}	-
CET1 Capital Fully loaded	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>9,739</b>	<b>9,746</b>	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
<b>CET1 RATIO (%) Fully loaded<sup>1</sup></b>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>14.07%</b>	<b>14.65%</b>	[D.1]/[B-B.1]	-
<b>Memo items</b>	<b>F</b>	<b>Adjustments to CET1 due to IFRS 9 transitional arrangements</b>	1,108	1,198	C 05.01 (r440,c010)	
	<b>F</b>	<b>Adjustments to AT1 due to IFRS 9 transitional arrangements</b>	0	0	C 05.01 (r440,c020)	
	<b>F</b>	<b>Adjustments to T2 due to IFRS 9 transitional arrangements</b>	0	0	C 05.01 (r440,c030)	
	<b>F</b>	<b>Adjustments included in RWAs due to IFRS 9 transitional arrangements</b>	1,278	1,386	C 05.01 (r440,c040)	

<sup>(1)</sup>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

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

(mln EUR, %)	RWAs		COREP CODE
	As of 31/03/2020	As of 30/06/2020	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	62,242	59,505	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	62,242	59,505	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) <sup>2</sup>	265	277	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	125	71	C 02.00 (R640, c010)
Settlement risk	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	313	301	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	270	264	C 02.00 (R520, c010)
Of which the standardised approach	270	264	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	7,495	7,495	C 02.00 (R590, c010)
Of which basic indicator approach	7,495	7,495	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)
<b>Total</b>	<b>70,711</b>	<b>67,912</b>	

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

<sup>2</sup> 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

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

(mln EUR)	As of 31/03/2020	As of 30/06/2020
Interest income	737	1,459
Of which debt securities income	99	220
Of which loans and advances income	595	1,175
Interest expenses	154	249
(Of which deposits expenses)	70	137
(Of which debt securities issued expenses)	42	81
(Expenses on share capital repayable on demand)	0	0
Dividend income	2	5
Net Fee and commission income	307	604
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	197	219
Gains or (-) losses on financial assets and liabilities held for trading, net	35	73
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-39	-24
Gains or (-) losses from hedge accounting, net	0	-2
Exchange differences [gain or (-) loss], net	-39	-64
Net other operating income /(expenses)	78	166
<b>TOTAL OPERATING INCOME, NET</b>	<b>1,125</b>	<b>2,189</b>
(Administrative expenses)	721	1,367
(Cash contributions to resolution funds and deposit guarantee schemes)		106
(Depreciation)	51	102
Modification gains or (-) losses, net	-1	-2
(Provisions or (-) reversal of provisions)	8	48
(Payment commitments to resolution funds and deposit guarantee schemes)		0
(Commitments and guarantees given)	3	4
(Other provisions)	6	44
Of which pending legal issues and tax litigation <sup>1</sup>		
Of which restructuring <sup>1</sup>		
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	73	387
(Financial assets at fair value through other comprehensive income)	1	10
(Financial assets at amortised cost)	72	378
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	1
(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	0	1
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>270</b>	<b>176</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>224</b>	<b>127</b>
Profit or (-) loss after tax from discontinued operations	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>224</b>	<b>127</b>
Of which attributable to owners of the parent	220	123

<sup>(1)</sup> Information available only as of end of the year

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

## 2020 EU-wide Transparency Exercise

### Total Assets: fair value and impairment distribution

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

(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	5,636				6,811				IAS 1.54 (i)	
Financial assets held for trading	298	36	261	2	346	49	295	2	IFRS 7.8(a)(ii); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	1,819	263	1,283	274	1,827	271	1,265	291	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	363	356	2	5	388	359	25	5	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	8,811	8,587	87	136	9,352	9,040	139	173	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	135,320				142,666				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	32	0	32	0	16	0	16	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	200				228				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets <sup>1</sup>	6,795				6,834					
<b>TOTAL ASSETS</b>	<b>159,274</b>				<b>168,468</b>				IAS 1.9(a), IG 6	

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

(mln EUR)		As of 31/03/2020						As of 30/06/2020						References
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		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	8,543	130	0	-3	-3	0	8,880	348	0	-4	-10	0	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	46,257	524	2	-16	-76	-1	53,706	1,309	3	-23	-86	-1	Annex V. Part 1.31, 44(b)
	Loans and advances	73,800	10,424	10,640	-344	-465	-5,427	72,366	11,162	10,611	-247	-540	-5,593	Annex V. Part 1.32, 44(a)

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

## 2020 EU-wide Transparency Exercise

### Breakdown of liabilities

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

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 31/03/2020	As of 30/06/2020	
Financial liabilities held for trading	281	305	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	11	7	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	143,761	152,890	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	348	447	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-1	-1	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	749	800	IAS 37.10; IAS 1.54(l)
Tax liabilities	108	104	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	3,656	3,621	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 <sup>1</sup>	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>148,913</b>	<b>158,173</b>	<b>IAS 1.9(b);IG 6</b>
<b>TOTAL EQUITY</b>	<b>10,361</b>	<b>10,295</b>	<b>IAS 1.9(c), IG 6</b>
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>159,274</b>	<b>168,468</b>	<b>IAS 1.IG6</b>

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



## 2020 EU-wide Transparency Exercise

### Breakdown of liabilities

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

(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		626	750	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	3	2	Annex V.Part 1.31
Deposits	Central banks	23,163	27,389	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	3,320	2,792	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,251	1,221	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,408	2,338	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	228	309	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	16,278	17,990	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,868	2,075	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	18,722	20,954	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	17,611	19,924	ECB/2013/33 Annex 2.Part 2.9.1
	Households	70,712	71,700	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	53,777	54,950	Annex V.Part 1.42(f), 44(c)
Debt securities issued		9,537	9,117	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		718	675	Annex V.Part 1.37
Other financial liabilities		632	619	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>144,400</b>	<b>153,649</b>	



**2020 EU-wide Transparency Exercise**

**Market Risk**

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

	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	262	256	0	0	0	0						0	0	0	0							0	0
Of which: General risk	253	245	0	0	0	0						0	0	0	0							0	0
Of which: Specific risk	9	10	0	0	0	0						0	0	0	0							0	0
Equities	6	6	0	0	0	0						0	0	0	0							0	0
Of which: General risk	3	3	0	0	0	0						0	0	0	0							0	0
Of which: Specific risk	3	3	0	0	0	0						0	0	0	0							0	0
Foreign exchange risk	1	2	0	0	0	0						0	0	0	0							0	0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0
<b>Total</b>	<b>270</b>	<b>264</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	60,274	65,256	2,058		69,701	76,525	1,927	
	Regional governments or local authorities	1,112	648	129		1,157	640	126	
	Public sector entities	167	117	102		177	114	98	
	Multilateral Development Banks	18	108	0		18	101	0	
	International Organisations	19	19	0		19	19	0	
	Institutions	27,557	4,447	1,641		27,939	4,269	1,675	
	Corporates	30,819	21,148	20,640		29,988	20,134	18,425	
	of which: SME	13,347	9,423	8,959		13,866	9,707	8,029	
	Retail	30,888	18,871	11,765		33,725	18,871	11,748	
	of which: SME	24,112	13,488	7,727		27,030	13,625	7,832	
	Secured by mortgages on immovable property	34,255	33,185	12,056		34,145	33,058	11,773	
	of which: SME	9,352	9,199	3,300		9,711	9,567	3,224	
	Exposures in default	9,427	5,104	5,552	3,872	9,470	5,052	5,479	3,965
	Items associated with particularly high risk	3,325	2,321	3,482		3,258	2,188	3,282	
	Covered bonds	41	41	6		38	38	6	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	1,023	1,020	1,015		1,017	1,013	1,009		
Equity	366	366	471		364	364	493		
Other exposures	4,507	6,313	3,590		4,853	7,024	3,741		
	<b>Standardised Total <sup>2</sup></b>	<b>203,798</b>	<b>158,964</b>	<b>62,508</b>	<b>5,405</b>	<b>215,867</b>	<b>169,411</b>	<b>59,782</b>	<b>5,486</b>

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

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

## 2020 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

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

		IRB Approach										
		As of 31/03/2020					As of 30/06/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
(mln EUR, %)		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
<b>IRB Total <sup>2</sup></b>			<b>0</b>				<b>0</b>					

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

<sup>(2)</sup> 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**

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

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	0	0	0	0	0	0	0	0	0	0	0	0	0	1
[ 3M - 1Y [		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	
[ 2Y - 3Y [		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	
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>1</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M [	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	30
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		1	1	0	1	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		25	25	0	17	8	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		5	5	0	1	3	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>32</b>	<b>32</b>	<b>0</b>	<b>19</b>	<b>12</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

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

	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 <sup>1</sup>				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >=30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>1</sup>				Of which performing but past due >=30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>1</sup>			
		Of which: defaulted	Of which Stage 3			Of which Stage 3	Of which: defaulted	Of which Stage 3			Of which Stage 3	Of which: defaulted	Of which Stage 3		Of which Stage 3			
(min EUR)																		
<b>Cash balances at central banks and other demand deposits</b>									<b>6,145</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>0</b>	
<b>Debt securities (including at amortised cost and fair value)</b>	<b>55,892</b>	<b>0</b>	<b>3</b>	<b>3</b>	<b>97</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>64,707</b>	<b>1</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>123</b>	<b>1</b>	<b>1</b>	<b>0</b>	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	52,684	0	0	0	13	0	0	0	61,361	0	0	0	0	23	0	0	0	
Credit institutions	1,340	0	0	0	5	0	0	0	1,417	0	0	0	0	14	0	0	0	
Other financial corporations	1,647	0	2	2	74	0	0	0	1,713	0	2	2	2	77	0	0	0	
Non-financial corporations	221	0	1	1	5	1	0	0	215	1	1	1	1	9	1	1	0	
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>100,577</b>	<b>1,270</b>	<b>10,643</b>	<b>10,636</b>	<b>809</b>	<b>5,427</b>	<b>4,917</b>	<b>94,891</b>	<b>1,404</b>	<b>10,612</b>	<b>10,612</b>	<b>10,611</b>	<b>788</b>	<b>5,593</b>	<b>5,593</b>	<b>4,789</b>		
Central banks	4,449	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	815	2	3	3	3	2	0	806	3	3	3	3	1	2	2	0	0	
Credit institutions	3,126	0	1	1	3	0	0	1,997	0	1	1	1	5	1	1	0	0	
Other financial corporations	6,942	46	55	55	9	31	21	6,424	22	59	59	59	14	33	33	46	46	
Non-financial corporations	44,243	503	7,520	7,520	426	4,054	3,303	44,310	465	7,417	7,417	7,417	441	4,154	4,154	3,152	3,152	
of which: small and medium-sized enterprises at amortised cost	28,587	311	2,695	2,695	285	1,270	1,348	30,102	313	2,898	2,898	2,898	309	1,435	1,435	1,384	1,384	
of which: Loans collateralised by commercial immovable property at amortised cost	<b>11,725</b>	<b>170</b>	<b>2,197</b>	<b>2,197</b>	<b>164</b>	<b>919</b>	<b>1,265</b>	<b>11,837</b>	<b>136</b>	<b>2,208</b>	<b>2,208</b>	<b>2,208</b>	<b>151</b>	<b>990</b>	<b>989</b>	<b>1,211</b>	<b>1,211</b>	
Households	41,003	718	3,065	3,057	369	1,340	1,593	41,353	913	3,132	3,132	3,132	327	1,404	1,404	1,591	1,591	
of which: Loans collateralised by residential immovable property at amortised cost	<b>28,168</b>	<b>432</b>	<b>1,701</b>	<b>1,701</b>	<b>257</b>	<b>569</b>	<b>1,126</b>	<b>29,484</b>	<b>661</b>	<b>1,816</b>	<b>1,816</b>	<b>1,816</b>	<b>213</b>	<b>643</b>	<b>643</b>	<b>1,165</b>	<b>1,165</b>	
of which: Credit for consumption at amortised cost	<b>2,362</b>	<b>55</b>	<b>124</b>	<b>124</b>	<b>29</b>	<b>81</b>	<b>18</b>	<b>2,279</b>	<b>52</b>	<b>134</b>	<b>134</b>	<b>134</b>	<b>39</b>	<b>87</b>	<b>87</b>	<b>19</b>	<b>19</b>	
<b>DEBT INSTRUMENTS other than HFT</b>	<b>156,469</b>	<b>1,270</b>	<b>10,646</b>	<b>10,638</b>	<b>907</b>	<b>5,428</b>	<b>4,917</b>	<b>165,742</b>	<b>1,405</b>	<b>10,615</b>	<b>10,615</b>	<b>10,614</b>	<b>914</b>	<b>5,594</b>	<b>5,594</b>	<b>4,789</b>	<b>4,789</b>	
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>26,274</b>		<b>491</b>	<b>435</b>	<b>133</b>	<b>76</b>	<b>188</b>	<b>26,056</b>		<b>562</b>	<b>562</b>	<b>562</b>	<b>125</b>	<b>81</b>	<b>81</b>	<b>193</b>	<b>193</b>	

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

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

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

<sup>4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2020 EU-wide Transparency Exercise  
Forborne exposures

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

	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 <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which 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)	5,294	3,635	1,581	1,468	3,553		5,429	3,725	1,695	1,573	3,563	3,493
Central banks	0	0	0	0	0		0	0	0	0	0	0
General governments	1	0	0	0	0		1	0	0	0	0	0
Credit institutions	0	0	0	0	0		0	0	0	0	0	0
Other financial corporations	20	17	9	9	10		24	18	9	9	13	13
Non-financial corporations	3,580	2,661	1,221	1,149	2,271		3,626	2,698	1,301	1,222	2,238	2,207
of which: small and medium-sized enterprises at amortised cost	1,853	1,265	546	500	1,258		1,965	1,359	627	577	1,290	
Households	1,693	956	351	310	1,273		1,778	1,009	384	342	1,312	1,273
DEBT INSTRUMENTS other than HFT	5,294	3,635	1,581	1,468	3,553		5,429	3,725	1,695	1,573	3,563	
Loan commitments given	1	0	0	0	1		1	1	0	0	1	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice							655					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria							1,137					

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

<sup>(2)</sup> 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**  
 ICCREA Banca S.p.A. – Istituto Centrale del Credito Cooperativo

(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 <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-performing	Of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
	Of which: non-performing	of which: defaulted				Of which: non-performing	of which: defaulted					
A Agriculture, forestry and fishing	2,021	211	2,021	124	0	2,070	228	228	2,070	139	0	
B Mining and quarrying	188	47	188	33	0	143	45	45	143	34	0	
C Manufacturing	11,270	1,177	11,267	736	0	11,234	1,127	1,127	11,233	733	0	
D Electricity, gas, steam and air conditioning supply	618	42	618	28	0	608	42	42	608	30	0	
E Water supply	554	46	554	24	0	548	44	44	548	26	0	
F Construction	6,580	2,294	6,580	1,406	0	6,565	2,250	2,250	6,565	1,436	0	
G Wholesale and retail trade	7,788	946	7,778	603	0	7,732	944	944	7,722	627	0	
H Transport and storage	1,506	123	1,506	79	0	1,470	120	120	1,470	79	0	
I Accommodation and food service activities	2,556	363	2,556	200	0	2,763	387	387	2,762	218	0	
J Information and communication	612	56	612	35	0	629	57	57	629	36	0	
K Financial and insurance activities	87	9	84	5	0	90	8	8	87	4	0	
L Real estate activities	6,920	1,738	6,919	929	0	6,974	1,726	1,726	6,973	954	0	
M Professional, scientific and technical activities	1,031	131	1,031	82	0	1,033	128	128	1,033	81	0	
N Administrative and support service activities	889	93	889	62	0	870	95	95	870	63	0	
O Public administration and defence, compulsory social security	1	0	1	0	0	0	0	0	0	0	0	
P Education	81	9	81	5	0	85	9	9	85	5	0	
Q Human health services and social work activities	659	34	659	26	0	665	35	35	665	26	0	
R Arts, entertainment and recreation	480	136	480	72	0	508	137	137	508	83	0	
S Other services	401	67	401	29	0	323	35	35	323	20	0	
Loans and advances	44,243	7,520	44,225	4,480	0	44,310	7,417	7,417	44,294	4,595	0	

<sup>(1)</sup> 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**  
 ICCREA Banca S.p.A. – Istituto Centrale del Credito Cooperativo

(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	94,891	84,279	1,404	10,612	2,432
Of which secured	39,561	35,359	858	4,201	896
Of which secured with immovable property	47,320	41,594	987	5,726	1,667
Of which instruments with LTV higher than 60% and lower or equal to 80%	14,396	13,238		1,158	403
Of which instruments with LTV higher than 80% and lower or equal to 100%	6,007	5,303		704	224
Of which instruments with LTV higher than 100%	4,566	2,548		2,018	477
Accumulated impairment for secured assets	2,438	336	48	2,102	319
Collateral					
Of which value capped at the value of exposure	57,538	53,370	1,040	4,168	1,419
Of which immovable property	43,901	40,641	908	3,260	1,167
Of which value above the cap	47,447	42,091	850	5,357	1,815
Of which immovable property	42,890	38,140	774	4,750	1,547
Financial guarantees received	15,104	14,513	192	591	185
Accumulated partial write-off	-387	0	0	-387	-43

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

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 <sup>1)</sup> )	122,180	18,075														
Loans and advances subject to legislative and non-legislative moratorium (granted and active)		17,876	17,734	648	539	142	87	65	206	182	13	25	24	18	8	0
of which: Households		3,935	3,900	145	31	35	23	23	43	37	2	1	6	4	3	0
of which: Collateralised by residential immovable property		2,182	2,161	69	1	21	14	9	18	15	1	0	3	2	1	0
of which: Non-financial corporations		13,201	13,101	483	497	100	59	42	159	142	11	24	16	13	5	0
of which: Small and Medium-sized Enterprises		10,107	10,054	339	497	53	32	29	125	116	9	24	9	8	3	0
of which: Collateralised by commercial immovable property		5,245	5,194	247	369	50	30	12	71	62	7	20	8	7	2	0

<sup>1)</sup> 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.