



2018 EU-wide Transparency Exercise

Bank Name	Unione di Banche Italiane SpA
LEI Code	81560097964CBDAED282
Country Code	IT

2018 EU-wide Transparency Exercise

Capital

Unione di Banche Italiane SpA

		(mln EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	9,475	8,502		
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	7,755	7,090		
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	6,112	6,116	C 01.00 (r020,r010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	1,815	1,104	C 01.00 (r130,r010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-120	-288	C 01.00 (r180,r010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	1,959	1,960	C 01.00 (r200,r010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,r010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,r010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-8	-11	C 01.00 (r250,r010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,723	-1,707	C 01.00 (r300,r010) + C 01.00 (r340,r010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	-331	-329	C 01.00 (r370,r010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-39	0	C 01.00 (r380,r010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-1	-2	C 01.00 (r390,r010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,r010)	Articles 4(122), 36(1) point (g) and 41 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-7	0	C 01.00 (r440,r010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,r010) + C 01.00 (r460,r010) + C 01.00 (r470,r010) + C 01.00 (r471,r010) + C 01.00 (r472,r010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (ii), 379(3) of CRR, Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,r010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,r010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,r010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,r010)	Articles 4(27); 36(1) point (i); 43, 45, 47, 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,r010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,r010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,r010)	-
	A.1.21	Transitional adjustments	96	247	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,r010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	9	0	C 01.00 (r240,r010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	88	247	C 01.00 (r520,r010)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0			
A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,r010) + C 01.00 (r570,r010)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,r010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	7	0	C 01.00 (r690,r010) + C 01.00 (r700,r010) + C 01.00 (r710,r010) + C 01.00 (r740,r010) + C 01.00 (r744,r010) + C 01.00 (r748,r010)		
A.2.4	Additional Tier 1 transitional adjustments	-7	0	C 01.00 (r660,r010) + C 01.00 (r680,r010) + C 01.00 (r730,r010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,755	7,090			
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,721	1,412			
A.4.1	Tier 2 Capital instruments	1,619	1,434	C 01.00 (r760,r010) + C 01.00 (r890,r010)		
A.4.2	Other Tier 2 Capital components and deductions	99	-22	C 01.00 (r910,r010) + C 01.00 (r920,r010) + C 01.00 (r930,r010) + C 01.00 (r940,r010) + C 01.00 (r950,r010) + C 01.00 (r970,r010) + C 01.00 (r974,r010) + C 01.00 (r978,r010)		
A.4.3	Tier 2 transitional adjustments	3	0	C 01.00 (r880,r010) + C 01.00 (r900,r010) + C 01.00 (r960,r010)		
B	TOTAL RISK EXPOSURE AMOUNT	67,054	60,176			
B.1	Of which: Transitional adjustments included	0	237	C 05.01 (r010,r040)	Articles 92(3), 95, 96 and 98 of CRR	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	11.56%	11.78%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	11.56%	11.78%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	14.13%	14.13%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	7,665	6,843	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)	11.43%	11.42%	(D.1)/(B-B.1)	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		247	C 05.01 (r440,r010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		237	C 05.01 (r440,r040)	

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

2018 EU-wide Transparency Exercise

Leverage ratio

Unione di Banche Italiane SpA

		(mln EUR, %)			
		As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	7,755	7,090	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	7,665	6,843	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	132,622	132,060	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	132,541	131,813	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.8%	5.4%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.8%	5.2%	C 47.00 (r330,c010)	

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Risk exposure amounts

Unione di Banche Italiane SpA

(mln EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	61,833	54,794
Risk exposure amount for securitisation and re-securitisations in the banking book	361	126
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	61,472	54,668
Risk exposure amount for position, foreign exchange and commodities (Market risk)	946	943
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	62	53
Risk exposure amount for operational risk	4,213	4,387
Other risk exposure amounts	0	0
Total Risk Exposure Amount	67,054	60,176

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

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P&L

Unione di Banche Italiane SpA

(mln EUR)	As of 31/12/2017	As of 30/06/2018
Interest income	2,237	1,099
Of which debt securities income	213	98
Of which loans and advances income	1,820	997
Interest expenses	610	180
(Of which deposits expenses)	105	55
(Of which debt securities issued expenses)	481	204
(Expenses on share capital repayable on demand)	0	0
Dividend income	13	8
Net Fee and commission income	1,554	817
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	118	35
Gains or (-) losses on financial assets and liabilities held for trading, net	123	30
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	13	-12
Gains or (-) losses from hedge accounting, net	0	-4
Exchange differences [gain or (-) loss], net	0	5
Net other operating income /(expenses)	320	160
TOTAL OPERATING INCOME, NET	3,767	1,957
(Administrative expenses)	2,613	1,265
(Depreciation)	152	80
Modification gains or (-) losses, net	n.a.	-22
(Provisions or (-) reversal of provisions)	-22	3
(Commitments and guarantees given)	-31	-15
(Other provisions)	9	17
Of which pending legal issues and tax litigation ¹	23	
Of which restructuring ¹	0	
(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)	893	266
(Financial assets at fair value through other comprehensive income)	n.a.	6
(Financial assets at amortised cost)	n.a.	260
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	5	0
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	641	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	23	9
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	790	331
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	712	219
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	712	219
Of which attributable to owners of the parent	686	206

⁽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."

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Unione di Banche Italiane SpA

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		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	23,041	24,437	3,021		23,895	25,413	3,046	
	Regional governments or local authorities	1,325	733	146		1,395	831	166	
	Public sector entities	1,323	381	154		1,339	452	200	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,850	4,096	1,742		7,877	4,237	1,737	
	Corporates	17,204	9,815	9,154		10,997	8,813	8,299	
	of which: SME	3,889	3,044	2,934		2,853	2,604	2,492	
	Retail	14,750	8,525	5,985		11,188	7,877	5,506	
	of which: SME	7,028	2,903	1,768		3,851	2,590	1,541	
	Secured by mortgages on immovable property	6,890	6,828	2,916		4,715	4,666	1,883	
	of which: SME	1,320	1,301	557		1,194	1,168	501	
	Exposures in default	5,230	2,533	3,111	2,514	4,018	2,134	2,505	1,818
	Items associated with particularly high risk	16	12	19		14	11	17	
	Covered bonds	5	5	1		5	5	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	230	225	672		238	233	686	
Equity	854	854	1,438		855	855	1,437		
Securitisation	0	0	0		0	0	0		
Other exposures	3,524	3,516	2,156		3,494	3,486	2,433		
Standardised Total	81,242	61,961	30,514	2,659	70,030	59,014	27,914	2,014	

⁽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).

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Credit Risk - IRB Approach
Unione di Banche Italiane SpA

		IRB Approach									
		As of 31/12/2017					As of 30/06/2018				
		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		
	Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted			
(min EUR, %)											
Consolidated data	Central banks and central governments	0		0		0		0		0	
	Institutions	0		0		0		0		0	
	Corporates	59,670		39,430	25,882	3,441	66,335	39,620	20,145	2,182	
	Corporates - Of Which: Specialised Lending	0		0		0		0		0	
	Corporates - Of Which: SME	18,245		12,389	6,577	1,036	21,510	13,088	5,579	949	
	Retail	32,638		30,437	5,076	1,585	35,349	33,238	6,608	1,932	
	Retail - Secured on real estate property	26,387		26,286	3,687	1,047	28,543	28,444	5,508	1,237	
	Retail - Secured on real estate property - Of Which: SME	4,990		4,900	872	604	4,511	4,464	1,375	469	
	Retail - Secured on real estate property - Of Which: non-SME	21,397		21,386	2,816	443	24,032	23,981	4,133	768	
	Retail - Qualifying Revolving	0		0		0		0		0	
	Retail - Other Retail	6,251		4,152	1,388	539	6,806	4,794	1,100	695	
	Retail - Other Retail - Of Which: SME	6,251		4,152	1,388	539	6,806	4,794	1,100	695	
	Retail - Other Retail - Of Which: non-SME	0		0		0		0		0	
	Equity										
	Securitisation	2,383		2,280	361	0	1,928	1,829	126	0	
Other non credit-obligation assets											
IRB Total				31,319				26,879			

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).

2018 EU-wide Transparency Exercise

Sovereign Exposure

Unione di Banche Italiane SpA

(min EUR)

		As of 31/12/2017																
Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
	of which: loans and advances	of which: debt securities		Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	14,059.9	821.4	13,238.5	480.7	0.0	480.7	0.0	0.0	0.0	6,814.5	0.0	6,814.5	826.8	821.4	5.4	5,937.9	0.0	5,937.9

Note:

Information disclosed in this template is sourced from FINREP templates F 04. The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

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

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

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

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Unione di Banche Italiane SpA

As of 30/06/2018

(min EUR)		Direct exposures													Risk weighted exposure amount			
		On balance sheet						Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Carrying amount	Notional amount			Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
Residual Maturity	Country / Region																	
	Africa	[0 - 3M]	3	3	0	0	0	3	0	0	0	0	0	0	0	0	0	
		[3M - 1Y]	5	5	0	0	0	5	0	0	0	0	0	0	0	0	0	
		[1Y - 2Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[2Y - 3Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[3Y - 5Y]	12	12	0	0	0	12	0	0	0	0	0	0	0	0	0	
		[5Y - 10Y]	0	0	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	0		
	Total	20	20	0	0	0	12	8	0	0	0	0	0	0	0	0	21	
	Others	[0 - 3M]	16	16	0	0	0	16	0	0	0	0	0	0	0	0	0	
		[3M - 1Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[1Y - 2Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[2Y - 3Y]	4	4	0	0	4	0	0	0	0	0	0	0	0	0	0	
		[3Y - 5Y]	7	7	0	0	7	0	0	0	0	0	0	0	0	0	0	
		[5Y - 10Y]	46	46	0	0	46	0	0	0	0	0	0	0	0	0	0	
	[10Y - more]	2	2	0	0	2	0	0	0	0	0	0	0	0	0	0		
	Total	75	75	0	0	59	16	0	0	0	0	0	0	0	0	0	42	

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.

(5) 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.

(6) 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, Dillibouti, 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, Dominica, 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 Barthélemy, 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.

2018 EU-wide Transparency Exercise

Performing and non-performing exposures

Unione di Banche Italiane SpA

	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions 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 >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³			
							(mln EUR)							
Debt securities (including at amortised cost and fair value)	13,558	0	32	32	0	14	0	12,761	0	17	17	17	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	12,758	0	0	0	0	0	0	11,935	0	0	0	12	0	0
Credit institutions	228	0	0	0	0	0	0	248	0	0	0	1	0	0
Other financial corporations	217	0	0	0	0	0	0	264	0	0	0	1	0	0
Non-financial corporations	356	0	32	32	0	14	0	314	0	17	17	3	0	0
Loans and advances (including at amortised cost and fair value)	105,158	1,066	12,651	12,651	411	4,491	7,014	106,688	723	12,204	12,204	556	4,946	6,031
Central banks	5,900	0	0	0	0	0	0	7,662	0	0	0	0	0	0
General governments	834	17	44	44	5	8	1	932	21	35	35	2	7	1
Credit institutions	2,022	41	0	0	0	0	0	1,872	0	0	0	8	0	0
Other financial corporations	5,132	10	197	197	18	81	81	4,816	1	186	186	18	81	75
Non-financial corporations	50,449	371	8,182	8,182	282	2,811	4,603	51,299	239	7,876	7,876	351	3,083	3,919
of which: small and medium-sized enterprises at amortised cost	25,463	270	4,785	4,785	162	1,683	2,817	25,421	199	4,799	4,799	236	1,905	2,503
Households	40,821	627	4,228	4,228	106	1,591	2,329	40,107	461	4,108	4,108	177	1,775	2,036
DEBT INSTRUMENTS other than HFT	118,716	1,066	12,683	12,683	411	4,506	7,014	119,449	723	12,221	12,221	573	4,946	6,031
OFF-BALANCE SHEET EXPOSURES	43,011		664	664	32	15	224	40,931		570	570	38	36	150

⁽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.

2018 EU-wide Transparency Exercise

Forborne exposures

Unione di Banche Italiane SpA

(mln EUR)	As of 31/12/2017					As of 30/06/2018				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures 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 non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
Debt securities (including at amortised cost and fair value)	29	29	14	14	0	15	15	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	29	29	14	14	0	15	15	0	0	0
Loans and advances (including at amortised cost and fair value)	6,218	3,825	1,003	959	4,621	6,087	3,793	1,142	1,053	4,353
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	5	0	0	0	0	5	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	86	69	22	22	49	93	67	24	23	55
Non-financial corporations	4,098	2,763	760	727	2,872	4,011	2,722	835	778	2,714
of which: small and medium-sized enterprises at amortised cost	2,540	1,588	404	382	1,996	2,578	1,673	494	450	1,925
Households	2,029	992	221	210	1,700	1,979	1,004	283	252	1,584
DEBT INSTRUMENTS other than HFT	6,247	3,854	1,017	973	4,621	6,102	3,808	1,142	1,053	4,353
Loan commitments given	166	126	0	0	53	118	88	0	0	30

⁽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⁾ 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.