

Bank Name	ICCREA BANCA SPA
LEI Code	NNVPP80YIZGEY2314M97
Country Code	IT



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	11,299	11,246	10,852	11,304	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	10,248	10,159	10,225	10,694	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	11,333	11,279	10,885	11,337	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	10,282	10,192	10,259	10,727	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	11,764	12,006	11,607	12,058	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	10,713	10,919	10,981	11,448	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	65,269	63,670	63,169	63,477	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	64,219	62,359	62,505	62,820	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	17.31%	17.66%	17.18%	17.81%	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	15.96%	16.29%	16.36%	17.02%	(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	17.36%	17.72%	17.23%	17.86%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.01%	16.34%	16.41%	17.08%	(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	18.02%	18.86%	18.37%	19.00%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.68%	17.51%	17.57%	18.22%	(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	175,237	178,668	180,851	183,435	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	6.47%	6.31%	6.02%	6.18%	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	11,333	11,279	10,885	11,337	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	10,282	10,192	10,259	10,727	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	175,237	178,668	180,851	183,435	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	174,185	177,581	180,224	182,825	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.47%	6.31%	6.02%	6.18%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.90%	5.74%	5.69%	5.87%	[A.2]/[B.2]	



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		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	11,764	12,006	11,607	12,058	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
		COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying				,	C 01.00 (10010,20010)	Articles 4(118) and 72 of CHIC Article 50 of CRR
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	11,299	11,246	10,852	11,304		
	A.1.1	instruments)	1,118	1,119	1,069	1,063	C 05.00 (r0030,c0050)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	-2,403	-2,479	-2,516	-1,873	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-1	-38	-130	-314		Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	11,654	11,682	11,916	11,914	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 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	11	10	13	13	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-3	-5	14	26	C 01.00 (r0250,c0010) C 01.00 (r0300,c0010) + C 01.00	Articles 32 to 35 of and 36 (1) point (1) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-9 8	-107	-104	-108	(r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR.
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-30	-23	-23	-20	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,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,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 2-8(1) point (k) (ii), 2-8(1) point (k) (ii), 3-8(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(4) of CRR.
	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,±0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 49(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-1	-1	-13	-7	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 foreseeable 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	1,051	1,087	626	610	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 (+/-)	1,051	1,087	626	610	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)	34	34	33	33	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	34	34	33	33	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 0s.00 (r0690,c0010) + C 01.00 (r0700,c010) + C 01.00 (r0710,c010) + C 01.00 (r0740,c010) + C 0s.00 (r0744,c010) + C 0s.30 (r0746,c011)	
	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)	11,333	11,279	10,885	11,337	C 0s.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	431	726	722	721	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	438	733	729	727	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A4.2	Other Tier 2 Capital components and deductions	-7	-7	-7	-7	C 05.00 (r0910,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0950,c0010) + C 01.0	
	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)	
	В	TOTAL RISK EXPOSURE AMOUNT	65,269	63,670	63,169	63,477	C 02.00 (*0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1	Of which: Transitional adjustments included	1,049	1,311	665	657	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.31%	17.66%	17.18%	17.81%	CAS (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.36%	17.72%	17.23%	17.86%	CAS (3)	
- Transidonal period	C.3	TOTAL CAPITAL RATIO (transitional period)	18.02%	18.86%	18.37%	19.00%	CA3 (5)	
CET1 Capital	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	10,248	10,159	10,225	10,694	[A1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-	
Fully loaded CET1 RATIO (%)	ı	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.96%	16.29%	16.36%	17.02%	A.4.3.01.0)] [D.1]/[8-8.1]	
Fully loaded ¹	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	1,051	1,087	626	610	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	,	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (10440,c0030)	
		Adjustments included in RWAs due to IFRS 9 transitional arrangements	1.049	1,311	665	657	C 05.01 (10440.c0040)	
		Adjustments included in KWAS due to IPKS 9 transitional arrangements sted based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re				637	- Consessed by	l

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



Overview of Risk exposure amounts

		RW	VAs		1
(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) ¹	56,292	54,346	53,800	54,222	C 02.00 (10840, c0010) -[C 07.00 (10800, c0220, s001) + C 07.00 (10110, c0220, s001) + C 07.00 (10130, c0220, s001) + C 08.01 (10940, c0220, s001) + C 08.01 (10940, c0220, s001) + C 08.01 (10940, c0220, s002) + C 08.01 (10950, c0220, s002) + C 08.01 (10940, c0220, s002) + C 08.01 (10950, s0020, s0020, s002) + C 08.01 (10950, s0020, s00
Of which the standardised approach	56,292	54,346	53,800	54,222	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 IRB (FIRB) 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 IRB (AIRB) 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) ²	356	206	265	178	C 07.00 (r0090, c3220, s001) + C 07.00 (r0110, c3220, s001) + C 07.00 (r0130, c3220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0040, s0020, s0260, s002) + C 08.01 (r0040, s0020, s
Credit valuation adjustment - CVA	144	156	151	172	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)	395	617	576	512	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	400	450	482	497	C 02.00 (r0520, c0010)
Of which the standardised approach	400	450	482	497	C 02.00 (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 (r0010, c801)*12.5+C 20.00 (r0010,CHS0)*12.5+HAV(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010,c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	7,682	7,895	7,895	7,895	C 02.00 (r0590, c0010)
Of which basic indicator approach	7,682	7,895	7,895	7,895	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	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	65,269	63,670	63,169	63,477	

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

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



2022 EU-wide Transparency Exercise P&L ICCREA BANCA 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	2,337	3,164	920	1,859
Of which debt securities income	539	805	332	835
Of which loans and advances income	1,674	2,219	549	1,104
Interest expenses	301	404	95	189
(Of which deposits expenses)	171	229	49	93
(Of which debt securities issued expenses)	93	125	31	62
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	13	14	1	20
Net Fee and commission income	1,001	1,286	319	659
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	354	441	133	140
Gains or (-) losses on financial assets and liabilities held for trading, net	143	185	31	91
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-3	-5	-18	-54
Gains or (-) losses from hedge accounting, net	14	13	-2	11
Exchange differences [gain or (-) loss], net	-128	-166	-20	-71
Net other operating income /(expenses)	235	325	65	155
TOTAL OPERATING INCOME, NET	3,664	4,854	1,334	2,620
(Administrative expenses)	2,079	2,781	690	1,379
(Cash contributions to resolution funds and deposit quarantee schemes)	139	140	36	149
(Depreciation)	168	227	56	113
Modification gains or (-) losses, net	-1	-2	0	-1
(Provisions or (-) reversal of provisions)	61	73	4	20
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	55	64	-2-	8
(Other provisions)	6	10	6	11
Of which pending legal issues and tax litigation ¹	0	-11	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	696	1,192	49	182
(Financial assets at fair value through other comprehensive income)	3	6	1	1
(Financial assets at amortised cost)	693	1,186	48	181
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	1	8	3	4
(of which Goodwill)	0	2	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	5	5	-2	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	523	436	492	774
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	464	434	422	666
Profit or (-) loss after tax from discontinued operations	1	25	9	17
PROFIT OR (-) LOSS FOR THE YEAR	465	458	431	683
Of which attributable to owners of the parent	459	455	427	676

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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		Fair value hierarchy		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	10,013				9,689				8,687				3,086				IAS 1.54 (i)
Financial assets held for trading	360	86	271	3	169	86	80	2	257	32	223	3	186	38	145	4	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	1,738	70	1,545	122	1,725	63	972	691	1,734	88	957	689	1,640	80	898	663	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	297	294	0	3	275	273	0	3	270	267	0	3	264	262	0	2	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	7,513	7,179	267	67	7,850	7,515	269	66	8,541	8,040	436	66	8,695	8,199	428	68	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	149,155				151,216				152,947				152,157				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	6	0	6	0	43	0	43	0	610	0	610	0	1,492	1	1,491	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	106				64				-255				-636				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	7,035				7,954				7,774				9,459				
TOTAL ASSETS	176,221				178,985				180,566				176,343				IAS 1.9(a), IG 6

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

(min	EUR)		A	ls of 30/09/20	21		As of 31/12				/12/2021					As of 31	/03/2022					As of 30,	06/2022			
		Gross carryi	ng amount ⁽²⁾		Accun	nulated impairn	nent ⁽²⁾	Gross	carrying amo	unt ⁽²⁾	Accum	nulated impairn	nent ⁽²⁾	Gros	s carrying amou	int ⁽²⁾	Accun	nulated impairr	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairm	ient ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		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 credit-impaired	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	increase in	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 without significant increase in credit risk since initial recognition	increase in	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	7,027	170	0	-2	-6	0	7,352	183	0	-2	-8	0	7,909	153	0	-3	-8	0	8,053	153	0	-2	-7	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		60,236	698	2	-15	-89	-1	60,602	710	2	-17	-88	-1	61,426	650	1	-18	-90	-1	60,627	660	1	-18	-89	-1	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	74,996	11,062	8,028	-481	-606	-4,694	77,150	11,588	6,428	-491	-648	-4,028	79,460	10,412	6,196	-514	-612	-3,973	80,417	9,649	5,541	-547	-541	-3,554	Annex V.Part 1.32, 44(a)

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

⁽P) 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

ICCREA BANCA 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	342	129	219	151	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	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	159,189	163,328	163,180	157,543	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	453	495	596	316	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-1	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	788	796	812	779	IAS 37.10; IAS 1.54(I)
Tax liabilities	59	44	66	57	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	4,654	3,315	4,588	6,223	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	182	184	298	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	165,484	168,290	169,645	165,366	IAS 1.9(b);IG 6
TOTAL EQUITY	10,737	10,695	10,922	10,977	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	176,221	178,985	180,566	176,343	IAS 1.IG6

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



Breakdown of liabilities

ICCREA BANCA SPA

(mln EUR)

	(min EUR)		Carrying	j amount]
Breakdown of financial liabilities	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		724	576	810	462	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
SHORE POSITIONS	Debt securities	70	49	4	5	Annex V.Part 1.31
	Central banks	33,086	33,159	33,076	28,767	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	1,927	2,117	2,091	2,065	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,823	2,014	1,988	1,958	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,622	1,421	2,365	1,928	Annex V.Part 1.42(c),44(c)
Donath	of which: Current accounts / overnight deposits	212	259	873	1,733	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	8,102	9,104	10,071	8,546	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	2,023	2,006	1,964	2,005	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	28,282	30,088	28,152	29,423	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	27,212	29,044	27,184	28,476	ECB/2013/33 Annex 2.Part 2.9.1
	Households	78,537	80,316	80,841	80,373	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	62,948	65,622	66,444	66,751	Annex V.Part 1.42(f), 44(c)
Debt securities issued		7,025	6,618	6,070	5,932	Annex V.Part 1.37, Part 2.98
Of which: Subordi	nated Debt securities issued	534	797	802	784	Annex V.Part 1.37
Other financial liabilities		609	505	514	510	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		159,983	163,953	163,995	158,010	



2022 EU-wide Transparency Exercise Market Risk

ICCREA BANCA SPA

								-	CCI CD (DI II													
	SA						М									IM						
			VaR (Memora	ndum item)	STRESSED VaR (ESSED VaR (Memorandum item) AND		NTAL DEFAULT GRATION RISK 'AL CHARGE	ALL PRICE	RISKS CAPITA FOR CTP	AL CHARGE		VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE	RISKS CAPITA FOR CTP	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		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)		12 WEEKS AVERAGE MEASURE	MEACHINE	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	/2021					
Traded Debt Instruments	387	442	0	0	0	0							0	0	0	0						
Of which: General risk	382	433	0	0	0	0							0	0	0	0						
Of which: Specific risk Equities	6	9	0	0	0	0							0	0	0	0						
Of which: General risk	5	1	0	0	0	0							0	0	0	0						
Of which: Specific risk	3	1	ō	0	ō	0							ō	ō	0	0						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	393	445	0	0	0		0		0	0	0	0	0	0		. 0	0		0	0	0	00
	As of 31/03/2022	As of 30/06/2022				As of 31,	03/2022									As of 30/06	/2022					
Traded Debt Instruments	464	478	0	0	0	0							0	0	0	0						
Of which: General risk	456	473	0	0	0	0							0	0	0	0						
Of which: Specific risk	8	4	0	0	0	0							0	0	0	0						
Equities	12	15	0	0	0	0							0	0	0	0						
Of which: General risk	6	7	ŏ	0	ő	0							ŏ	0	0	ő						
Of which: Specific risk	6	7	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	476	492	. 0	0	. 0	0	0	0	0	0	U	00	. 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 OV1 template.



Credit Risk - Standardised Approach

		Standardised Approach											
			As of 30/	/09/2021	As of 31/12/2021								
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
	(mln EUR, %)												
	Central governments or central banks	76,661	92,390	1,830		77,549	94,222	1,756					
	Regional governments or local authorities	1,157	621	123		1,204	618	122					
	Public sector entities	244	214	171		236	207	172					
	Multilateral Development Banks	17	93	0		17	90	0					
	International Organisations	21	21	0		19	19	0					
	Institutions	4,581	3,902	1,494		4,345	3,942	1,246					
	Corporates	32,778	19,044	17,382		32,452	18,811	17,054					
	of which: SME	16,533	9,659	8,011		18,056	10,281	8,541					
	Retail	36,391	17,501	10,914		37,878	17,995	11,172					
Consolidated data	of which: SME	29,749	12,361	7,087		31,244	12,885	7,390					
Consolidated data	Secured by mortgages on immovable property	36,174	34,350	12,146		37,217	35,082	12,356					
	of which: SME	10,617	10,385	3,467		11,466	11,150	3,731					
	Exposures in default	7,275	3,438	3,624	3,380	5,876	2,618	2,737	2,834				
	Items associated with particularly high risk	2,695	1,813	2,720		2,428	1,681	2,521					
	Covered bonds	26	26	4		25	25	3					
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakings (CIU)	768	766	1,840		787	773	947					
	Equity	556	555	712		580	578	752					
	Other exposures	5,463	6,161	3,680		5,446	6,135	3,698					
	Standardised Total ²	204,808	180,895	56,640	5,043	206,060	182,796	54,538	4,418				

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

⁽²⁾ Standardised Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



Credit Risk - Standardised Approach

					Standardise	d Approach			
			As of 31/	03/2022			As of 30/	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks	78,361	95,834	1,866		73,803	91,911	2,026	
	Regional governments or local authorities	1,273	615	122		1,270	611	121	
	Public sector entities	256	220	184		282	223	185	
	Multilateral Development Banks	18	74	0		19	82	0	
	International Organisations	32	32	0		32	32	0	
	Institutions	5,017	4,352	1,283		4,151	3,658	1,203	
	Corporates	33,349	18,750	17,055		31,564	17,840	16,202	
	of which: SME	18,431	10,174	8,478		18,223	10,153	8,522	
	Retail	36,596	17,497	11,014		38,869	18,659	11,755	
Consolidated data	of which: SME	28,830	11,499	6,595		30,575	12,226	7,017	
Corisondated data	Secured by mortgages on immovable property	37,779	35,468	12,751		38,155	35,718	12,813	
	of which: SME	8,408	8,138	2,892		8,495	8,232	2,935	
	Exposures in default	5,664	2,210	2,313	3,083	5,129	1,951	2,037	2,767
	Items associated with particularly high risk	2,334	1,556	2,335		2,135	1,435	2,152	
	Covered bonds	25	25	3		25	25	3	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	778	778	987		770	770	932	
	Equity	777	775	947		685	683	774	
	Other exposures	5,202	5,876	3,193		5,293	5,947	4,189	
	Standardised Total ²	207,460	184,062	54,052	4,811	202,183	179,545	54,393	4,383

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

⁽²⁾ Standardised Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30,	/09/2021					As of 31,	/12/2021		
		Origina	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ⁻		Of which: defaulted	and provisions		Of which: defaulted	Value ⁻		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	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
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Corisonuateu uata	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 ²				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		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		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
Consolidated 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	U	U	U	U	U	0	U	0	U	U	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	U	U	U	Ü	U		U	U	U	Ü	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				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

							ICCREA BANCA SPA							
							As of 31/12/2021						_	
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	ssets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			_
					1	<u> </u>			1					Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial											exposure amount
		derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	Or Willers, Fillaticial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost							
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [Austria													
[3Y - 5Y [[5Y - 10Y [
[10Y - more Total			0 0	0			0			0	0	0		
[0 - 3M [0 0	0			0		0 0	0	0	0		
[3Y - 5Y [[5Y - 10Y [Belgium		0 0	0	6		0 0		0 0	0	0	0		
l 10Y - more			0 0	0	0		0 0		0 0	0	0	0		0 0
[0 - 3M [
[3Y - 5Y [[5Y - 10Y [Bulgaria													
f 10Y - more Total f 0 - 3M f	_													
[0 - 3M [3M - 1Y [[1Y - 2Y														
[2Y - 3Y [13Y - 5Y [15Y - 10Y [Cyprus													
f 10Y - more Total f 0 - 3M f			0 0	0			0		1 0	0	0	0		
[3M - 1Y [[1Y - 2Y [0 0	0	C		0		0	0	0	0		
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Czech Republic		0 0	0	0		0 0		0 0	0	0	0		
[10Y - more Total			0 0	0	0	0	0 0		0 0	0	0	0	(0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [[5Y - 10Y [Denmark													
[10Y - more Total [0 - 3M [
[3M - 1Y [1Y - 2Y [2Y - 3Y														
[3Y - 5Y [Estonia													
l 10Y - more Total	-													



General governments exposures by country of the counterparty

							ICCREA BANCA SPA							
							As of 31/12/2021							
						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	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
		uel vauve iliairtai assets	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		0 0 0 2 2 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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 0 1 0 1 1 0	0 0 0 0 0	0 0 0 0 0	(0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 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 1 1	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0 - 3M [Ireland													
[0 - 3M [Italy	1.94 6,212 17,858 8,13 12,256 12,777 7,007 66,272	1,939 6,211 17,851 8,134 12,253 12,773 7,092 66,252	3 10 0 0 0 60 2 75	140 24 21 5 34 11 0	1,245 1,466 1,770 1,210	1,787 4,829 16,588 6,664 10,448 11,485 7,0004 \$8,805	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	897 7 7 0 1 1 9 923	2 0 0 0 0 0 0 2	280
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

							ICCREA BANCA 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	
			Total carrying amount of non-derivative financial assets (net of short		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	non-derivative innancial 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													
0 - 3M	Netherlands													
Total	Poland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal		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 5 5	0 0 0 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 [Romania		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	(((((((((((((((((((2
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

							ICCREA BANCA 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	
			Total carrying amount of non-derivative financial assets (net of short		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	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	33 6 2 22 6 6	2 32 32 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		32 0 0 0 0 26 0 58	0 0 0 0 0	0 0 0 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													
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

							ICCREA BANCA SPA							
							As of 31/12/2021		_					
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolic		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 [Japan													
[0 - 3M [u.s.		3 3 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 1 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	() () () () ()	3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3
[0 - 3M [China													
10 - 3M	Switzerland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 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 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		0 0 0 2 2 2 2 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000	000000000000000000000000000000000000000	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(
10-3M 13M - 1Y 13M - 1Y 12Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Other Central and eastern Europe countries non EEA		0 0 0			0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total	Middle East		0			0	0	0	0	0	0	0	U	0
Total	Latin America and the Caribbean		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 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 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

							ICCREA BANCA SPA							
							As of 31/12/2021							
						Direc	t 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 portfolic	•	Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assest (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 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 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	Others	((((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		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 C C C C C C C C C C C C C C C C C C	0 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

							ICCREA BANCA SPA							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	neet exposures	
			Total carrying amount of		Non-derivative financial as	ssets by accounting portfolio	•	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	
[0 - 3M [Austria													
[0 - 3M [Belgium		0 0 1 1 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	C C C C C C C C C C C C C C C C C C C	0 0 1 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 0 0 0	0 0 0 0 0		0
[0 - 3M [Bulgaria													
[0 - 3M [] 3M - 1Y [] 1Y - 2Y [] 1Y - 2Y [] 1 2Y - 3Y [] 13Y - 5Y [] 19Y - 10Y [] 10Y - more Total	Cyprus													
To - 3M	Czech Republic		0 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 0 0 0			000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0		
Total Tota	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

							ICCREA BANCA 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	
		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
Residual Maturity	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 [Finland													
[0 - 3M [France	9	0 0 1 4 9 0 0	0 0 0 0 0	0 0 0 0 0	(0 0 1 1 1 5 3 0 0	0 0 0 0 0	0 0 0 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 0 2 4 4 0 3 0 8	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 2 4 0 0 3 0 8	0 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 13M - 1Y	Croatia													
[0 - 3M [Greece		0 0 0 0 0 1	0 0 0 0 0	0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 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 [Hungary													
[0 - 3M [Ireland													
[0 - 3M [Italy	1.53 10,969 11,989 11,583 12,737 7,744 16,202 6,381	1,531 10,688 11,580 12,734 7,744 16,197 6,376	15 0 1 0 0 9 0 0	135 15 1 40 25 11 0 227	1,790 2,230 1,321 1,660	9,789 3 10,456 2 6,391 14,516	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	968 5 9 2 1 1 9 995	2 0 0 0 0 0 0	303
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

							ICCREA BANCA 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	
		Total gross carrying amount of non-	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
Residual Maturity	Country / Region	Total gross carrying amount of non- 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 [Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
[0 - 3M [Netherlands													
[0 - 3M [Poland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Portugal		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 4 2	0 0 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 [Romania		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	(((((((((((((((((((2
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

							ICCREA BANCA SPA							
							As of 30/06/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	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 [Spain	1: 2: 1: 1:	0 0 0 0 0 0 0 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 11 15 17 4 48	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													
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

							ICCREA BANCA SPA							
							As of 30/06/2022	!						
						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 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 13M - 1Y	Japan													
[0 - 3M [u.s.		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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 [China													
To - 3M	Switzerland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 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		0 0 1 0 0 0	(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 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	1
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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
To - 3M	Middle East													
Total	Latin America and the Caribbean		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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



General governments exposures by country of the counterparty

TOODEN BANICA SDA

							ICCREA BANCA SPA							
							As of 30/06/2022	2						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
								Derivatives with po			n negative fair value	Off-balance si	heet exposures	
					Non-derivative mancial as	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Blakamalahkad
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assest (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	Africa		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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	Others	0 0 0 0 0 0 0 0 0 0 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 0 10	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 9 3 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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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- (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 nGAMP

Performing and non-performing exposures

ICCREA BANCA SPA

					As of 30/09/2021									As of 31/12/2021				
		Gross c	arrying amount/ Nominal ar	nount		Accumulated imp	airment, accumulated nega it risk and provisions ^{4,8}	ative changes in fair	Collaterals and		Gross ca	rrying amount/ Nomina	al amount		Accumulated im value due to cre	pairment, accumulated r dit risk and provisions ^{4,8}	egative changes in fair	Collaterals and
		Of which performing but past due >30 days	orv	which non-performing	r	On performing exposures ²	On non-performin	ng exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	y ^t	On performing exposures ²	On non-perfor	ming exposures ²	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	9,35					,				8,890								
Debt securities (including at amortised cost and fair value)	68,51		,	2	,	113	1	1		69,193		2	,		110			
Central banks	,			-				-				-	_					
General governments	64,83	5 0				14	0			65,365	0				10			
Credit institutions	1,26				0	11	0			1,240					11			
Other financial corporations	2,07					79	0	0		2,252	0				81	1	1	
Non-financial corporations	34		1		1	8	1	1		328	0		1		1			. 0
Loans and advances(including at amortised cost and fair value)	94,94	4 333	8,057	8,057	8,028	1,087	4,707	4,694	3,160	96,028	280	6,446	6,446	6,428	1,140	4,04	4,02	2,253
Central banks						0	0	0	0		0		0					
General governments	84	7 1	6	6	6	5	1	1		917	4	7	, ,	,				0
Credit institutions	1,21	5 0	2	1		4	1	1	0	1,256	0	1	1			1	ı.	. 0
Other financial corporations	3,20	5 13	48	45	48	13	32	32	13	3,58	. 2	34	34	34	1!	2	2 2	2 9
Non-financial corporations	46,20	1 107	5,382	5,382	5,357	725	3,379	3,369	1,914	46,38	77	4,151	4,151	4,136	67	2,80	2,79	1,281
of which: small and medium-sized enterprises	33,75	6 77	2,334	2,334	2,333	546	1,308	1,308	980	35,838	61	2,070	2,070	2,067	521	1,25	1,25	784
of which: Loans collateralised by commercial immovable property	11,39	7 30	1,746	1,746	1,743	252	985	983	758	11,574	23	1,470	1,470	1,467	23:	91	91	5 550
Households	43,47	6 212	2,619	2,619	2,615	339	1,295	1,291	1,233	43,885	197	2,252	2,252	2,245	44:	1,21	7 1,21	962
of which: Loans collateralised by residential immovable property	30,96	1 125	1,616	1,616	1,613	184	673	671	940	31,80	118	1,433	1,433	1,431	251	67	67	755
of which: Credit for consumption	2,24	4 32	119	119	119	49	84	84	13	2,328	3 33	113	113	113	45	8	8	11
DEBT INSTRUMENTS other than HFT	172,80	333	8,059	8,059	8,030	1,202	4,708	4,694	3,160	174,111	280	6,448	6,448	6,430	1,259	4,04	4,03	2,253
OFF-BALANCE SHEET EXPOSURES	25,00	9	341	341	341	202	85	85	127	24,825		301	301	301	207	8:	8:	109

Fig. 12 and 13 and 14 and 15 a

Performing and non-performing exposures

ICCREA BANCA SPA

					As of 31/03/2022									As of 30/06/2022				
		Gross ca	arrying amount/ Nomina	d amount		Accumulated imp value due to cred	airment, accumulated ne lit risk and provisions ^{4,8}	gative changes in fair	Collaterals and		Gross G	arrying amount/ Nomina	amount		Accumulated impair value due to credit i	ment, accumulated ne risk and provisions ^{4,3}	egative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing	y.	On performing exposures ²	On non-perform	ing exposures ²	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	y ^a	On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures
(min EUR)		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	8,036	0	0	0	0	5	0	0	0	2,420	0				3	0	0	0
Debt securities (including at amortised cost and fair value)	70,481	. 0	2	2	2	118	1	1	0	69,832	2 0	2	2	. 2	117	1	1	0
Central banks		0		0		0	0	0	0		0 0	0	0		0	0	0	
General governments	66,709	0		0	0	16	0	0	0	65,934	4 0	0	0	0	17	0	0	0
Credit institutions	1,231	. 0		0	0	10	0	0	0	1,216	6 0		0	0	9	0	0	0
Other financial corporations	2,188	0		0	0	80	0	0	0	2,316	6 0		0	0	80	0	0	0
Non-financial corporations	353	0	1	. 1		12	1	1	0	366	6 0	1	1	1	12	1	1	0
Loans and advances(including at amortised cost and fair value)	96,931	578	6,214	6,214	6,196	1,127	3,985	3,973	2,091	96,408	309	5,558	5,558	5,541	1,087	3,564	3,554	1,872
Central banks		0	0	0	0	0	0	0	0		0	a	0	0	0	0	0	0
General governments	926	5 2	5	5	5	4	0	0	0	1,022	2 3	a	0	0	4	0	0	۰
Credit institutions	1,288	3 0	1	1	. 1	4	1	1	0	930	0 0	1	1		3	1	1	۰
Other financial corporations	4,321	9	46	49	49	15	28	28	16	3,779	9 10	45	45	45	14	27	27	15
Non-financial corporations	45,963	3 270	4,000	4,000	3,985	666	2,768	2,759	1,174	45,873	3 126	3,602	3,602	3,588	654	2,483	2,475	1,063
of which; small and medium-sized enterprises	35,320	187	1,806	1,809	1,808	524	1,121	1,120	659	36,684	4 95	1,897	1,897	1,896	530	1,164	1,163	701
of which: Loans collateralised by commercial immovable property	11,377	91	1,400	1,402	1,399	227	905	903	495	11,079	5 41	1,247	1,247	1,243	211	808	807	436
Households	44,432	297	2,156	2,159	2,156	437	1,188	1,185	901	44,804	4 170	1,909	1,909	1,906	413	1,053	1,051	794
of which: Loans collateralised by residential immovable property	32,289	167	1,365	1,365	1,363	252	661	660	702	32,864	4 104	1,216	1,216	1,214	240	601	600	613
of which: Credit for consumption	2,403	29	100	100	100	45	71	71	10	2,446	6 21	94	94	94	45	69	69	
DEBT INSTRUMENTS other than HFT	175,448	578	6,215	6,215	6,197	1,250	3,986	3,974	2,091	168,660	309	5,559	5,559	5,543	1,208	3,565	3,555	1,872
OFF-BALANCE SHEET EXPOSURES	24,814		267	267	267	210	81	81	94	24,587	7	258	258	258	218	84	84	94

(1) for the distinction of more pulsaring appears pipes rate to Action (AC) of Regulation (10) to \$17,0003 (200) (2) Institution sport to reduce the same of expected one because in an exist acception of founds in short exists a leading to the found in short exists a leading to found in the same of the same part of the contribution report on the same of the same part of the sam

(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 a



Forborne exposures

			As of 30/	09/2021					As of 31/	12/2021		
		ying amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ying amount of with forbearance	Accumulated in accumulated of value due to or provisions for forbearance me	hanges in fair edit risk and 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 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)	0	0	0	0	0	0	0	0	o	0	0	О
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	5,758	3,046	1,724	1,531	3,851	1,473	5,084	2,500	1,573	1,389	3,344	1,077
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2	0	0	0	0	0	11	0	0	0	9	0
Credit institutions	1	1	1	1	0	0	1	1	1	1	0	0
Other financial corporations	46	19	12	12	31	6	33	11	7	6	24	5
Non-financial corporations	3,814	2,098	1,285	1,135	2,424	939	3,303	1,671	1,126	997	2,075	654
of which: small and medium-sized enterprises	2,503	1,208	738	628	1,687		2,349	1,089	723	623	1,545	
Households	1,896	928	426	383	1,396	529	1,738	818	439	386	1,236	419
DEBT INSTRUMENTS other than HFT	5,758	3,046	1,724	1,531	3,851		5,084	2,500	1,573	1,389	3,344	
Loan commitments given	4	1	0	0	2	1	4	1	0	0	3	1
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice $^{\it 3}$	827						733					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	1,202						794					

⁽¹⁾ 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-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.

⁽¹⁾ 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

ICCREA BANCA SPA

			As of 31/	03/2022					As of 30	06/2022		
		ring amount of with forbearance	Accumulated of accumulated of value due to comprovisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated of accumulated of value due to coprovisions for forbearance markets.	changes in fair redit risk and 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)	0	o	0	0	o	o	0	o	0	0	o	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	5,032	2,436	1,584	1,401	3,273	1,003	4,602	2,210	1,471	1,313	2,984	871
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	11	0	0	0	9	0	11	0	0	0	9	0
Credit institutions	1	1	1	1	. 0	0	1	1	1	1	0	0
Other financial corporations	44	18	9	9	25	6	38	16	8	8	21	5
Non-financial corporations	3,287	1,629	1,138	1,007	2,047	606	3,027	1,499	1,060	946	1,876	540
of which: small and medium-sized enterprises	2,253	975	682	579	1,499		2,213	996	691	598	1,454	
Households	1,691	789	435	385	1,192	390	1,527	695	402	358	1,079	326
DEBT INSTRUMENTS other than HFT	5,032	2,436	1,584	1,401	3,273		4,602	2,210	1,471	1,313	2,984	
Loan commitments given	2	1	0	0	2	0	2	0	0	0	1	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice $\ensuremath{^{\mathcal{I}}}$	729						701					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$	853						633					

⁽¹⁾ 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 ICCREA BANCA SPA

Ī			As of 3	0/09/2021					As of 31	/12/2021					As of 3:	1/03/2022					As of 30	/06/2022		
	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carr	rying amount				Accumulated
		Of which: non- performir	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing		Of which: non- performin	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing		Of which non- performin	n of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing		Of which non- performin	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fail value due to credit risk on non-performin
(mln EUR)			defaulted			exposures ¹			defaulted			exposures ¹			defaulted			exposures ¹			defaulted			exposures ¹
A Agriculture, forestry and fishing	2.163	192	192	2.163	145	0	2.294	153	153	2.294	124	0	2.272	146	146	2.272	122	0	2.289	113	113	2.289	105	0
B Mining and guarrying	124	28	28	124	24	0	124	23	23	124	21	0	124	21	21	124	19	0	125	16	16	125	16	0
C Manufacturing	11,815	825	825	11,815	673	0	11,990	633	633	11,990	560	0	12,012	600	600	12,012	550	0	12,138	551	551	12,138	518	0
D Electricity, gas, steam and air conditioning sunnly	663	29	29	663	31	0	720	28	28	720	31	0	745	28	28	745	33	0	690	30	30	690	34	0
E Water supply	608	25	25	608	23	0	599	22	22	599	23	0	610	22	22	610	22	0	640	21	21	640	22	0
F Construction	6,353	1,479	1,479	6,353	1,102	0	6,001	1,075	1,075	6,001	874	0	6,037	1,028	1,028	6,037	863	0	5,885	914	914	5,885	765	0
G Wholesale and retail trade	8.339	748	748	8.339	599	0	8.430	616	616	8,429	519	0	8.352	607	607	8.352	527	0	8.396	545	545	8.396	480	0
H Transport and storage	1.635	94	94	1.635	91	0	1.692	81	81	1.692	86	0	1.545	89	89	1.545	85	0	1.569	84	84	1.569	85	0
I Accommodation and food service activities	3,052	307	307	3,052	229	0	3,060	284	284	3,060	223	0	3,056	281	281	3,055	222	0	3,017	282	282	3,017	205	0
J Information and communication	688	39	39	688	33	0	757	34	34	757	31	0	706	35	35	706	30	0	714	32	32	714	29	0
K Financial and insurance activities	49	1	1	48	2	0	179	2	2	178	4	0	124	1	1	124	2	0	91	1	1	91	2	0
L Real estate activities	6.733	1.239	1.239	6.733	854	0	6.476	944	944	6,476	730	0	6.361	894	894	6.361	712	0	6.283	793	793	6.283	662	0
M Professional, scientific and technical activities	1,221	94	94	1,221	80	0	1,308	72	72	1,308	71	0	1,302	70	70	1,302	67	0	1,368	69	69	1,368	65	0
N Administrative and support service activities	919	83	83	919	61	0	936	63	63	936	53	0	931	56	56	931	52	0	890	51	51	890	45	0
O Public administration and defence,	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	101	6	6	101	6	0	103	5	5	103	5	0	101	5	5	101	5	0	101	7	7	101	5	0
Q Human health services and social work activities	794	31	31	794	34	0	807	17	17	807	26	0	809	18	18	809	26	0	798	17	17	798	26	0
R Arts, entertainment and recreation	536	137	137	536	99	0	479	79	79	479	75	0	482	79	79	482	76	0	453	57	57	453	56	0
S Other services	407	25	25	407	19	0	433	22	22	433	18	0	393	21	21	393	18	0	426	19	19	426	16	0
Loans and advances	46 201	5 382	5.382	46 199	4.104	0	46 389	4.151	4.151	46.387	3.476	0	45.963	4.000	4.000	45.963	3 435	0	45.873	3.602	3,602	45.873	3.137	0

⁽¹⁾ The Items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of white it reported according to the FINREP framework (template F 06.01), 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) 2021/951-115 on Supervisory reporting.



2022 EU-wide Transparency Exercise Collateral valuation - Ioans and advances ICCREA BANCA SPA

			As of 31/09/2021					As of 31/12/2021					As of 31/03/2022					As of 30/06/2022		
	Loans and advan	ces	AS OF 31/09/2021			Loans and advance	6	AS OT 31/12/2021			Loans and advance	es	AS OF 31/03/2022			Loans and advano	es	As of 30/06/2022		
		Performing		Non-performing			Performing		Non-performing			Performing		Non-performing			Performing		Non-performing	
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	94,944	86,887	333	8,057	2,333	96,028	89,582	280	6,446	2,273	96,931	90,717	578	6,214	2,109	96,408	90,850	309	5,558	2,068
Of which secured	80,591	73,284	289	7,307	2,161	80,424	74,602	240	5,822	2,098	81,289	75,717	507	5,572	1,945	80,888	75,883	264	5,005	1,895
Of which secured with immovable property	48,199	43,571	186	4,628	1,497	49,479	45,594	159	3,884	1,490	49,749	46,046	306	3,702	1,361	49,745	46,478	171	3,267	1,299
Of which instruments with LTV higher than 60% and lower or equal to 80%	14,282	13,341		941	339	14,540	13,749		791	327	14,607	13,963		744	285	14,617	13,962		655	274
Of which instruments with LTV higher than 80% and lower or equal to 100%	7,066	6,419		647	186	7,263	6,715		548	174	7,368	6,842		525	170	7,456	7,008		447	152
Of which instruments with LTV higher than 100%	3,945	2,572		1,373	323	3,348	2,352		996	278	3,124	2,209		915	231	2,916	2,139		777	213
Accumulated impairment for secured assets	5,041	907	26	4,135	848	4,507	956	23	3,551	964	4,412	945	43	3,467	920	4,030	904	22	3,126	935
Collateral																				
Of which value capped at the value of exposure	53,042	50,321	216	2,721	1,107	52,711	50,775	183	1,936	944	53,061	51,296	322	1,766	851	52,954	51,419	182	1,535	779
Of which immovable property	44,689	42,445	169	2,244	926	46,032	44,348	143	1,694	833	46,372	44,841	269	1,531	735	46,636	45,313	153	1,323	670
Of which value above the cap	56,399	49,726	315	6,672	2,211	57,222	51,191	174	6,031	2,340	57,539	51,635	331	5,903	2,234	58,373	52,897	182	5,477	2,243
Of which immovable property	49,483	43,925	298	5,557	1,866	52,479	47,234	162	5,246	2,077	53,490	48,305	305	5,185	1,984	54,177	49,359	174	4,817	2,010
Financial guarantees received	21,333	20,894	64	439	195	21,815	21,498	42	317	176	22,260	21,934	130	326	167	22,409	22,072	56	337	182
Accumulated partial write-off	-309	0	0	-309	-7	-283	0	0	-283	-7	-270	0	0	-270	-7	-274	0	0	-273	-8

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.