

Bank Name	Banca Carige SpA - Cassa di Risparmio di Genova e Imperia
LEI Code	F1T87K3OQ2OV1UORLH26
Country Code	IT



2018 EU-wide Transparency Exercise Capital

Banca Carige SpA - Cassa di Risparmio di Genova e Imperia

			As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
		(min EUR, %)				
	A	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	1,932	1,795	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	transitional adjustments)	1,902	1,778	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)	3,459	3,460	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	-1,125	-1,405	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income	-142	-115	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	52	52	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 (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	14	14	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	87	92	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-36	-42	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR $$
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-500	-598	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
					C 01.00 (r450,c010) + C 01.00 (r460,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	+ C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	(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) (iv) 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	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS	A.1.18	has a significant investment (-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-14	-13	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	106	333	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21		0		C 01.00 (r220,c010)	-
		Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0		Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	2	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	104	333	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)	2	2	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	2	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 Ter 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	2	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)	1,904	1,780	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	28	15	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	0	2	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	$ \begin{array}{l} C \; 01.00 \; (\forall 310, c010) + C \; 01.00 \; (\forall 320, c010) \\ + \; C \; 01.00 \; (\forall 330, c010) + C \; 01.00 \\ (\forall 40, c010) + C \; 01.00 \; (\forall 50, c010) + C \\ 01.00 \; (\forall 77, c010) + C \; 01.00 \; (\forall 774, c010) + C \\ 01.00 \; (\forall 78, c010) \end{array} $	
	A.4.3	Tier 2 transitional adjustments	28	13	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	в	TOTAL RISK EXPOSURE AMOUNT	15,330	14,976	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	581	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.41%	11.87%	CA3 (1)	•
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	12.42%	11.89%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	12.60%	11.99%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,796	1,445	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	11.71%	10.04%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		333	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		581	C 05.01 (r440,c040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a requ				

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not elicible 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 "CORP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Piller 3 disclosure



Leverage ratio

Banca Carige SpA - Cassa di Risparmio di Genova e Imperia

	(mln EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,904	1,780	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	1,796	1,447	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	25,549	25,062	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
В.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	25,445	25,062	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.5%	7.1%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.1%	5.8%	C 47.00 (r330,c010)	



Risk exposure amounts

Banca Carige SpA - Cassa di Risparmio di Genova e Imperia

	As of 31/12/2017	as of 30/06/2018
(mln EUR)		
Risk exposure amounts for credit risk	14,292	13,935
Risk exposure amount for securitisation and re-securitisations in the banking book	67	69
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	14,224	13,866
Risk exposure amount for position, foreign exchange and commodities (Market risk)	2	3
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	2	4
Risk exposure amount for operational risk	1,034	1,034
Other risk exposure amounts	0	0
Total Risk Exposure Amount	15,330	14,976

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



P&L

Banca Carige SpA - Cassa di Risparmio di Genova e Imperia

	As of 31/12/2017	As of 30/06/2018
(min EUR)		
Interest income	464	200
Of which debt securities income	13	5
Of which loans and advances income	447	203
Interest expenses	232	92
(Of which deposits expenses)	41	20
(Of which debt securities issued expenses)	123	48
(Expenses on share capital repayable on demand)	0	0
Dividend income	11	10
Net Fee and commission income	239	120
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	-19	16
Gains or (-) losses on financial assets and liabilities held for trading, net	-13	-2
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-1	-5
Gains or (-) losses from hedge accounting, net	0	1
Exchange differences [gain or (-) loss], net	16	3
Net other operating income /(expenses)	74	32
TOTAL OPERATING INCOME, NET	539	284
(Administrative expenses)	623	265
(Depreciation)	36	9
Modification gains or (-) losses, net	n.a.	-1
(Provisions or (-) reversal of provisions)	20	27
(Commitments and guarantees given)	-4	0
(Other provisions)	24	27
Of which pending legal issues and tax litigation ¹	4	
Of which restructuring ¹	54	
(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)	443	40
(Financial assets at fair value through other comprehensive income)	n.a.	0
(Financial assets at amortised cost)	n.a.	40
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	15	0
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	10	4
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	-589	-54
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-419	-35
Profit or (-) loss after tax from discontinued operations	26	15
PROFIT OR (-) LOSS FOR THE YEAR	-393	-20
Of which attributable to owners of the parent	-388	-21

⁽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

Market Risk

Banca Carige SpA - Cassa di Risparmio di Genova e Imperia

	SA			IM									IM									
	As of 31/12/2017	As of 30/06/2018		As of 31/12/2017									As of 30/06/2018									
	VaR (Memorandum item) STRESSED VaR (Memorandum i					(Memorandum item)	item) INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE			ALL PRICE RISKS CAPITAL CHARGE FOR CTP					STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		тр	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	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	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	LASI	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	2	3	0	0	0	0							0	0	0	0						
Of which: General risk	2	3	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	ő	0	ŏ	ő	ő	0							0	0	ő	ő						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	2	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0



Credit Risk - Standardised Approach

Banca Carige SpA - Cassa di Risparmio di Genova e Imperia

					Standardise	d Approach				
		As of 31/12/2017 As of 30/06/2018								
	(min EUR, %)	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	
	Central governments or central banks	4,380	6,186	736		4,440	6,357	655		
	Regional governments or local authorities	983	737	147		882	602	120		
	Public sector entities	582	322	322		325	226	226		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	3,623	1,341	516		3,335	939	339		
	Corporates	5,738	3,790	3,435		6,130	3,866	3,442		
	of which: SME	2,050	1,573	1,508		2,366	1,749	1,679		
	Retail	4,924	3,391	2,258		5,327	3,273	2,167		
	of which: SME	3,115	1,813	1,075		3,418	1,804	1,065		
Consolidated data	Secured by mortgages on immovable property	5,224	5,222	1,925		5,401	5,399	1,977		
	of which: SME	1,015	1,013	402		1,072	1,071	423		
	Exposures in default	4,435	2,325	2,628	1,933	4,550	2,384	2,794	1,837	
	Items associated with particularly high risk	816	539	809		821	546	820		
	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)	0	0	0		0	0	0		
	Equity	408	408	408		405	405	405		
	Securitisation	289	45	67		275	46	69		
	Other exposures	1,345	2,073	1,040		1,205	1,945	920		
	Standardised Total	32,747	26,380	14,292	2,285	33,098	25,990	13,935	2,192	

⁽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).



Credit Risk - IRB Approach

Banca Carige SpA - Cassa di Risparmio di Genova e Imperia

							IRB App	IRB Approach									
				As of 3	l/12/2017			As of 30/06/2018									
		Original Exposure ¹		osure ¹ Exposure Value ¹		ure amount	Value adjustments	Original Exposure ¹		Exposure Value ¹	Risk exposure amou		Value adjustments				
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	and provisions				
	Central banks and central governments	0		0	0		0	0		0	0		0				
	Institutions	0		0	0		0	0		0	0		0				
	Corporates	0		0	0		0	0		0	0		0				
	Corporates - Of Which: Specialised Lending	0		0	0		0	0		0	0		0				
	Corporates - Of Which: SME	0		0	0		0	0		0	0		0				
	Retail	0		0	0		0	0		0	0		0				
	Retail - Secured on real estate property	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				
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0		0	0		0	0		0	0		0				
	Retail - Qualifying Revolving	0		0	0		0	0		0	0		0				
	Retail - Other Retail	0		0	0		0	0		0	0		0				
	Retail - Other Retail - Of Which: SME	0		0	0		0	0		0	0		0				
	Retail - Other Retail - Of Which: non-SME	0		0	0		0	0		0	0		0				
	Equity				0						0						
	Securitisation	0		0	0		0	0		0	0		0				
	Other non credit-obligation assets				0						0						
	IRB Total				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).



Sovereign Exposure

Banca Carige SpA - Cassa di Risparmio di Genova e Imperia

	(min EUR)									As of 31,	/12/2017								
					Memo: brea	kdown by acco	ounting portfo	olio											
Country / Region	Financial assets: Carrying Amount		Held for			Designated at fair value			Available-for-			Loans and			Held-to-				
			of which: loans and advances	of which: debt securities	trading ¹	of which: Loans and advances	of which: Debt securities	through profit or loss ²	of which: Loans and advances	of which: Debt securities	sale ³	of which: Loans and advances	of which: Debt securities	Receivables ⁴	of which: Loans and advances	of which: Debt securities	maturity investments	of which: Loans and advances	of which: Debt securities
	TOTAL - ALL COUNTRIES	2,358.1	680.7	1,677.4	1.4	0.0	1.4	0.0	0.0	0.0	1,675.6	0.0	1,675.6	681.1	680.7	0.4	0.0	0.0	0.0

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 Information disclosed in this security (with shall be excluding public companies and private companies held by these administrations of "non-trading non-derivative financial assets fragmation def State of the information administrative to date work of the information administrative to date work of the information administrative to date work of the information administrative financial assets fragmate that where to country ordific for banks recording under GAPP
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Banca	Carine	SnA -	Cassa	di Risr	narmio di	Genova	e Imperia

	build curre	ae SpA - Cassa di Risparmio di Geno					As of 30/06/2018	3						
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of					Derivatives with po	sitive fair value	Derivatives with	h negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (need of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Austria													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[3Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Belgium	0 0 0 0 0 0 10	0 0 0 0 0 10			0 0 0 0 0 0 10			0 0 0 0 0 0 0 0 0			0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
10031 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



Banca	Carige	SnA -	Cassa	di Rie	sparmio	di G	enova	e In	nneria	

	balled calle	Carice SnA - Cassa di Risnarmio di Genova e Imperia As of 30/06/2018 Direct exposures													
						Dire	ct exposures								
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet		
												Off-balance s	heet exposures		
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount	
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland														
IO - 3M [I 3M - 1Y [I 1Y - 2Y [I 2Y - 3Y [I 3Y - 5Y [I 5Y - 10Y [I 10Y - more Total	France	66 0 0 0 0 0 0 0 66	66 0 0 0 0 0 0 66		0 0 0 0 0 0 0 0	66 0 0 0 0 0 0 0 0 66	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0			0 0 0 0		0	
1041 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	66 0 0 0 0 0 0 151 151	00 0 0 0 0 0 151 151			0 0 0 0 0 0 0 0 151			0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0		0	
10041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [107 - more Total	Croatia		131			131									
[0 - 3M [[3M - 1Y [] [1Y - 2Y [] [2Y - 3Y [] [3Y - 5Y [] [5Y - 10Y [] [10Y - more	Greece														
Total [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary														
1001 [0 - 3M [[3M - 1Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Ireland														



Banca	Carine	SnA -	Cassa	di I	Risparmio	di	Genova	e	Imperia	

	Danca Cane	As of 30/06/2018 Direct exposures													
						Dire	ct exposures								
	(min EUR)		1	On balance sl	heet				Deriva	tives		Off balar	nce sheet	-	
												Off-balance st	heet exposures		
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			Pick weighted	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	1,315 5 24 39 97 319 1,834	1,315 4 35 24 39 97 319 1,833	0 0 0 0 0 0 0 0		399 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	916 4 35 24 39 97 319 1,434	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	648 0 2 0 1 10 661	0 0 0 0 0 0 0 0	979	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia														
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania														
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg														
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Maita														
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands														
[3M - 1Y] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Poland														



Ban	a Carige	SnA - Cass	a di Risparn	nio di Genova	e Imperia

	builde Califa	a Carlos SDA - Cassa di Risparmio di Genova e Imperia As of 30/06/2018 Direct exposures													
						Dire	ct exposures								
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet		
												Off-balance s	heet exposures		
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal														
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania														
[0-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia														
10 - 3M [1 3M - 1Y [1 1Y - 2Y [1 2Y - 3Y [1 3Y - 5Y [1 5Y - 10Y [1 0Y - more Total	Slovenia														
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain														
10041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Sweden														
10031 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	United Kingdom														



Ban	a Carige	SnA - Cass	a di Risparn	nio di Genova	e Imperia

Danca Cane	a Carloe SoA - Cassa di Risparmio di Genova e Impera As of 30/06/2018 Direct exposures													
					Dire	ct exposures								
(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet		
											Off-balance s	heet exposures		
							Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted	
Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount	
Iceland														
Liechtenstein														
Norway														
Australia														
Canada														
Hong Kong														
Japan														
	(min EUR) Country / Region Iceland Iceland Norway Australia Canada Hong Kong	min EUR) Total gross carrying amount of non- derivative financial assets Country / Region Total gross carrying amount of non- derivative financial assets Luchtenstein Luchtenstein Canada Hoong Kong I I I I I I I I I I I I I I I I I I	min EUR) Total gross carrying amount of non-derivative financial assets Country / Region Total gross carrying amount of non-derivative financial assets (net of short positions) Lociand Image: Country in the second s	Image: Control of the c	Image: I	Direct Control (Region) Country / Region Total gross carrying amount of non-activative financial assets of which: Financial asset of which: Financial assets of which: Financial asset I colse of which: Fina	As of 30/66/2018 Control (Inclustor) Control (Inclustor) Control (Inclustor) Control (Inclustor) of what: Financial anosti (Inclustor) of what: Financial anosti (Inclustor) Control (Inclustor) of what: Financial anosti (Inclustor) of what: Financial anosti (Inclustor) Control (Inclustor) of what: Financial anosti (Inclustor) of what: Financial anosti (Inclustor) Control (Inclustor) of what: Financial anosti (Inclustor) of what: Financial anosti (Inclustor) Control (Inclustor) of what: Financial anosti (Inclustor) of what: Financial anosti (Inclustor) Linclustor of what: Financial anosti (Inclustor) of what: Financial anosti (Inclustor) Linclustor Of what: Financial anosti (I	As d 30/05/203 Direct Homesone Direct Homesone On balance shet Derivative source Country Assim Tel derivative source Derivative source Derivative source Country Assim Tel derivative source Tel derivative source Tel derivative source Tel derivative source Country Assimultation of the testing Country Assimultation of the testing derivative source Tel derivative source Tel derivative source Country Assimultation of the testing Country Assimultation of the testing derivative source derivation of the testing Country Assimultation of the testing derivation of the testing derivation of the testing derivation of the testing derivation of testing derivati	$\begin transformed by the term of term o$	$\begin{tabular}{ c c c c } \hline $$ $$ $$ $$ $$ $$ $$ $$ $$ $$ $$ $$ $$	$\begin terms and the equation of the equatio$	- - - - - - -	$\begin term in the term in t$	



Banca	Carine	SnA -	Cassa	di	Risparmio	di	Genova	e I	mneria	

	build curre	Carde SDA - Cassa di Risparmio di Genova e Imperia As of 30/06/2018 Direct exposures													
						Dire	ct exposures								
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet		
												Off-balance s	heet exposures		
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.														
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-5Y] [5Y-10Y] [10Y-more Total	China														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[5Y - 10Y [[10Y - more Total	Switzerland														
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Other Central and eastern Europe countries non EEA														
1041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Middle East														
10 - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [37 - 5Y f [5Y - 10Y f [10Y - more Total	Latin America and the Caribbean														



General governments exposures by country of the counterparty

	Genova e Imperia

banca can	<u>të SDA - Cassa di Risparmio di Geno</u>					As of 30/06/2018	3						
					Dire	ct exposures							
(min EUR)			On balance sl	heet				Deriva	tives		Off bala	1ce sheet	
											Off-balance sl	neet exposures	
							Derivatives with positive fair value		Derivatives with negative fair value				
Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
Africa													
Others											0 0 0 0 0		
	(min EUR) Country / Region Africa	(min EUR) Country / Region Total gross carrying amount of non-derivative financial assets Africa Image: State S	Country / Region Total gross carrying amount of non-derivative financial assets Country / Region Total gross carrying amount of non-derivative financial assets Total carrying amount of short positions) Africa Image: Colspan="2">Image: Colspan="2">Image: Colspan="2">Total carrying amount of non-derivative financial assets Africa Image: Colspan="2">Image: Colspan="2">Total carrying amount of non-derivative financial assets Africa Image: Colspan="2">Image: Colspan="2">Image: Colspan="2">Total carrying amount of non-derivative financial assets Africa Image: Colspan="2">Image: Colspan="2">Image: Colspan="2">Total carrying amount of non-derivative financial assets Africa Image: Colspan="2">Image: Colspan="2">Image: Colspan="2">Total carrying amount of non-derivative financial assets	Country / Region Total gross carrying amount of non-derivative financial assets Country / Region Total gross carrying amount of non-derivative financial assets Total carrying amount of short positions) Africa Image: Country / Region Image: Country / Region Africa Image: Country / Region Image: Country / Region	Image: I	Image: I	As of 30/06/2018 Direct exposures On balance sheet Country / Region Total gross carrying amount of non- derivative financial assets (net of short positions) of which: Financial assets of which: Financial assets Africe Image: Country / Region Image: Country / Region	$\begin{tabular}{ c c c c } \hline \begin{tabular}{ c c c c c } \hline \\ \hline & \hline &$	$\begin{tabular}{ c c c } \hline \hline \\ $	$\begin{tabular}{ c c c } \hline \begin{tabular}{ c c c } \hline \begin{tabular}{ c c c } \hline \begin{tabular}{ c c } \hline \begin{tabular} c c \hline \begin{tabular}{ c c } \hline \hline \begin{tabular}{ c c } \hline \begin{tabular} c c \hline \hline tabula$	$\begin{tabular}{ c c } \hline \hline \\ $	$\begin{tabular}{ c c c } \hline \begin{tabular}{ c c c } \hline \begin{tabular}{ c c c } \hline \begin{tabular}{ c c } \hline \begin{tabular} c c \hline \hline \begin{tabular} c c c \hline \hline \begin{tabular} c c \hline \hline \begin{tabular} c c \hline \hline tabu$	+ Control of Calculation of Cal

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 consoleration as sovereign exposures is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter therehold is not net, information is disclosed through the aggregate "Others". (2) The exposures is not available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter therehold is not net, information is disclosed through the aggregate "Others". (3) The latest disclose the exposures to the "Finical all acids is determined to an horizon tables (acids the disclosed through the aggregate "Others". (3) The latest disclose the exposures is only available for institutions that have experiments on immediate back of the other than a horizon tables (acids the disclosed through the aggregate "Others". (3) The latest disclose the exposures is only available for institutions that have experiments on immediate back of the disclosed through the aggregate "Others". (3) The latest disclose the exposures is only available for institutions that have expendent to other the advantation of the advantation

(3) Realian Contrins not reported separately in the interported separately metrics. Begions: Other advanced non EEA: Issuel, Korea. New Zealand, Russia. San Marino. Sinoacore and Taivan. Other CEE non EEA: Abana, Boom, Son Marino. Sinoacore and Taivan. Other CEE non EEA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EEA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EEA: Abana, Boom, Son Marino. Sinoacore and Taivan. Midel East: Bairna. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Midel East: Bairna. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Midel East: Bairna. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Midel East: Bairna. Differ CEE Non EeA: Abana, Bairna Differ CEE



Performing and non-performing exposures

Banca Carige SpA - Cassa di Risparmio di Genova e Imperia

				As of 31/12/201	7						As of 30/06/201	8		
		Gross carry	ing amount			impairment, changes in fair credit risk and	Collaterals and financial		Gross carryi	ng amount			impairment, changes in fair credit risk and	Collaterals and financial
		Of which performing but past due >30	Of which nor	n-performing ¹	On performing exposures ²	On non- performing	guarantees received on non- performing exposures		Of which performing but past due >30	Of which nor	n-performing ¹	On performing exposures ²	On non- performing	guarantees received on non- performing exposures
(min EUR)		days and <=90 days		Of which: defaulted	exposures	exposures ³			days and <=90 days		Of which: defaulted	exposures	exposures ³	
Debt securities (including at amortised cost and fair value)	1,965	0	45	45	0	0	0	1,811	0	52	52	0	1	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1,676	0	0	0	0	0	0	1,529	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	289	0	45	45	0	0	0	275	0	46	46	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	7	0	7	7	0	1	0
Loans and advances(including at amortised cost and fair value)	20,673	294	4,798	4,798	79	2,150	2,283	21,132	184	4,807	4,807	105	2,404	2,050
Central banks	1,094	0	0	0	0	0	0	1,537	0	0	0	0	0	0
General governments	682	6	1	1	1	1	0	585	9	3	3	0	1	0
Credit institutions	1,845	0	13	13	0	4	8	1,823	0	13	13	0	3	9
Other financial corporations	1,140	1	160	160	4	97	20	1,118	3	175	175	3	108	23
Non-financial corporations	9,576	126	4,013	4,013	63	1,826	1,914	9,644	76	3,998	3,998	67	2,003	1,742
of which: small and medium-sized enterprises at amortised cost	6,194	111	2,247	2,247	41	906	1,192	6,045	67	2,026	2,026	51	868	1,051
Households	6,335	162	612	612	12	222	340	6,425	96	619	619	35	288	275
DEBT INSTRUMENTS other than HFT	22,638	294	4,843	4,843	79	2,150	2,283	22,942	184	4,860	4,860	105	2,405	2,050
OFF-BALANCE SHEET EXPOSURES	5,509		365	365	7	21	132	4,910		368	368	7	44	113

(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)

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

(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 860/2014 - 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 in diversions are generally reported with a positive sign.



Forborne exposures

Banca Carige SpA - Cassa di Risparmio di Genova e Imperia

	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 quarantees received on	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
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with forbearance measures
(min EUR) Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	
	0	0	U	U	0	U	U	U	U	U
Central banks	0	0	U	U	° °	U	U	U	U	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)	2,548	1,790	649	634	1,657	2,415	1,724	730	707	1,480
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	11	1	1	1	3	2	1	1	1	0
Credit institutions	13	13	4	4	8	13	13	3	3	9
Other financial corporations	229	76	27	26	82	212	72	27	26	77
Non-financial corporations	1,972	1,496	559	546	1,316	1,863	1,429	614	597	1,180
of which: small and medium-sized enterprises at amortised cost	1,576	1,191	395	384	1,108	1,528	1,115	416	400	1,061
Households	324	205	58	57	248	325	208	85	79	214
DEBT INSTRUMENTS other than HFT	2,548	1,790	649	634	1,657	2,415	1,724	730	707	1,480
Loan commitments given	88	87	0	0	32	73	73	4	4	27

(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

¹ The the estimation of tooline subcauses please test or of the optimization multiple state and the optimization is disclosed with a provision of the estimation of tooline subcauses, please test or of the optimization and the optimization