

Bank Name	FINECOBANK SPA
LEI Code	549300L7YCATGO57ZE10
Country Code	IT

The information on Collateral valuation - loans and advances 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, therefore this bank is not required to report it to the EBA.



## **Key Metrics**

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	841	868	903	929	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	841	868	903	929	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	1,341	1,368	1,403	1,429	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	1,341	1,368	1,403	1,429	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	1,341	1,368	1,403	1,429	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,341	1,368	1,403	1,429	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	4,580	4,618	4,678	4,851	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,580	4,618	4,678	4,851	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.37%	18.80%	19.31%	19.14%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.37%	18.80%	19.31%	19.14%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010) )/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	29.29%	29.63%	29.99%	29.45%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	29.29%	29.63%	29.99%	29.45%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) ) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	29.29%	29.63%	29.99%	29.45%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	29.29%	29.63%	29.99%	29.45%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	•
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	33,224	34,045	35,198	37,386	C 47.00 (r0300,c0010)	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	4.04%	4.02%	3.99%	3.82%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



## Leverage ratio

	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,341	1,368	1,403	1,429	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	1,341	1,368	1,403	1,429	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	33,224	34,045	35,198	37,386	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	33,224	34,045	35,198	37,386	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.04%	4.02%	3.99%	3.82%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.04%	4.02%	3.99%	3.82%	[A.2]/[B.2]	



# 2022 EU-wide Transparency Exercise Capital FINECOBANK SPA

		Í	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	1,341	1,368	1,403	1,429	C 01.00 (10010,c0010)	REGULA 110N Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	841	1,366	903	929	C 01.00 (40020,40010)	Article 50 of CRR
	A.1.1	transitional adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	200	198	197	195	C 01.00 (r0030,c0010)	
	A.1.2	instruments)  Retained earnings	726	755	787	812	C 01.00 (r0130,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR  Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income		-6			C 01.00 (r0180,c0010)	Articles 4(101), 26(1) point (c), 40(2) arts 30 (1) points (a) arts (t) or Unix  Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A1.4	Accumulated other comprehensive income  Other Reserves	-3 35	-6 36	-2 37	39	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (10210,00010)	Articles 4(112), 26(1) point (t) or OH  Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6		0	0	0	0	C 01.00 (10230,00010)	Article 94 of CRR.  Article 94 of CRR.
	A.1.7	Minority interest: given recognition in CET1 capital  Adjustments to CET1 due to prudential filters	0	0	-1	-1	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (i) of CRR
	A1.8	Adjustments to CE11 due to prudential ritters  (-) Intaneible assets (including Goodwill)	-116	-115	-115	-116	C 01.00 (r0300,c0010) + C 01.00	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	(*) Intaliguier assets (including Goodwin)  (*) DTAs that rely on future profitability and do not arise from temporary differences net of serroristed DTI is:  **Table 1.11**  **Table 1.11**	-110	-115	0	-110	(r0340,c0010) C 01 00 (r0330 c0010)	CCR Articles 36(1) point (c) and 38 of CRR
	A.1.10	associated DTLs  (-) IRB shortfall of credit risk adjustments to expected losses	0	0	0		C 01.00 (r0380,c0010)	Articles 36(1) point (d) 40 and 150 of CRR  Articles 36(1) point (d), 40 and 150 of CRR
						0		
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (+0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	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	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0030) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (k) (i) and 80 to 91 of CRP, Articles 36(1) point (k) (ii), 243(1) point (ii), 244(1) point (ji) and 250 of CRP, Articles 36(1) point k) (ii) and 379(3) of CRP, Articles 36(1) point k) (iv) and 153(8) of CRP, Articles 36(1) point k) (iv) and 153(8) of CRP, Articles 36(1) point k) (iv) and 153(4) of CRP.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	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	0	0	C 01.00 (r0480,c0010)	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	0	0	C 01.00 (r0490,c0010)	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	0	0	C 01.00 (r0500,c0010)	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	0	0	C 01.00 (r0510,c0010)	Article 48 of CIRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foresecable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	0	0	0	0	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	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	500	500	500	500	C 01.00 (+0530.c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	500	500	500	500	C 01.00 (r0540,c0010) + C 01.00	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	(r0670,c0010) C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	$ \begin{aligned} &C \otimes 1.00 \left( (96800, C0010) + C \otimes 1.00 \right) \\ &((97000, C0010) + C \otimes 1.00 \left( (0720, C0010) + C \\ &0.1.00 \left( (0740, C0010) + C \otimes 1.00 \right) ((9744, C0010) \right) \\ &+ C \otimes 1.00 \left( (9748, C0010) + C \otimes 1.00 \right) ((9744, C0010) \end{aligned} $	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,341	1,368	1,403	1,429	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	0	0	0	0	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 65.00 (19910,C0010) + C 01.00 (19020,C0010) + C 01.00 (19030,C0010) + C 01.00 (1994,C0010) + C 65.00 (19950,C0010) + C + C 10.00 (19955,C0010) + C 65.00 (19970,C00100) + C 01.00 (19974,C0011) + C 01.00 (19978,C0010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	4,580	4,618	4,678	4,851	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.37%	18.80%	19.31%	19.14%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	29.29%	29.63%	29.99%	29.45%	CA3 (3)	•
	С.3	TOTAL CAPITAL RATIO (transitional period)	29.29%	29.63%	29.99%	29.45%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	841	868	903	929	[A1-A1.13-A1.21+MIN(A2+A1.13- A2.2-A2.4+MIN(A4+A22- A4.3.01.01)	-
CET1 RATIO (%) Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	18.37%	18.80%	19.31%	19.14%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
Mama Home	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
				•		•	•	

<sup>(1)</sup> The fully baded 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.

Full visided CET1 capital ratio estimation is based on the formulae stated in column "CORP COCC" — classe rate that this midd test to differences to full visided CET1 capital ratios calculated between the cardiocation basis as in the PRINT 3 disclosure



### Overview of Risk exposure amounts

					1
		RW	As		
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	2,791	2,808	2,865	3,031	C 02.00 (r0040, c0010) -[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	2,791	2,808	2,865	3,031	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IR8 (FIR8) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IR8 (AIR8) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	517	505	516	514	C 07.00 (r0090, r0220, s001) + C 07.00 (r0110, r0220, s001) + C 07.00 (r0130, r0220, s001) + C 08.01 (r0040, r0260, s001) + C 08.01 (r0050, r0260, s001) + C 08.01 (r0060, r0260, s001) + C 08.01 (r0060, r0260, s001) + C 08.01 (r0040, r0260, s002) + C 08.01 (r0050, r0260, s002) + C 08.01 (r0040, r0260, r
Credit valuation adjustment - CVA	1	1	1	0	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	76	47	40	49	C 92.00 (r9520, c0010)
Of which the standardised approach	76	47	40	49	C 92.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0310, c8601)*12.5+C 20.00 (r0310, c950)*12.5+MAV(C 24.00(r0310, c0990),C 24.00(r0310, c0110)),C 24.00(r0310, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	1,195	1,256	1,256	1,256	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	1,195	1,256	1,256	1,256	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	4,580	4,618	4,678	4,851	

<sup>&</sup>lt;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>&</sup>lt;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.



# 2022 EU-wide Transparency Exercise P&L FINECOBANK SPA

(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	188	251	61	130
Of which debt securities income	147	194	46	99
Of which loans and advances income	55	76	20	41
Interest expenses	6	8	3	5
(Of which deposits expenses)	1	1-	0	1
(Of which debt securities issued expenses)	0	1-	1	2-
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	327	451	120	235
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	31	32	48	49
Gains or (-) losses on financial assets and liabilities held for trading, net	35	47	18	33
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	1	0	0	-1
Gains or (-) losses from hedge accounting, net	2	3	5	12
Exchange differences [gain or (-) loss], net	18	25	6	11
Net other operating income /(expenses)	101	141	35	68
TOTAL OPERATING INCOME, NET	698	941	290	532
(Administrative expenses)	270	370	97	191
(Cash contributions to resolution funds and deposit guarantee schemes)	38	40	8	8
(Depreciation)	19	26	7	13
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	7	9	3	5
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	7	9	2	5
Of which pending legal issues and tax litigation <sup>1</sup>	0	0	0	0
Of which restructuring t	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	0	1	1	2
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	1	1	1	2
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	364	494	175	314
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	289	381	123	222
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	289	381	123	222
Of which attributable to owners of the parent	289	381	123	222

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



#### Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	21			As of 31	/12/2021			As of 31	/03/2022			As of 30	/06/2022		
		Fa	ir value hierar	chy		Fa	ir value hierar	chy		Fa	ir value hierar	chy		Fa	air value hierar	chy	
ASSETS:	Carrying amount	Level 1 Level 2 Level 3		Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References	
Cash, cash balances at central banks and other demand deposits	2,319				1,762				2,049				1,851				IAS 1.54 (i)
Financial assets held for trading	24	20	4	0	20	17	3	0	20	17	3	0	20	14	6	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	7	1	0	6	6	0	0	5	6	0	0	5	6	1	0	5	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	39	39	0	0	39	39	0	0	32	32	0	0	29	29	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	30,109				30,598				31,502				31,660				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	79	0	79	0	127	0	127	0	557	0	557	0	1,141	0	1,141	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.2
Fair value changes of the hedged items in portfolio hedge of interest rate risk	13				-2				-91				-192				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	945				1,316				1,324				1,563				
TOTAL ASSETS	33,534				33,867				35,399				36,078				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".

(min	EUR)	As of 30/09/2021							As of 31	/12/2021					As of 31	./03/2022			As of 30/06/2022							
		Gross carryi	ng amount <sup>(2)</sup>		Accun	nulated impairm	nent <sup>(2)</sup>	Gross	carrying amo	unt <sup>(2)</sup>	Accum	nulated impairn	nent <sup>(2)</sup>	Gros	s carrying amou	ınt <sup>(2)</sup>	Accui	mulated impairs	nent <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accum	ulated impairm	ient <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		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 creditimpaired	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 creditimpaired	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets withour significant increase in credit risk sinco initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	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	References
Financial assets at fair value through other	Debt securities	39	0	0	0	0	0	39	0	0	0	0	0	32	0	0	0	0	0	29	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	24,380	0	0	-5	0	0	24,520	0	0	-6	0	0	25,336	0	0	-6	0	0	25,264	0	0	-6	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	5,727	15	24	-9	-4	-20	6,076	16	25	-9	-4	-20	6,162	19	24	-9	-4	-20	6,394	17	25	-8	-4	-20	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.

<sup>(7)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



### **Breakdown of liabilities**

FINECOBANK SPA

#### (mln EUR)

		Carrying	j amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	6	4	10	7	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	30,974	31,570	33,042	33,660	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	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	79	57	3	13	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	11	8	-3	-10	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	115	122	118	109	IAS 37.10; IAS 1.54(I)
Tax liabilities	74	36	89	118	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	306	343	286	471	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	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	0	0	Annex V Part 1.29
TOTAL LIABILITIES	31,565	32,140	33,544	34,368	IAS 1.9(b);IG 6
TOTAL EQUITY	1,969	1,727	1,855	1,709	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	33,534	33,867	35,399	36,078	IAS 1.IG6

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



### Breakdown of liabilities

FINECOBANK SPA

(mln EUR)

			Carrying	amount		1
Breakdown of financial liabili	ties by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		85	61	12	20	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	1	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	1,037	1,034	1,032	1,029	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	21	21	22	25	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	21	21	22	25	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	128	187	773	1,299	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	69	145	706	1,265	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	885	334	369	321	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	266	301	330	291	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	1,037	1,069	1,079	1,118	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	1,037	1,069	1,079	1,118	ECB/2013/33 Annex 2.Part 2.9.1
	Households	27,758	28,308	29,155	29,256	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	27,693	28,241	29,099	29,223	Annex V.Part 1.42(f), 44(c)
Debt securities issued		0	497	498	499	Annex V.Part 1.37, Part 2.98
Of which: Subo	ordinated Debt securities issued	0	0	0	0	Annex V.Part 1.37
Other financial liabilities		108	120	114	114	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		31,059	31,632	33,054	33,680	



# 2022 EU-wide Transparency Exercise Market Risk

FINECOBANK SPA

									INCODA													
	SA			1M												IM						
			VaR (Memorar	ndum item)	STRESSED VaR (/	Memorandum item)	CAPITAL CHARGE FOR CIP				VaR (Memora	andum item)	STRESSED VaR (A	demorandum item)	INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE				IL CHARGE			
(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		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)		12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30/	09/2021									As of 31/12	2/2021					
Traded Debt Instruments Of which: General risk Of which: Specific risk	26 26 0	12 12 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						
Equities Of which: General risk Of which: Specific risk Foreign exchange risk	44 1 43	32 1 31	0 0	0	0	0							0	0	0	0						
Commodities risk	6 <b>76</b>	3	Ö	0	0	0			0	0	0		0	0	0	0	0			0		
Total	As of 31/03/2022	As of 30/06/2022			, ,	As of 31/	03/2022	v								As of 30/06			Ů	Ü		, and the second
Traded Debt Instruments	11	18	0	0	0	0							0	0	0	0						
Of which: General risk	11	18	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	24	26	0	0	0	0							0	0	0	0						
Of which: Specific risk	22	23	ő	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	40	49	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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



# EBA Laboration 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

FINECOBANK SPA

		Standardised Approach													
		As of 30/09/2021 As of 31/12/2021													
		Original Exposure Value* Risk exposure amount Value adjustments and provisions Original Exposure* Exposure Value* Risk exposure amount Value and provisions													
	(min EUR, %)														
	Central governments or central banks Regional governments or local authorities	18,851 939	18,845 939	248 0		19,697 964	19,692 964	232 0							
	Public sector entities	475	475	0		375	375	0							
	Multilateral Development Banks International Organisations	431 760	431 760	U		432 760	432 760	0							
	International Organisations Institutions	6,837	2,230	396		6,119	2,246	348							
	Cornorates	1,041	567	567		1.081	576	576							
	of which: SME	7	7	7		7	7	7							
	Retail	4,242	1,208	906		4,438	1,230	923							
Consolidated data	of which: SME	4	2	1		4	1	1							
Consolidated data	Secured by mortoaces on immovable property	2,311	2,307	808		2,480	2,476	867							
	of which: SME	0	0	0		0	0	0							
	Exposures in default	25	4	4	20	25	4	4	20						
	Items associated with particularly high risk Covered bonds	587	1 587	1 59		605	605								
	Claims on institutions and comprates with a ST credit assessment	307	307	39		003	003	00							
	Collective investments undertakings (CIU)	ō	ō	5		ō	ō	1							
	Equity	5	5	5		5	5	5							
	Other exposures	307	307	307		294	294	294							
	Standardised Total <sup>2</sup>	36,812	28,667	3,306	39	37,276	29,660	3,311	39						
		(i) Original exposure, unlike Eq	posure value, is reported before	taking into account any effect	due to credit conversion factor	or credit risk mitigation technic	sues (e.g. substitution effects).								

Organic approach, under Exposize value, a response before taking pite account any effect due to credit convenient feature or credit sin integration schrispase (e.g., substitution effects).
(5) Standerdeed in Store our Include the Sectionalize position value in the section position value in the section position value of the section of the s

		Concussion as or raise (pusses)									
					Standardisc	d Approach					
			As of 30,	09/2021			As of 31,	/12/2021			
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
ITALY	Coming deveroments or coming hands accident deveroments or related arthrifties sectional deveroments or local arthrifties sectional construction of local arthrifties sectional construction of local arthrifties functional constructions functional constructions functional construction function	9,321 0 0 0 4,849 645 7 4,233 4 2,305 24 1 198	9,318 0 0 0 0 242 172 7 1,205 2 2,301 4 1 188 188	151 0 0 0 48 172 7 904 1 866 86 4 1 1 20	20	9,728 0 0 0 0 4,110 57 4,429 4 2,473 0 25 0 198	9,724 0 0 0 0 0 2366 169 7 7.228 1 2,470 4 0 198	135 0 0 0 34 169 7 921 1 1 855 4 0 2 0			
	Equity Other exposures	0 305	0 30S	0 305		0 292	0 292	0 292			
	Standardised Total <sup>2</sup>				37				37		

		exposures, but includes general credit risk adjustments.									
					Standardisc	d Approach					
			As of 30,	09/2021			As of 31,	/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
SPAIN	Could consuments of could be fore \$10. %)  Anticolar securities by local subsetties  Public section entities  Public section entities  Antilities I Overdomment Bushe  I Statistical Overdomment Bushe  I Statistical Overdomment  I Statisti	4,387 590 1134 0 21 0 0 0 0 0 0 0 0 0	4,306 590 124 0 0 21 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 11 11 0 0 0 0 0	0	4,751 615 24 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4,750 615 24 0 0 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 2 2 0 0 0 0 0 0 0 0	0		
	Standardised Total <sup>2</sup>				1				1		

		exposures, but includes genera	il credit risk adjustments.	and the second s	Cartellacon Engolates, account	e racacon aspasinents (ArAs)	and coal out land reactor		
					Standardis	ed Approach			
			As of 30,	09/2021			As of 31,	12/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments ar provisions <sup>2</sup>	
	(min EUR, %)	1,292	1,292			1,290	1,290		
	Central governments or central banks Regional governments or local authorities	1,292	1,292	0		1,290	1,290		
	Public sector entities	220	220	0		220	220	0	
	Multilateral Development Banks	0		ō		0	0	i i	
	International Organisations	0	0	0		0	0	0	
	Institutions	574	574	51		706	706	49	
	Corporates	3	3	3		4	4	4	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
FRANCE	of which: SME	0	0	0		0	0	0	
TIONINGE	Secured by mortgages on immovable property	9		0		0	0		
	of which: SME	9		0		0			
	Exposures in default	0		U	0	u o	U		
	Items associated with particularly high risk Covered bonds	315	315	21		315	315	21	
	Claims on institutions and corporates with a ST credit assessment	313	313	31		313	313	31	
	Collective investments undertakings (CIU)	ı o		l ő		ů	0		
	Equity	ō	ō	ō		ō	ō	i i	
	Other exposures	i i	ō	l o		ō	ō	i o	
	Charles Cont Total								

		(2) Total value adjustments ar exposures, but includes gener		interparty excludes those for se	curtisation exposures, additiona	il valuation adjustments (AVAs)	and other own funds reduction	ns related to the	
					Standardisc	ed Approach			
			As of 30	09/2021			As of 31	/12/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments ar provisions <sup>2</sup>
Other Countries	Control Contro	0 0 411 760 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 431 760 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0		0 0 432 760 0 0 0 0 0 0 0 0 0 0 0	0 432 769 0 0 0 0 0 0 0	000000000000000000000000000000000000000	
	Standardised Total <sup>2</sup>								



# EBA Market 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

FINECOBANK SPA

					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	/12/2021	
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
GERMANY	Cachel devertments or central seales  consisted devertments or local arthriffies  desirated and the control of	127 76 131 0 0 814 1 0 0 0 0 0 0 0 0 0 0 0	127 76 6 7 111 111 0 0 111 11 1 1 1 1 1 1 1 1 1	0 0 0 163 1 1 0 0 0 0 0 0 0	0	122) 75 1131 0 0 806 1 0 0 1 0 0 0 56 60 0 0	127 76 121 0 0 806 1 1 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 161 1 1 0 0 0 0 0 0 0 0 0	0
	Total Carlo Total	(1) Original exposure, unlike Ex	posure value, is reported befor	taking into account any effect	due to credit conversion factors	or credit risk mitigation technic	ues (e.a. substitution effects).		

		exposures, but includes general credit risk adjustments.									
					Standardisc	d Approach					
			As of 30,	09/2021			As of 31,	/12/2021			
	(min EUR. *%)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
BELGIUM	Central occurrences or central sharing  Medical conversation or local submittee  Medical conversation or local submittee  Medical conversation or  Medical conversation or	557 273 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$57 273 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		558 273 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	558 273 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		
L	Standardised Total <sup>2</sup>				0				0		

<sup>(ii)</sup> Original exposure, unlike Exposure value, is reported before taking tele account any effect due to credit convention factors or credit risk moligation stochaspas (a.g., substitution effects).
(2) Total value adjustments and provisions per country of conscripting endudes those for securitization exposures, but includes overall credit as discharges.

			As of 30/	09/2021	Standardise	d Approach									
			As of 30/	09/2021											
			As of 30/09/2021 As of 31/12/2021												
	(reln F182 %).	Original Exposure <sup>1</sup> Exposure Yaller <sup>2</sup> Risk exposure amount Yeller digitatement and original Exposure <sup>2</sup> Exposure Yaller <sup>2</sup> Risk exposure amount Yeller digitatement and original Exposure <sup>2</sup> Exposure Yaller <sup>2</sup> Risk exposure amount Yeller digitatement and original Exposure <sup>2</sup> Exposure Yaller <sup>2</sup> Risk exposure amount Yeller digitatement and original Exposure <sup>2</sup> Exposure Yaller <sup>2</sup> Risk exposure amount Yeller digitatement and original Exposure <sup>2</sup> Exposure Yaller <sup>2</sup> Risk exposure amount Yeller digitatement and original Exposure <sup>2</sup> Exposure Yaller <sup>2</sup> Risk exposure amount Yeller digitatement and original Exposure <sup>2</sup> Exposure Yaller <sup>2</sup> Risk exposure amount Yeller digitatement and Original Exposure <sup>2</sup> Exposure Yaller <sup>2</sup> Risk exposure amount Yeller digitatement and Original Exposure <sup>2</sup> Exposure Yaller <sup>2</sup> Risk exposure amount Yeller digitatement and Original Exposure <sup>2</sup> Exposure Yaller <sup>2</sup> Risk exposure amount Yeller digitatement and Original Exposure <sup>2</sup> Exposure Yaller <sup>2</sup> Risk exposure amount Yeller digitatement and Original Exposure <sup>2</sup> Exposure Yaller <sup>2</sup> Risk exposure amount Yeller digitatement and Original Exposure <sup>2</sup> Risk exposure amount Yeller digitatement and Original Exposure <sup>2</sup> Risk exposure amount Yeller digitatement and Original Exposure <sup>2</sup> Risk exposure amount Yeller digitatement and Original Exposure <sup>2</sup> Risk exposure amount Yeller digitatement and Original Exposure <sup>2</sup> Risk exposure amount Yeller digitatement and Original Exposure <sup>2</sup> Risk exposure amount Yeller digitatement and Original Exposure <sup>2</sup> Risk exposure amount Yeller digitatement and Original Exposure <sup>2</sup> Risk exposure amount Yeller digitatement and Original Exposure <sup>2</sup> Risk exposure amount Yeller digitatement and Original Exposure <sup>2</sup> Risk exposure amount Yeller digitatement and Original Exposure <sup>2</sup> Risk exposure amount Yeller digitatement and Original Exposure <sup>2</sup> Risk exposure amount Yeller digitatement and Original Exposure amount Yeller digitatement and Original Exposure amount Yeller digitatement and Original Exposure amount Yeller digitatement and Or													
Resistant source Public sector or Public sector Public sect	rements for control seeks  rements for both anthroffice  vocationers fanks  (Consensations  See  See  See  See  See  See  See  S	98.7 0 0 0 60 24 0 0 0 0 0 0 0	965 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 20 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	963 0 0 0 32 32 0 0 0 0 0 0 0	982 0 0 0 32 32 0 0 0 0 0 0 0	0 0 0 10 12 0 0 0 0 0 0 0	o						

		exposures, but includes gener							
					Standardisc	d Approach			
			As of 30	/09/2021			As of 31,	/12/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
	(min EUR, %) Central governments or central banks	715	715			746	746		
	Central governments or central banks Regional governments or local authorities	/13	/15	0		/40	/40		
	Public sector entities	0		0		0	0	0	
	Multilateral Development Banks	ō	ō	ō		0	ō	ō	
	International Organisations	0	0	0		0	0	0	
	Institutions	330	330	66		280	280	56	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
UNITED STATES	of which: SME	0		0		0	0	0	
OMITED STATES	Secured by mortoaces on immovable property	0		U		0	U	0	
	of which: SME Exposures in default	0		0			0		
	Exposures in default Items associated with particularly high risk			0			0		
	Covered bonds	0		0		0	0	ů	
	Claims on institutions and corporates with a ST credit assessment	ō	ō	ō		0	ō	ō	
	Collective investments undertakings (CIU)	0	ō	0		0	0	0	
	Equity	5	5	5		5	5	5	
	Other exposures	0		0		0	0	0	
	Standardised Total <sup>2</sup>								

		(x) your sale when profess pit Coordy or commenced and control and									
					Standardisc	d Approach					
			As of 30	/09/2021			As of 31,	/12/2021			
		Original Exposure <sup>3</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a provisions <sup>2</sup>		
	(min EUR, %) Central governments or central banks	519	519			520	520				
	Regional governments or local authorities	510	217	0		320					
	Public sector entities	ő		0		0	0	0			
	Multilateral Development Banks	0		0		0	0				
	International Organisations	0		0		0	0				
	Institutions	110	110	22		110	110	22			
	Corporates	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Retail	0	0	0		0	0	0			
AUSTRIA	of which: SME	0	0	0		0	0	0			
710011101	Secured by mortoages on immovable property	٥	0	0		0	0				
	of which: SME			0		0	0	0			
	Exposures in default	0		U		0	U	0			
	Items associated with particularly high risk Covered bonds			0			0				
	Claims on institutions and corporates with a ST credit assessment	ő		0		0	0	0			
	Collective investments undertakings (CIU)	ō	ō	ō		0	ō	i i			
	Equity	i i	ō	0		0	ō	i o			
	Other exposures	0	0	0		0	0	0			
	Standardised Total <sup>2</sup>										

					Standardis	ed Approach			
			As of 30	/09/2021			As of 31	/12/2021	
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 10	Central governments or central subside a regional government or relat at Medificat subside a regional government or bocal attentions of the properties of the contract of the	000000000000000000000000000000000000000		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0

# 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	•								
	FINECOBANK SPA								
					Standardise	d Approach			
			As of 31,	03/2022			As of 30/	06/2022	
	(min EUR. %)	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
Consolidated data	Carbot de momentar or como la basica de la como de la c	20,771 1,080 374 479 995 6,416 1,065 30 4,361 5 2,559 0 0	20,765 1,079 374 479 995 2,943 581 28 1,196 2 2,555 0 0	236 0 0 0 0 0 390 581 28 897 2 2 895 0 0	20	20,946 1,188 499 566 1,483 4,877 1,082 32 4,556 5 5 2,617 0	20,940 1,188 998 556 1,483 2,483 2,83 1,346 2 2,614 0 0	237 0 0 0 0 403 5933 28 1,009 2 2 915 0 0	20
	Items associated with earthcularly high risk Covered bonds Claims on institutions and remerators with a ST result association Collective investments undertakings (CIU) Equity	605 0 0 5	605 0 0 5	60 0 4 5		605 0 1 5	60S 0 1 5	60 0 8 5	

		calculated as of last quarter									
					Standardisc	d Approach					
			As of 31,	03/2022			As of 30,	06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
ITALY	Control Communication of Control Contr	10,437 0 0 0 3,643 644 3355 2,552 0 24 0 0 0 0 0 3 3 3 3 3 3 3 3 3 3 3 3 3 3	10,432 0 0 0 1270 151 1,294 2 2,548 0 0 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 170 170 151 28 2 2 2,548 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	139 0 0 0 40 40 161 128 885 5 2 892 0 4 0 0 0 0		10,624 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	10,620 0 0 0 4333 187 2,84 1,344 0 0 0 0 0	140 0 0 0 43 1877 28 1,008 2 913 0 4 0 0 0 0 0	20		
	Standardised Total <sup>2</sup>			301	37			331	37		

37
(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convention factors or credit risk militaption techniques (u.e., substitution effects).
(2) Total value adulatments and crevisions are country of contemparty excludes those for excentisation exposures, additional valuation adjustments (AVAs) and other own funds exactions related to the

		exposures, but includes gener		anorparty excudes those for se	cunsiation exposures, additions	i vacacion adjuscments (AsiAs)	and other own runds reduction	is related to the	
					Standardise	ed Approach			
			As of 31,	/03/2022			As of 30,	06/2022	
	(mh ELR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
SPAIN	Control oncernments or control house.  Control oncernments or local authorities  Public occurrents or local authorities  Public occurrents or local authorities  Public occurrents or local authorities  Institutions  Institution	4,849 720 720 720 720 720 720 720 720 720 720	4,848 720 24 0 0 4 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	4,735 7559 722 0 0 4 0 0 0 0 0 0 0 18 8 0 0 0 0 0 0 0 0 0 0	4,723 759 72 0 0 4 0 0 0 0 18 18 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 2 2 0 0 0 0 0 0 0 0	
	Standardierd Total <sup>2</sup>				1				1

					Standardise	d Approach			
			As of 31	/03/2022			As of 30/	06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
	(min EUR, %) Central governments or central banks	1,403	1,403			1.456	1.456	0	
	Regional governments or local authorities	1,403	1,400	ů		1,430	1,450	0	
	Public sector entities	220	220	o o		258	258	o o	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,498	1,498	89		664	664	72	
	Corporates	4	4	4		3	3	3	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
FRANCE	of which: SME	0	0	0		9	0	0	
11011102	Secured by mortoages on immovable property	u u	u u	0			0	0	
	of which: SME Exposures in default	0							
	Exposures in default  Items associated with particularly high risk	0			0	,	0		
	Covered bonds	315	315	31		315	315	31	
	Claims on institutions and corporates with a ST credit assessment	0		1 0		0	0	0	
	Collective investments undertakings (CIU)		0	i o		ō	ō	o o	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	

		exposures, but includes general	credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	03/2022			As of 30/	06/2022	
	(min EUR. %).)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Recional Public see	IN COSE  IN	0 0 479 995 0 0 0 0 0 0 0 0 0 0	0 0 479 995 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	q	0 0 0 566 1,483 0 0 0 0 0 0 0 0 0 0	0 0 5566 1,483 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	ò



IRELAND

# 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardise	d Approach			
			As of 31,	03/2022			As of 30,	06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
GERMANY	Consideration and Consideration (Consideration Consideration Considerati	127 76 131 10 0 730 11 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	127 76 131 10 0 720 1 0 0 11 0 0 0 0 0 0 1 0 0 0 0 0 0 0	0 0 0 0 165 1 0 0 0 0 0 0 0	0	171 106 168 0 0 0 699 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1711 1066 1688 0 0 999 1 0 0 0 1 1 0 0 0 0 0 0 0	0 0 0 0 140 1 0 0 0 0 0 0	0
					t due to credit conversion factor				

		(2) Total value adjustments an		interparty excludes those for se	curitisation exposures, additiona	I valuation adjustments (AVAs) a	and other own funds reduction	is related to the	
		exposures, but includes gener	d credit risk adjustments.						
					Standardisc	a Approach			
			As of 31,	/03/2022			As of 30,	06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an
	(min ELR, %)								
	Central ower-ments or central banks Resional ower-ments or facial submittes Public accide entities Public accide entities Huilitativa Development Banks International Oversionations Institutions Composites Of which: SME	722 273 0 0 0 0	722 273 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		718 323 0 0 0 0	718 323 0 0 0 0	0	
BELGIUM	Retail  of which SHE  Second in Second in success on immovable property  Financial Control of the Second in Second i	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	000000000000000000000000000000000000000	

	exposures, but includes gener	al credit risk adjustments.						
				Standardise	d Approach			
		As of 31,	03/2022			As of 30/	06/2022	
	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(min EUR. %)	940	940			935	935		
ments or central banks nments or local authorities	240	340			933	933	0	
nments or local authorities	0	0	ů		0	0	0	
velopment Banks	ō	0	0		0	0	0	
roanisations	0	0	0		0	0	0	
	43	43	13		41	41	13	
	48	48	48		46	46	46	
	0	0	0		0	0	0	
	u o	0			0	0	0	
rtgages on immovable property	0					0	0	
roades on immovable property	o o	ő	ŏ		ŏ	o o	o o	
fault	0	0	0	0	0	0	0	0
ed with particularly high risk	0	0	0		0	0	0	
	0	0	0		0	0	0	
utions and corporates with a ST credit assessment	0	0	0		0	0	0	
itments undertakinos (CIU)	0	0	4		1	1	8	
•					2	0 2		
s otal <sup>2</sup>				0	,		3	0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty endudes those for securitisation supposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes gene							
					Standardisc	d Approach			
			As of 31,	03/2022			As of 30,	06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min ELR, %)  Central covernments or central banks  Recional covernments or local authorities	713 0	713 0	0		654 0	654 0	0	
	Public sector entities Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions Corporates of which: SME	295 0 0	295 0 0	59 0 0		280 0 0	280 0 0	56 0 0	
UNITED STATES	Retail of which: SNE Secured by mortpages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default	0	0	0	0	0	0	0	
1 0 0 0	Items associated with earticularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU) EouiXV Other exposures	0 5 0	0 5 0	0 S 0		0 5 0	0 5 0	0 5 0	
	Standardised Total <sup>2</sup>				0				

		exposures, but includes gener							
					Standardise	d Approach			
			As of 31,	/03/2022			As of 30,	06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
	(min EUR, %)	597	597			669	669		
	Central governments or central banks Regional governments or local authorities	597	597			669	669	0	
	Public sector entities	ů	0	0			0	0	
	Multilateral Development Banks	0	0			0	0	0	
	International Organisations	o o	ō	i i		i i	0	ō	
	Institutions	110	110	22		110	110	22	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
AUSTRIA	of which: SME	0	0	0		0	0	0	
AUSTRIA	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0		0			0	0	
	Items associated with particularly high risk Covered bonds	0	U	0			0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	ŏ	ů o	l ő		i o	o o	l ő	
	Equity	o o	ō	i i		i i	0	ō	
	Other exposures	0	0	0		0	0	0	
	Standardiced Total <sup>2</sup>				0				

					Standardise	ed Approach			
			As of 31	/03/2022			As of 30	/06/2022	
	(min EUR, %))	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 10	Central governments or central showle special governments or horal atherities special government or horal atherities special government or horal atherities special government or horal special govern	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	0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	٠



Credit Risk - IRB Approach

							IRB Ap	proach					
		As of 30/09/2021 As of 31/12/2021											
		Origina	Exposure		Exposure adju		Value adjustments	Original Exposure <sup>1</sup>		Exposure			Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	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	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	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	0
Canaalidatad data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	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	0	0	0	0
	Retail - Qualifying Revolving	0	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	0
	Retail - Other Retail - Of Which: SME	0	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	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				0						0		

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).
 IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach					
			As of 31/03/2022 As of 30/06/2022										
		Exposure		Exposure adjusted adj		Value adjustments	Original Exposure <sup>1</sup>		Exposure			Value adjustments	
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	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	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	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	0
CI: d-t d -t	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	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	0	0	0	0
	Retail - Qualifying Revolving	0	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	0
	Retail - Other Retail - Of Which: SME	0	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	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				0						0		

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).
 IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

				FINECOBANK SI										
							As of 31/12/2021			_				
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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 [	Austria	52( 52( 52(	0 0 0 0 0 0 520 0	0 0 0	0		0 0 0 0 0 0 5 0 5 20 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 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 - 3M [	Belgium	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0 0 0 5 86 745		0		0 0 0 0 0 0 0 86 745 0 831	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	000000000000000000000000000000000000000	0
[ 0 - 3M [	Bulgaria													
[ 0 - 3M [	Cyprus													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 15Y - 10Y   [ 10Y - more	Czech Republic													
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Denmark													
[ 0 - 3M [	Estonia													



General governments exposures by country of the counterparty

			FINECOBANK SPA											
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
		derivative financial assets	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	
[ 0 - 3M [	Finland													
[ 0 - 3M [	France	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	1 0	0 0 0 0 0	0 0 0 0 0		0 0 0 25 1,485 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 - 3M [	Germany	200	0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 203 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	000000000000000000000000000000000000000	
0 - 3M     13M - 1Y	Croatia													
[ 0 - 3M [	Greece		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	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 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
[ 0 - 3M [	Hungary													
[ 0 - 3M [	Ireland	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	) 0	0 0 0 0 0	0 0 0 0 0	3	0 0 0 230 713 0 943	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 1	
[ 0 - 3M [	Italy	( 47) 25) 37 1,67 4,231 265 <b>7,</b> 266		0 0 0 0	0 0 0 0 0		0 471 251 374 1,674 4,229 265 <b>7,264</b>	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	27
[ 0 - 3M [	Latvia	30	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 30 30	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	



General governments exposures by country of the counterparty

		FINECOBANK SPA												
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive 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	Lithuania													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Luxembourg													
[ 0 - 3M [	Malta													
[ 0 - 3M [	Netherlands													
10 - 3M	Poland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Portugal	383	0 0 0 0 0 387 387	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	0 0 0 0 0 387 0 387	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
Total   Tota	Romania	367	36/	U	U		367	U	· ·				U	U
Total	Slovakia													
Total	Slovenia													



General governments exposures by country of the counterparty

			FINECOBANK SPA											
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
	Country / Region	derivative financial assets	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	
[ 0 - 3M [	Spain	236 (225 422) 1,010 3,464 (5,366	0 229 422 1,014 3,462		0 0 0 0 0		238 0 0 0 229 0 422 1,014 3,462 0 5,365	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 - 3M [	Sweden													
[ 0 - 3M [	United Kingdom	33	37 12 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0		37 12 0 0 0 0 0 0 0 0 0 0 4 9	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	000000000000000000000000000000000000000	
[ 0 - 3M [	Iceland	11	0 0 0 0 0 15 0	000000000000000000000000000000000000000	0 0 0 0		0 0 0 0 0 0 0 15 0 15	0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	3
[ 0 - 3M [	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M [	Canada													
[ 0 - 3M [	Hong Kong													



General governments exposures by country of the counterparty

			FINECOBANK SPA											
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfoli	•	Derivatives with po	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
	Country / Region	derivative financial assets	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	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[ 0 - 3M [	U.S.	4: 63 7. 744	45 631 0 0 0 70 0 0 0	0 0 0 0 0	0 0 0 0 0		45 631 0 70 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 - 3M [	China	16:1	0 0 0 0 0 0 0 165	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 0 165 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 0 0	0 0 0 0 0	) ) ) ) 0 0
TO - 3M	Switzerland	1 2 2	19 25 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		19 25 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	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA													
10 - 3M	Other Central and eastern Europe countries non EEA													
0 - 3M     3M - 1Y     1   1   2Y	Middle East	99	0 0 0 0 0 9 9	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 90 9	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
Total	Latin America and the Caribbean	21	0 0 0 0 0 0 0 0 0 215	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 0 215	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 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	18 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1



#### General governments exposures by country of the counterparty

							FINECOBANK SPA							
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	h negative fair value			
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	Africa													
[ 0 - 3M   [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Others	0 0 4 46 16161 530 0	0 0 30 30 0 40 1 1 151 530 0 760	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 30 0 40 161 530 0	0 0 0 0 0	000000000000000000000000000000000000000		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 0 0 0 0 0 0

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts 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 counterparts (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 counterparts (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

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 Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (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.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



General governments exposures by country of the counterparty

			FINECOBANK SPA											
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
					Non-derivative financial as	ssets by accounting portfoli	•	Derivatives with po	sitive 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 [	Austria	6666	0	0 0	0		0 0 0 0 0 55 614 0 669	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 - 3M [	Belgium	44 200 800	0 0 0 0 40 200 801	0	0		0 0 0 0 0 40 0 200 801 0 1,041	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 - 3M [	Bulgaria													
[ 0 - 3M [	Cyprus													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 15Y - 10Y   [ 10Y - more	Czech Republic													
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Denmark													
[0 - 3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



General governments exposures by country of the counterparty

		FINECOBANK SPA												
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
		derivative financial assets	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	
[ 0 - 3M [	Finland													
[ 0 - 3M [	France	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	1,533	0 0 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0 181 1,503 0 1,684	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 - 3M [	Germany	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 46 231 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	000000000000000000000000000000000000000	0
0 - 3M	Croatia													
[ 0 - 3M [	Greece		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 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 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[ 0 - 3M [	Hungary													
[ 0 - 3M [	Ireland	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	1 0	0	0 0 0 0 0	(	0 0 70 212 652 0 934	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 - 3M [	Italy	( 9 411 84 1.455 5.100 7,926	0 96 8 84 84 1,457 5,106	0	0 0 0 0 0		0 96 418 844 1,457 5,106 0 7,922	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	29
[ 0 - 3M [	Latvia	30	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 30 30	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



General governments exposures by country of the counterparty

			FINECOBANK SPA											
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	heet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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	
[ 0 - 3M [	Lithuania													
[ 0 - 3M [	Luxembourg													
[ 0 - 3M [	Malta													
Total	Netherlands													
[ 0 - 3M [	Poland													
[ 0 - 3M [	Portugal	5 5 32 33 383		0 0 0 0	0 0 0 0		0 0 0 59 322 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	000000000000000000000000000000000000000	0
[ 0 - 3M [	Romania													
[ 0 - 3M [	Slovakia													
[ 0 - 3M [	Slovenia													



General governments exposures by country of the counterparty

			FINECOBANK SPA											
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	,		Derivatives with pos		Park and an artist	negative fair value	Off-balance sl	heet exposures	
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)					Derivatives with pos	itive rair value	Derivatives with	negative fair value	Nominal	Provisions	Risk weighted exposure amount
				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			
[ 0 - 3M [	Spain	( 111 396 211 1,355 3,407 5,493	396 217 1,355 3,406		0 0 0 0 0 0		0 118 396 217 1,355 3,406 0 5,492	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	000000000000000000000000000000000000000	0
[ 0 - 3M [	Sweden													
[ 0 - 3M [	United Kingdom	5.	53 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		53 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	
10 - 3M     13M - 14Y     14Y - 24Y     12Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more   Total	Iceland	11	0 0 0 0 0 15	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 15	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 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 0 0 0 0 0 0 0	000000000000000000000000000000000000000	
Total	Liechtenstein		13				13	v		,		·		3
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M [	Canada													
[ 0 - 3M [	Hong Kong													



General governments exposures by country of the counterparty

			FINECOBANK SPA											
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
		derivative infancial assets	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	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[ 0 - 3M [	U.S.	381 189 7 65-6	76 0	0 0 0 0 0	0 0 0 0 0		388 189 0 0 76 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 0 0 0 0 0 0 0 0	0
[ 0 - 3M [	China	16:	0 0 0 0 0 165 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 0 165 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	000000000000000000000000000000000000000	33
0 - 3M     3M - 1Y     1Y - 2Y     1Y - 2Y     12Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	Switzerland	33	35 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0		35 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 - 3M [	Other advanced economies non EEA													
TO - 3M	Other Central and eastern Europe countries non EEA													
10 - 3M     3M - 1Y     1	Middle East	99	0 0 0 0 0 90 9	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 90 9	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	18
Total	Latin America and the Caribbean	21	0 0 0 0 0 0 0 0 215	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 0 215	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	000000000000000000000000000000000000000	18



#### General governments exposures by country of the counterparty

EINECORANK SDA

							FINECOBANK SPA							
							As of 30/06/2022	2						
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non devicative financial a	ssets by accounting portfolic		Derivatives with po	olikiya falir yaliya	Donivativos vist	h negative fair value	Off-balance si	heet exposures	
					Non-derivative ilitariciai as	ssets by accounting portions		Derivatives with po	Sitive fall value	Delivatives with	i negative ian 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	kisk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more Total	Others	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 70 5 2 2 402 2 932 5 5 5	000000000000000000000000000000000000000			0 0 70 25 402 932 55 1.483	(			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 0 0 0 0 0

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- (4) The exposures reported include the positions towards counterparts (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 counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
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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 Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (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.
  (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

Performing and non-performing exposures FINECOBANK SPA

				As of 30/09/2021								As of 31/12/2021				
		Gross ca	arrying amount/ Nominal amount		Accumulated imp	sairment, accumulated negative changes in fair lit risk and provisions <sup>4,8</sup>	Collaterals and		Gross ca	arrying amount/ Nomina	lamount		Accumulated important value due to crea	pairment, accumulated no fit risk and provisions <sup>4,8</sup>	egative changes in fair	Collaterals and
		Of which performing but past due >30 days	Of which non-performin	g <sup>t</sup>	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	r	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>2</sup>	financial guarantees received on non- performing exposures
(min FLID)		and <=90 days	Of which: defaulted	Of which Stage 3		Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	2,315	9 0	0 (			0	0	1,762	2 0	0	0			0	0	0
Debt securities (including at amortised cost and fair value)	24,421	0 0	0		6	0	0	24,559		0	0		6	. 0	0	0
Central banks		0 0				0	0		0		0					0
General governments	18,18	3 0	0		5	0		19,182	2 0		0			0		0
Credit institutions	6,23	6 0				0	0	5,378	в 0		0			0		0
Other financial corporations		0 0				0	0		0		0			0		0
Non-financial corporations		0 0				0	0		0		0			0		0
Loans and advances(including at amortised cost and fair value)	5,76	7 4	24 24	24	13	20 2	1	6,116	4	25	25	25	12	20	20	1
Central banks		0 0	•	0		0	0		0		0			0		0
General governments		0	•	0		0	0		0		0			0		0
Credit institutions	10	9 0				0		83	2 0	0	0			0	0	0
Other financial corporations	37	6 0	0			0		376	В 0		0			0		0
Non-financial corporations		1 0				0			1 0		0			0		0
of which: small and medium-sized enterprises		1 0			۰	0			0		0			0		a
of which: Loans collateralised by commercial immovable property			0			0			0		0			0		0
Hauseholds	5,28	0 4	24 2	4 24	13	20 2	1	5,656	5 4	24	24	2	12	20	20	1
of which: Loans collateralised by residential immovable property	2,31	1 0	1		4	0	1	2,480	0	1	1			0		1
of which: Credit for consumption	48	6 0	7		3	6	6 0	50:	3 0	7	7	:	,	6	6	a
DEBT INSTRUMENTS other than HFT	32,50	6 4	24 2	24	19	20 2	1	32,431	4	25	25	25	18	20	20	1
OFF-BALANCE SHEET EXPOSURES	2,241	В	0 (			0	0	2,078		0	0		0	0	0	0

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## Performing and non-performing exposures FINECOBANK SPA

								FINECOB	outer St A									
				As of 31/03/2022			As of 30/06/2022											
	Gross carrying amount/ No		rrying amount/ Nominal amount	Accumulated im value due to cre	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>A3</sup>				Gross ca	urrying amount/ Nomina	l amount		Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>4,8</sup>			Collaterals and		
		Of which performing but past due > 30 days and <=90 days	Of which non-performing	91	On performing exposures <sup>2</sup>	On non-perform	ming exposures <sup>2</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performin	o'	On performing exposures <sup>2</sup>	On non-perform	ming exposures <sup>3</sup>	financial guarantees received on non- performing exposures	
		and <=90 days	Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3		
(min EUR)  Cash balances at central banks and other demand deposits	2,049				,				1,851									
Debt securities (including at amortised cost and fair value)	25,368				1 7				25,293									
Central banks	,			0	1				0		-				-			
General governments	20,344	0	0	0 0		6 0	0	0	21,176		0		0 0	6	0	0	0	
Credit institutions	5,024		0	0 0		0	0	0	4,117		0		0 0	0	0	0	0	
Other financial corporations		0	o	0 0		0	0	0	0		0		0 0	0	0	0	0	
Non-financial corporations		0	o	0 0		0	0	0	0	0	0		0 0	0	0		0	
Loans and advances(including at amortised cost and fair value)	6,205	29	24 2	4 24	13	20	20	1	6,435	3	25	2	5 25	12	20	20	1	
Central banks		0	0	0 0		0	0	0	0		0		0 0		0	0	0	
General governments		0	0	0 0		0	0	0	0	0	0		0 0	0	0	0	0	
Credit institutions	84	0	0	0	1 '	0	0	0	92	0	0		0	0	0	0	0	
							_				_				_			
Other financial corporations	430	1	0		1 '	9		1	421				9				0	
Non-financial corporations																		
Non-relation desposadors		ľ			1	1	ا ا	ľ					1				٠	
of which: small and medium-sized enterprises			0	0 0					0									
		1			1	1	_		-				1			1	Ī	
of which: Loans collateralised by commercial immovable property		0	0	0 0		0	0	0	0	0	0		0	0	0		0	
					1			1										
Households	5,690	29	24	4 24	12	2 20	20	1	5,922	3	25	2	5 25	i 12	20	20	1	
					1													
of which: Loans collateralised by residential immovable property	2,558	0	1	1 1		4 0	0	1	2,617		1		1 1	4	0	0	1	
					1													
of which: Credit for consumption	514	0	7	7	1	2 6	6	0	533	0	7		7	2	6	6	0	
DEBT INSTRUMENTS other than HFT	33,621	29	24 2	4 24	15	20	20	1	33,579	3	25	2	25	19	20	20	1	
OFF-BALANCE SHEET EXPOSURES	2,482				,				2,361									
			In Article 47a(3) of Benniation (FLD No.575/2013 (CBB)		1	1			2,361					,				

2,482 0 0 0 0 0 0 0 2,361

(I) The distillation explore is adjusted galaxies and of explored in Section (1) of the distillation of the control of the contro

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first approximation (impriment is an ground according to the FIRED framework (impriment is an approximation as ground as ground approximation as ground as ground



#### Forborne exposures

			As of 30	/09/2021		As of 31/12/2021							
		ying amount of with forbearance	Accumulated accumulated value due to coprovisions for forbearance management of the second se	changes in fair redit risk and r exposures with	received on e	ancial guarantees exposures with te measures		ying amount of with forbearance	value due to o	changes in fair credit risk and r exposures with	received on e	ancial guarantees xposures with e measures	
(min EUR)		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 nonperforming 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	
Cash balances at central banks and other demand deposits	0	0			0	0	0	0			0	0	
Debt securities (including at amortised cost and fair value)	n	0			,	n	n	n		0	n	0	
Central banks	0	0		) .			0	0		0	0		
General governments	0	0	(	) .	ď		0	0		0	0		
Credit institutions	0	0	(				0	0		0	0		
Other financial corporations	0	0	(	) .	d		0	0		0	0		
Non-financial corporations	0	0	(	) (	C		0	0	(	0	0		
Loans and advances (including at amortised cost and fair value)	3	1	1	. 1	2	0	3	1	1	. 1	2	o	
Central banks	0	0	(	o c	C	0	0	0	(	0	0	0	
General governments	0	0	(	0	C	0	0	0	(	0	0	0	
Credit institutions	0	0	(	0	c	0	0	0	(	0	0	0	
Other financial corporations	0	0	(	0	c	0	0	0	(	0	0	0	
Non-financial corporations	0	0	(	0	C	0	0	0	(	0	0	0	
of which: small and medium-sized enterprises	0	0	(	0	c		0	0	(	0	0		
Households	3	1	1	. 1	2	0	3	1	1	1	2	0	
DEBT INSTRUMENTS other than HFT	3	1	1	. 1	2		3	1	1	. 1	2		
Loan commitments given	0	0	C	0	0	0	0	0	C	0	0	0	
QUALITY OF FORBEARANCE <sup>2</sup>													
Loans and advances that have been forborne more than twice $\ensuremath{^{\mathcal{I}}}$	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$	0						0						

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

<sup>&</sup>lt;sup>(2)</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 F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-TTS 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.

<sup>(1)</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.



#### Forborne exposures

FINECOBANK SPA

			As of 31	/03/2022			As of 30/06/2022								
		ring amount of with forbearance	Accumulated accumulated or value due to coprovisions for forbearance n	changes in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ying amount of with forbearance	value due to o	changes in fair credit risk and r exposures with	Collateral and fina received on ex forbearance	cposures with			
(min EUR)		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			
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0			
Debt securities (including at amortised cost and fair value)	o	0	0	o	o	o	0	0	0	0	o	0			
Central banks	0	0	C	0	0		0	0	(	0	o				
General governments	0	0	C	0	0		0	0	(	0	0				
Credit institutions	0	0	0	0	0		0	0	(	0	0				
Other financial corporations	0	0	C	0	0		0	0	(	0	0				
Non-financial corporations	0	0	0	0	0		0	0	(	0	0				
Loans and advances (including at amortised cost and fair value)	3	1	1	1	2	o	3	1	1	1	2	0			
Central banks	0	0	C	0	0	0	0	0	C	0	0	0			
General governments	0	0	C	0	0	0	0	0	(	0	0	0			
Credit institutions	0	0	C	0	0	0	0	0	C	0	0	0			
Other financial corporations	0	0	C	0	0	0	0	0	C	0	0	0			
Non-financial corporations	0	0	C	0	0	0	0	0	C	0	0	0			
of which: small and medium-sized enterprises	0	0	C	0	0		0	0	C	0	0				
Households	3	1	1	1	2	0	3	1	1	1	2	0			
DEBT INSTRUMENTS other than HFT	3	1	1	1	2		3	1	1	. 1	2				
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0			
QUALITY OF FORBEARANCE <sup>2</sup>															
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0								
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$	0						0								

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(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 F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- 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.

(3) 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.



2022 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
FINECOBANK SPA

		As of 30/09/2021 As of 31/12/2021													As of 3	1/03/2022		As of 30/06/2022						
	Gross carrying amount					Accumulated	Gross can	rying amount				Accumulated	Gross can	rying amount				Accumulated	Gross carr	rying amount				Accumulated
		Of which non- performi	in of which:	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>			Of which: non- performir	of which:	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing		Of which non- perform	of which:	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing		Of which non- performi	n of which:	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing
(min EUR)			defaulted			exposures <sup>1</sup>			defaulted			exposures <sup>1</sup>			defaulted			exposures <sup>1</sup>			defaulted			exposures <sup>1</sup>
A Agriculture, forestry and fishing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
B Mining and guarrying	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
C Manufacturing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
D Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
E Water supply	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
F Construction	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
G Wholesale and retail trade	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
H Transport and storage	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I Accommodation and food service activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
J Information and communication	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
M Professional, scientific and technical activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
N Administrative and support service activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Q Human health services and social work activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
R Arts, entertainment and recreation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
S Other services	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	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 FIRREP framework (template F 05.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (01) 2011/81. This on Supervisory reporting.