

Bank Name	FINECOBANK S.P.A.
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**

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,108	1,152	1,187	1,231	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	1,108	1,152	1,187	1,231	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	1,608	1,652	1,687	1,731	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	1,608	1,652	1,687	1,731	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	1,608	1,652	1,687	1,731	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	1,608	1,652	1,687	1,731	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	4,478	4,731	4,694	4,776	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	4,478	4,731	4,694	4,776	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	24.73%	24.34%	25.29%	25.78%	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	24.73%	24.34%	25.29%	25.78%	(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	35.90%	34.91%	35.94%	36.24%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	35.90%	34.91%	35.94%	36.24%	(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	35.90%	34.91%	35.94%	36.24%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	35.90%	34.91%	35.94%	36.24%	(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	32,428	33,356	32,720	32,362	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	4.96%	4.95%	5.16%	5.35%	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 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,608	1,652	1,687	1,731	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	1,608	1,652	1,687	1,731	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	32,428	33,356	32,720	32,362	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	32,428	33,356	32,720	32,362	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.96%	4.95%	5.16%	5.35%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.96%	4.95%	5.16%	5.35%	[A.2]/[B.2]	

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		arrain EUR. %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	1,608	1,652	1,687	1,731	C 01.00 (40010,c0010)	Articles 4(118) and 72 of CFR
	A1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,108	1,152	1,187	1,231	C 01.00 (r0020,c0010)	Article 50 of CFR
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	196	198	199	199	C 01.00 (10000,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A1.2	instruments)  Retained earnings	985	1,030	1,064	1,106	C 01.00 (40110,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3		-4	-7	-7	-7	C 01.00 (40180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CFFR
	A1.4	Other Reserves	44	46	47	48	C 01.00 (40200,c0010)	Articles 4(117) and 20(1) point (e) of CBR
	A1.5	Funds for general banking risk	0	0	0	0	C 01.00 (40210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A1.6	runos to gene at cameng rox.  Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (0210,00010)	Acticle 64 of CPR
			-2	-1				Addicine 32 to 35 of and 35 (1) point (I) of CRR
	A1.7				-1	-1	C 01.00 (r0250,c0010)	
	A.1.8	(-) Intangible assets (including Goodwill)  (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated	-115	-114	-115	-114	C 01.00 (r0300,c0010) + C 01.00 (r0360,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A1.9	DTLs	0	0	0	0	C 01.00 (r0370,c0010)	Articles 35(1) point (c) and 33 of CSR
	A:1:10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 25(1) point (d), 49 and 159 of CRR
	A1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 30(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
	A1.13		0	0	0	0	C 01.00 (r0440,c0010)  C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) +	Article 35(1) point (j) of CRR  Articles 4(35), 35(1) point (k) (i) and 89 to 91 of CRR; Articles 35(1) point (k) (ii), 243(1) point (b), 244(1)
	A1.14		0	0	0	0	C 01.00 (0470,c0010) + C 01.00 (0471,c0010)+ C 01.00 (0472,c0010)	point (b) and 258 of CRR, Articles 26(1) point (c) (lift) and 273-6(1) of CRR, Articles 26(1) point (c) (lift) and 153(1) point (c) (lift) and 253 of CRR, Articles 26(1) point (c) (lift) and 253 of CRR, Articles 26(1) point (c) (lift) and 253(1) of CRR, Articles 26(1) point (c) (lift) and 253(1) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 26(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 256 of CRR
	A1.15	<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment</li> </ul>	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 (s) and 48(2) of CFR
OWN FUNDS	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 (x0500,c0010)	Articles 4(27); 35(1) point (I; 43, 45; 47; 48(1) point (b); 43(1) to (3) and 79 of CRR
Transitional period	A1.18		0	0	0	0	C 01.00 (r0510,c0010)	Article 45 of CRR
	A.1.18A		0	0	0	0	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A.1.18B		0	0	0	0	C 01.00 (r0514,c0010)	Article 35(1), point (n) and Article 132c(2) CRR
	A.1.18C		0	0	0	0	C 01.00 (4515,c0010)	Article 36(1), point (I) CRR
	A.1.19		0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A1.20		0	0	0	0	C 01.00 (49529,c0010)	
	A1.21		0	0	0	0	CAI (1.1.6 + 1.1.8 + 1.1.26)	-
	A.1.21.1		0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CBR
	A.1.21.2		0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3		0	0	0	0	C 01.00 (r0520,c0010)	Articles 450 to 472, 476 and 481 of CRR
	A.2		500	500	500	500	C 01.00 (r0530,c0010)	Article 51 of CRR
	A2.1		500	500	500	500	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2		0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3		Ō	0	0	0	C 01.00 (r0650,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010)	
	A.2.4		0	0	0	0	+ C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010) 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)	1,608	1,652	1,687	1,731	C 01.00 (r0015,c0010)	Article 25 of CFR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r0750,c0010)	Atticle 71 of CER.
	A4.1	Tier 2 Capital instruments	0	0	0	0	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
							C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0940,c0010) +	
	A.4.2		0	0	0	0	C 01.00 (x0550,c0010) + C 01.00 (x0555,c0010) + C 01.00 (x0570,c0010) + C 01.00 (x0574,c0010) + C 01.00 (x0570,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 (r0900,c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	4,478	4,731	4,694	4,776	C 02.00 (r0010,c0010)	Articles 92(3), 95, 95 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1		0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	24.73%	24.34%	25.29%	25.78%	CA3 (1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	35.90%	34.91%	35.94%	36.24%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	35.90%	34.91%	35.94%	36.24%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,108	1,152	1,187	1,231	[A.1-A.1.13-A.1.21+MN[A.2+A.1.13-A.2.2- A.2.4+MN[A.4+A.2.2-A.4.3,0],0]]	-
CET1 RATIO (%) Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	24.73%	24.34%	25.29%	25.78%	[D:1)(8-6:1)	-
runy wased	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	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	F	Adjustments to 12 due to FRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 translitional arrangements	0	0	0	0	C 05.01 (r0440,r0040)	
		sed on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view a						



#### Overview of Risk exposure amounts

		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	2,956	2,980	2,940	2,989	C 02.00 (r0440, c0010) (C 07 00 (r0590, c0220, s001) + C 07 00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.00 (r0130, c0220, s001) + C 08.00 1 (r0400, c0260, s001) + C 08.00 1 (r0400, c0260, s001) + C 08.00 1 (r0400, c0260, s002) + C 08.00 1 (r0400, s002) +
Of which the standardised approach	2,956	2,980	2,940	2,989	C 02.00 (0060, c0010)-{C 07.00 (10090, c0220, s001) + C 07.00 (10110, c0220, s001)+ C 07.00 (10130, 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) <sup>2</sup>	80	92	82	111	C 07.00 (10080, ct220, s001) + C 07.00 (10110, ct220, s001) + C 07.00 (10130, c0220, s001) + C 08.01 (10040, c0280, s002) +
Credit valuation adjustment - CVA	0	1	0	0	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	4	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	60	50	62	63	C 02.00 (r0520, c0010)
Of which the standardised approach	60	50	62	63	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 (0010, c0801)*12.5+C 20.00 (0010,c0450)*12.5+MAX(C 24.00(0010,c0090),C 24.00(0010,c0100),C 24.00(0010,c0100),C 24.00(0010,c0100)*2.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	1,382	1,609	1,609	1,609	C 02.00 (0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (0800, c0010)
Of which standardised approach	1,382	1,609	1,609	1,609	C 02.00 (0010, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	4,478	4,731	4,694	4,776	

<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.



FINECOBANK S.P.A.

As of 30/09/2023 As of 31/12/2023 As of 31/03/2024 As of 30/06/2024 (mln EUR) nterest income Of which debt securities income Of which loans and advances income nterest expenses (Of which deposits expenses) (Of which debt securities issued expenses) (Expenses on share capital repayable on demand) Dividend income Net Fee and commission income 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 Gains or (-) losses on financial assets and liabilities held for trading, net Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net -7 -5 -1 -1 Gains or (-) losses from hedge accounting, net Exchange differences [gain or (-) loss], net Net other operating income /(expenses) 1,033 1,396 TOTAL OPERATING INCOME, NET (Administrative expenses) (Cash contributions to resolution funds and deposit guarantee schemes) Modification gains or (-) losses, net (Provisions or (-) reversal of provisions) (Commitments and guarantees given) Of which pending legal issues and tax litigation 1 Of which restructuring1 (Increases or (-) decreases of the fund for general banking risks, net)<sup>2</sup> (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) (Financial assets at fair value through other comprehensive income) (Financial assets at amortised cost) Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) Ω Ω (of which Goodwill) Ο Ω Ω Ω Negative goodwill recognised in profit or loss Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS Profit or (-) loss after tax from discontinued operations PROFIT OR (-) LOSS FOR THE YEAR Of which attributable to owners of the parent 

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

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



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

(min EUR)		As of 30/09/2023	1			As of 31	/12/2023			As of 31/0	03/2024			As of 30/0	6/2024		
			Fair value hierarch	у			Fair value hierarchy			ı	Fair value hierarch			1	air value hierarch		
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	2,087				2,536				3,707				3,117				IAS 1.54 (I)
Financial assets held for trading	21	17	4	0	14	10	4	0	19	15	4	0	21	17	4	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	7	1	0	6	4	1	0	3	4	1	0	3	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	27	27	0	0	29	29	0	0	29	29	0	0	229	229	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	27,787				27,671				26,571				26,716				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,294	0	1,294	0	897	0	897	0	895	0	895	0	941	0	941	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-265				-189				-191				-204				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	2,130				2,351				2,233				1,957				
TOTAL ASSETS	33,087				33,316				33,268				32,782				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 i	EUR)			As of 30/09/20	23					As of 31/	12/2023					As of 31/	03/2024					As of 30/1	06/2024			
		Gross carry	ing amount <sup>(2)</sup>		Acı	cumulated impairme	ent <sup>(2)</sup>	Gr	oss carrying amou	nt <sup>(2)</sup>	Acci	amulated impairm	ent <sup>(2)</sup>	Gro	s carrying amount		Acc	umulated impairme	ent <sup>(2)</sup>	Gros	s carrying amount		Accu	mulated impairm	ent <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 credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition			Stage 1 Assets without significant increase in credit risk since initial recognition	risk since initial		increase in credit	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired		in another sink alone		Credit-impaired	Stage 1 Assets without significant increase in cred risk since initia recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	increase in credit	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		27	0	0	0	0	0	29	0	0	0	0	0	29	0	0	0	0	0	229	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income		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		21,598	0	0	-6	0	0	21,371	0	0	-6	0	0	20,377	0	0	-5	0	0	20,499	0	0	-5	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	6,151	52	25	-7	-5	-20	6,268	46	24	-7	-5	-20	6,127	79	24	-6	-6	-20	6,182	45	28	-6	-5	-22	Annex V. Part 1.32, 44(a)

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

<sup>(</sup>F) 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 S.P.A.

#### (mln EUR)

		Carrying	gamount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
inancial liabilities held for trading	8	7	10	10	IFRS 7.8 (e) (ii); IFRS 9.BA.6
ading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
nancial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
nancial liabilities measured at amortised cost	30,405	30,434	29,903	29,981	IFRS 7.8(g); IFRS 9.4.2.1
on-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
erivatives - Hedge accounting	46	60	39	24	IFRS 9.6.2.1; Annex V.Part 1.26
ir value changes of the hedged items in portfolio hedge of interest rate risk	-62	-31	-33	-25	IAS 39.89A(b), IFRS 9.6.5.8
ovisions	117	144	146	137	IAS 37.10; IAS 1.54(l)
ax liabilities	137	87	148	33	IAS 1.54(n-o)
nare capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
ther liabilities	380	421	385	407	Annex V.Part 2.13
abilities 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
aircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
OTAL LIABILITIES	31,031	31,121	30,599	30,567	IAS 1.9(b);IG 6
DTAL EQUITY	2,056	2,195	2,670	2,215	IAS 1.9(c), IG 6
OTAL EQUITY AND TOTAL LIABILITIES	33,087	33,316	33,268	32,782	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 S.P.A.

#### (mln EUR)

			Carrying	amount		
Breakdown of financial liabilitie	es by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Derivatives		52	65	48	32	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	1	2	1	1	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
SHOIT POSITIONS	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	0	0	0	0	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	12	16	21	18	Annex V. Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	12	13	14	11	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,381	863	1,029	1,168	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	1,341	813	875	938	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	449	253	300	315	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	222	190	214	217	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	987	993	1,027	1,080	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	987	905	905	953	ECB/2013/33 Annex 2.Part 2.9.1
	Households	26,661	27,385	26,618	26,476	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	26,584	26,710	25,733	25,447	Annex V.Part 1.42(f), 44(c)
Debt securities issued		807	809	800	804	Annex V.Part 1.37, Part 2.98
Of which: Suboro	inated Debt securities issued	0	0	0	0	Annex V.Part 1.37
Other financial liabilities		108	114	108	120	Annex V.Part 1.38-41
DTAL FINANCIAL LIABILITIES		30,459	30,501	29,952	30,014	



Market Risk FINECOBANK S.P.A.

									INCOODAN													
	SA					I	М									IM						
			VaR (Memorano	dum item)	STRESSED Var (	Memorandum item)	INCREMEN MIGRATION RI	TAL DEFAULT AND SK CAPITAL CHARGE	ALL PRICE RISI	(S CAPITAL CHA	IRGE FOR CTP		VaR (Memor	andum item)	STRESSED Var (A	femorandum item)	INCREMENT AND MIGR CAPITAL	ATION RISK	ALL PRICE RIS	KS CAPITAL CHA	RGE FOR CTP	
(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 (SVARAVE)	LATEST AVAILABLE (SVaRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVE)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30	09/2023									As of 31/1	2/2023					
Traded Debt Instruments	25	20	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	25	20	0	0	0	0							0	0	0	0						
Equities	31	26	0	0	0	0							Ů	0	0	0						
Of which: General risk	1	2	0	0	0	0							0	0	0	0						
Of which: Specific risk	29	24	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	60	50	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024				As of 31/						-				As of 30/0						
Traded Debt Instruments	25	16	0	0	0	0							0	0	0	0						
Of which: General risk	25	16	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	29	37	0	0	0	0							0	0	0	0						
Of which: General risk	2	2	0	0	0	0							0	0	0	0						
Of which: Specific risk	28	35	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk Total	62	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	V4	00			· ·					·	•	•				•						

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 CV1 template.

### eba European Banking 2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

	FINECOBANK S.P.A.								
					Standardised Ap	proach			
			As of 30/09/2	023				12/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Fisk exposure amount	Value adjustments and provisions <sup>4</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	(minEUR, %) Central governments or central banks	18,707	18,702	282		19,335	19,329	256	
	Regional governments or local authorities	1,154	1,154			1,156	1,155	2.00	
	Public sector entities	627	627	0		612	612		
	Multilateral Development Banks	819	819	0		822	821		
	International Organisations	1,963	1,963	0		2,059	2,059	0	
	Institutions	1,953	992	225		1,709	1,108	218	
	Corporates	889	321	321		1,199	390	390	
	of which: SME	4	0	0		5	1	1	
	Retail	4,598	1,253	940		4,805	1,262	947	
Consolidated data	of which: SME	5	2	1		8	5	4	
Consolidated data	Secured by mortalises on immovable property	2,545	2,543	891		2,498	2,496	874	
	of which: SME			0			0		
1	Exposures in default	25	3	3	21	24	3	3	21
	Items associated with particularly high risk							9	
	Covered bonds	502	592	59		592	592	59	
1	Claims on institutions and corporates with a ST credit assessment							12	
	Collective investments undertakings (CRII)			11				12	
1	Equity Other exposures	296	295	296		305	306	305	
1	Oner encoures	236	240	290		300	306	306	

					Standardised Ap	proach			
			As of 30/09/2	023				12/2023	
		Original Exposure <sup>s</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>
	(minESR, %) Central governments or central banks	5.694	8,690	185		9,281	9,277	159	
	Central governments or central banks Regional governments or local authorities	0,000	0,000	0		2,000	0,277	1.00	
	Public sector entities			0					
	Multilateral Development Banks			0			0		
	International Organisations	0	0	0		0	0	0	
	Institutions	1,170	209	73		769	169	47	
	Corporates	721	155	155		1,048	239	239	
	of which: SME	4	0	0		5	1	1	
	Retail	4,590	1,251	938		4,798	1,260	945	
ITALY	of which: SME	5	2	1		8	5	4	
IIALI	Secured by mortgages on immovable property	2,536	2,534	887		2,490	2,487	871	
	of which: SME	35		0	21				
	Exposures in default Items associated with particularly high risk	25	3	3	21	24	3	3	20
	Rems associated with particularly high risk. Covered bonds	186	186	19		185	185	19	
	Claims on institutions and corporates with a ST credit assessment	110							
	Collective investments undertakings (CIU)						0		
	Equity			0					
	Other exposures	294	294	294		304	304	304	
					14				

					Standardised Ap	proach				
			As of 30/09/2	023			As of 31.	31/12/2023		
		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>	
	(minELR, %)									
	Central dovernments or central banks Regional governments or local authorities	4,534 725	4,533 725	0		4,571 726	4,570 726	0		
	Public sector entities	69	69	0		54	54			
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	4	4	2		4	4	2		
	Corporates	0		0			0			
	of which: SME	9		0						
	Retail of which: SME	1		0		1				
SPAIN	of which: SME Secured by mortifalies on immovable property			0			0			
	of which: SME			0			0			
	Exposures in default	0		0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bands	18	18	2		35	18	2		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CRII)	0		0			0			
	Equity	0		0						
	Other exposures	٥								
	Standardised Total									

		(2) Total value adjustments and provisions per o	ountry of counterparty excludes th	ose for securitisation exposures but	t includes general credit risk adjustr	THEETS.					
					Standardised Ap	proach					
			As of 30/09/2	023			As of 31.	12/2023	/2023		
		Original Exposure <sup>®</sup>	Exposure Velue	Flisk exposure amount	Original Exposure <sup>1</sup>	Exposure Value	Risk exposure amount	Value adjustments as provisions <sup>2</sup>			
	(minEUR, %)										
	Central governments or central banks										
	Regional dovernments or local authorities Public sector entities										
	Multilateral Development Banks	819	819			822	821				
	International Organisations	1.963	1.963	0		2.059	2.059				
	Institutions			0		0	0				
	Corporates			0			0				
	of which: SME	0		0		0	0	0			
	Retail	0	0	0		0	0	0			
Other Countries	of which: SME	0	0	0		0	0	0			
Other Countries	Secured by mortstades 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	0									
	Covered bonds										
	Claims on institutions and corporates with a ST credit assessment										
	Collective investments undertakings (CRII) Soulty										
	County Other exposures										
	Oner escoures				_						

		(2) Total value adjustments and provisions per c	ountry of counterparty excludes th	ose for securitisation exposures but	t includes general credit risk adjust	ments.			
					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
		Original Exposure <sup>5</sup>	Esposure 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>
	(minEUR, %)								
	Central sovernments or central banks	1,483	1,483	0		1,495	1,495	0	
	Resional sovernments or local authorities	395	995			366	366		
	Public sector entitles	366	300			300	300		
	Multilateral Development Banks International Organizations						0		
	International Organisations Institutions	119	119	18		192	192	21	
	Corporates							4	
	of which: SME			0					
	Retail	0		0			0		
	of which: SME	0		0		0	0	0	
FRANCE	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	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	315	315	31		325	315	31	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CRX)	0		0		0	0	0	
	Equity			0		0	0	0	
	Other exposures	0				0			
	Standardised Total <sup>2</sup>				0				

### eba European Banking 2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

	FINEOUBANK S.P.A.											
					Standardised Ap	proach						
			As of 30/09/2	023			As of 31	/12/2023				
		Original Exposure <sup>1</sup>	Exposure Value	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	(minEUR, %)											
	Central governments or central banks	716	716			721	721	0				
	Resional sovernments or local authorities	323	323	0		323	323					
	Public sector entities Multilateral Development Banks			0			0					
	International Organisations	,					0					
	Institutions	0		0		0	0	0				
	Corporates	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
	Retail	0	0	0		0	0	0				
BELGIUM	of which: SME			0		0	0	0				
	Secured by mortilates on immovable property of which: SME	9		0			0					
	of which: SME Exposures in default	ů		0	0		0					
	Items associated with particularly high risk						0					
	Covered bands	0		0		0	0	0				
	Claims on institutions and concorates with a ST credit assessment	0	0	0		0	0	0				
ĺ	Collective investments undertakings (CRII)	0	0	0		0	0	0				
ĺ	Equity	0				0	0					
ĺ	Other exposures	0		0		0	0	0				
L	Standardised Total <sup>2</sup>	Chiefral exposure units Denouse when in the										

					Standardised Ap	proach							
			As of 30/09/2	023				/12/2023					
		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>				
	(minELR, %)												
	Central governments or central banks	911	911			935	935	1					
	Regional governments or local authorities	0					0						
	Public sector entities Multilateral Development Banks	o o		0			0						
	International Organisations			0			0						
	Institutions	104	104	21		43	43	9					
	Corporates	32	32	32		39	39	39					
	of which: SME	0	0	0		0	0	0					
	Retait	0	0	0		0	0	0					
IRELAND	of which: SME	0	0	0		0	0	0					
III.LUIIIU	Secured by morbiales on immovable property			0			0	0					
	of which: SME Exposures in default	9					0						
	Exposures in default Items associated with particularly high risk	0			0		0		0				
	Covered bands	o o		0			0						
	Claims on institutions and corporates with a ST credit assessment			0			0						
	Collective investments undertakings (CRII)	1	1	11		1	1	12					
	Equity	0	0	0		0	0	0					
	Ofter exposures	2	2	2		2	2	2					
	Standardised Total <sup>2</sup>												

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31	12/2023	
		Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
AUSTRIA	Control of the Contro	600 0 0 100 100 0 0 0 0 0 0 0 0 0 0 0 0	665 0 0 0 0 110 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		627 0 0 0 0 120 0 0 0 0 0 0 0 0 0 0 0 0 0 0	677 0 0 0 0 0 110 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total <sup>2</sup>				0				0

					Standardised Ap	proach							
			As of 30/09/2	023			As of 31	/12/2023					
		Original Exposure <sup>8</sup>	Esposure Value	Risk exposure amount	Original Exposure	Exposure Value	Risk exposure amount	Value adjustments and provisions <sup>2</sup>					
	(minEUR, %)						554						
	Central sovernments or central banks Resignal sovernments or local authorities	602	602			554	554						
	Regional sovernments or local authorities Public sector entities						0						
	Multilateral Development Banks					ů,	0						
	International Organisations			0			0						
	Institutions	62	62	12		165	165	33					
	Corporates			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	0					
OMITED STATES	Secured by mortifailes on immovable property	1	1	0		1	1	0					
	of which: SME	0	0	0		0	0	0					
	Exposures in default	0		0		0	0	0					
	Items associated with particularly high risk												
	Covered bonds						0						
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CRI)			0			0						
ı	Collective investments undertakinus (CIUI) Equity												
	Other exposures			0			0						
ı	Other exposures												

		(2) Total value adjustments and provisions per c	ountry of counterparty excludes th	ose for securitisation exposures but	t includes general creditrisk adjust	ments.			
					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
		Original Exposure <sup>1</sup>	Esposure Velue <sup>1</sup>	Fisk 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>
	(minEUR, %) Central governments or central banks	172	172	0		172	172		
	Regional governments or contractouries	106	105	0		106	106		
	Public sector entities	192	192	0		192	192		
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	304	304	61		349	349	70	
	Corporates	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		٥	0	0	
GERMANY	of which: SME	0		0		0	0		
	Secured by mortsuses on immovable property	0					0		
I	of which: SME	0					0		,
I	Exposures in default Items associated with particularly high risk				0		0		
	Covered bands	57	**	6		16	46		
I	Claims on institutions and corporates with a ST credit assessment							,	
I	Collective investments undertakings (CRI)								
ĺ	Equity	0		0					
	Other exposures	0		0		0	0	0	
ĺ	Standardised Total								

## 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardise	ed Approach					
			As of 31/	03/2024			As of 30s	06/2024			
	(min DUR, No.)	Original Exposure <sup>b</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions		
	Central governments or central banks	20,131	20,126	260		19,282	19,278	250			
	Regional governments or local authorities	1,156	1,155	0		1,150	1,150	0			
	Public sector entities	612	612	0		638	638	0			
	Multilateral Development Banks	771	771	0		810	810	0			
	International Organisations	2,058	2,058	0		2,338	2,338	0			
	Institutions	887	887	204		943	943	228			
	Corporates	1,097	413	413		1,109	428	428			
	of which: SME	2	0	0		2	0	0			
	Retail	4,660	1,213	910		4,620	1,271	953			
Consolidated data	of which: SME	13	2.450			16 2.404	8	6			
	Secured by mortslades on immovable property	2,453	2,450	858		2,404	2,402	841			
	of which: SME Exposures in default	24	3	3	21	79	4	4	23		
	tems associated with particularly high risk		0	0		0					
	Covered bonds	562	562	56		562	562	56			
	Claims on institutions and corporates with a ST credit assessment		0	0		0		0			
	Collective investments undertakins (CIU)	1	1	12		1	1	9			
	Equity	3	3	3		3	3	3			
	Other exposures	301	301	220		317	317	317			
	Standardised Total <sup>2</sup>	34,725	30,557	3,020	35	34,208	30,145	3,099	30		

					Standardise	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
	into DUS. No	Original Exposure <sup>5</sup>	Exposure Value <sup>1</sup>	Rhik 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>
	Central abvernments or central banks	10,518	20,524	163		9,682	9,659	161	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	149	349	67		150	150	81	
	Corporates	244	262	262		952	272	272	
	of which: SME	2				2		0	
	Retail	4,663	1,211	908		4,613	1,209	952	
ITALY	of which: SME	13 2.444	2.442	855		2.394	2.392	838	
	Secured by mortgages on immovable property of which: 5965	2,664	2,442	000		2,394	2,382	0.00	
	Dropoures in default	24			22	79	· ·		
	Hems associated with particularly high risk	27			**	2.0			
	Covered bonds	185	185	19		186	186	19	
	Claims on institutions and corporates with a ST credit assessment		0			0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity		0	0		0	0	0	
	Other exposures	297	297	297		315	315	315	
	Standardised Total <sup>2</sup>				36				

					Standardis	ed Approach				
				03/2024			As of 30	106/2024		
	(min DJR, No.	Original Exposure <sup>6</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
PAIN SPAIN S	imments or control lands in the state of the	4,129 725 50 0 4 1 0 0 0 0 0 1 1 1 0 0 0 0 0 0 1 0	4,128 725 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 0 0	٠	4,107 722 86 90 94 90 90 90 90 90 90 90 90 90 90 90 90 90	4,107 722 722 723 724 724 724 724 724 724 724 724 724 724	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		

		(a) to a time aspection a stupe	ownions per country or counterparty	THE REAL PROPERTY AND ADDRESS OF THE PERSON	April 11 Sept	ninkaquarena.				
					Standardis	ed Approach				
			As of 31	03/2024			As of 30	of 30/06/2024		
	train D.R. Ni	Original Exposure <sup>b</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>6</sup>	Exposure Value	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
Other Countries	Control generation of critical control	0 0 771 2,088 0 0 0 0 0 0 0	0 0 771 2,088 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	٥	0 0 2.330 0 0 0 0 0 0 0 0 0 0	0 810 2.338 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		

Compart Segment   Compart Se			(2) Total value adjustments and pro				Strisk adjustments.			
Coginal Expenses   Expenses Value   Ex						Standardis	ed Approach			
Operate Communication   Oper				As of 31	03/2024			As of 30	/06/2024	
Control demonstrative or central states.  April 1,500			Original Exposure <sup>6</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Culme in inhibition and corporate with \$17 craft assessment  Collection investment individuals COLD  Collection investment individuals COLD  Collection Collection COLD  Collection Collection COLD  Collection Collection COLD  Collection Collection COLD  Collection Collectio	FRANCE	Control assessments or united bands placed assessments or an almost security of the security o	0 367 0	0 367 0 0 225 7 0 0 0 0	227	۰	0 392 0 0 244 8 0 0 0 0	0 332 0 0 244 4 8 0 0 0 0	0 0 0 0 26 8 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

## elba European Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	THE COMMENT OF THE								
					Standardis	ed Approach			
				/63/2024			As of 30	/06/2024	
	creb CUP, No.	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Rhk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>6</sup>	Exposure Value <sup>6</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
BELGIUM	Control description of control bank control	720 324 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	720 2024 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0	716 2022 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	215 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0
		(1) Original exposure, unlike Expos	re value is negorial before taking	into account any affact due to crea	it communication or condition is	witigation techniques (e.g. substitut	on effects)		

					Standardis	ed Approach								
			As of 31	03/2024			As of 30	06/2024						
		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>					
IRELAND	Security of the Control of the Contr	935 0 0 0 77 42 42 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9206 0 0 0 0 0 777 2 0 0 0 0 0 0 0	1 0 0 0 15 25 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	922 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	222 0 0 0 70 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 14 26 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o					
	Standardised Total <sup>2</sup>													

					Standardise	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
	(min EUR. %)	Original Exposure <sup>b</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>6</sup>	Exposure Value <sup>6</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
AUSTRIA	Court of encourage or control banks Paids section of an distribute Paids section of a distribute Paids section of the court of the court International Control banks International Control and Control International Control International Control International Control International Int	671 0 0 0 0 0 110 0 0 0 0 0 0 0 0 0 0 0 0	671 0 0 0 0 0 110 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 22 2 0 0 0 0 0 0		ego 0 0 0 0 110 0 0 0 0 0 0 0 0 0 0 0 0 0	600 0 0 0 0 0 110 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total <sup>2</sup>								0

Standardised Approach													
					Standardis	ed Approach							
				03/2024			As of 30	06/2024					
		Original Exposure <sup>1</sup>	Exposure Value *	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value *	Risk exposure amount	Value adjustments and provisions <sup>2</sup>				
	(min EUR, 16)  Central abvernments or central banks  Regional governments or local authorities	571	571 0	0		582	582	0					
	Public sector entities Multiluteral Development Senks		0	0		0	0	0					
	International Organisations Institutions	0 123	0 123	0 25		0	0 112	0 22					
	Corporates of which: 546		0	0		0	0	0					
	Retail		0	0				0					
UNITED STATES	of which: SME Secured by mortifaxies on immovable preparty		0	0		0		0					
	of which: SME Exposures in default	0	0	0	۰	0	0	0					
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0					
	Equity Other exposures	3 0	3 0	3 0		3 0	3 0	3 0					
	Standardized Total <sup>2</sup>												

		(2) Total value adjustments and pro	visions per country of counterparts	excludes those for securitisation e	sposures but includes general cred	Strisk adjustments.			
					Standardise	ed Approach			
			As of 31	03/2024			As of 30	06/2024	
	train D.R. Ni	Original Exposure <sup>b</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>6</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
GERMANY	Control assessment or critical space.  And the control assessment or critical space.  And the control assessment or control assessme	12/2 100 0 0 150 150 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	12/2 120 120 120 120 120 120 120 120 120 12	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٥	1272 1006 1007 1007 1007 1007 1007 1007 1007	1172 1005 1006 1006 100 1176 144 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 25 14 0 0 0 0 0 0 0	o
ı	Standardised Total <sup>2</sup>				۰				0



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30	/09/2023					As of 31	12/2023		
		Origina	al Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments
	(mtn EUR, %6)		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
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		

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

 $<sup>^{(2)}</sup>$  IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31	/03/2024					As of 30	/06/2024		
		Origina	il Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments
		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
0	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		

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

<sup>(2)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

		FINECOBANK S.P.A.												
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[ 0 - 3M[	Austria	227 60	0	0		0 0 0	0 0 0 400 277 0		0 0 0	0 0 0	0	0 0 0		
10-3M1   3M-1Y    12Y-2Y    12Y-3Y    13Y-5Y    13Y-5Y    15Y-10Y    10Y-more   Total	Belgium	66 66 1,14	0 0 400 6 45 7 297 662 0 0 0	0		0 0 0	00 0 0 40 45 227 662 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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] [ 12Y - 3Y] [ 3Y - 5Y] [ 5Y - 10Y] [ 10Y - more Total	Bulgaria													
[ 3M - 1Y [ 17 - 2Y [ 17 -	Cyprus													
1044     10   20   20   20   20   20   20	Czech Republic													
[ 3M - 1Y [ 17 - 2Y [ 17 -	Denmark													
Total     Total	Estonia													



General governments exposures by country of the counterparty

		FINECOBANK S.P.A.												
							As of 31/12/2023							
						Dire	ect exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balar	ice sheet	
	(111121)											Off-balance si	neet exposures	-
					Non-derivative financial a	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[   13M - 1Y    11Y - 2Y    2Y - 3Y    3Y - 5Y    5Y - 10Y    10Y - more   Total	Finland													
[ 0 - 3M[	France	6 516 1,226	1,281	0		0 0 0 0 29 0	0 0 0 64 516 1,252 0	l	0 0 0	0 0 0 0	0 0 0 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	Germany	177 100 277	0 0 0 0 0 0 2 172 105	0		0	0 0 0 0 172 106		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 aM	Creatia	271	2/6				276			· ·	•			
Total [0-3M[ [3M-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y[ [10Y-more Total	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 0 0 0	0 0 0 0 0		0
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland	6 155 266 444 933	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 07 155 266 445 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 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[   13M-1Y    11Y-2Y    12Y-3Y    13Y-5Y    15Y-10Y    10Y-more	Italy	10 1,04 30 1,10 2,26 5,14	0 101 1,043 301 5 1,104 2,595	0		0	0 101 1,043 301 1,104 2,595		0 0 0 0 0 0 0 0 0 0 0 0 0 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	1	5,141	5,145		1	1	5,145		١ ( ا		0	. 0		27



General governments exposures by country of the counterparty

		FINECOBANK S.P.A.												
							As of 31/12/2023							
						Dire	ect exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	ice sheet	
	(max savy				Non-derivative financial as	ssets by accounting portfolio		Derivatives with posi	itive fair value	Derivatives wit	n negative fair value	Off-balance si	neet 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)	of which: Financial assets held		of which: Financial assets at fair	of which: Financial assets at					Nominal	Provisions	Risk weighted exposure amount
				of which. Filiarical assets field for trading	designated at fair value through profit or loss	value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M]   13M-1Y    13Y-2Y    2Y-3Y    3Y-5Y    5Y-10Y    10Y-more	Latvia	30	0 0 0 0 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 0 0 0 0 0 0 0		0 0 0 0 0 0 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
[3M - 1Y] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y f  [10Y - more	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg													
[0-3M[ [3M-3Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [10Y-moore	Malta													
Total  [0 - 3M[	Netherlands													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Poland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Portugal	0 0 0 198 177 0	0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0 0 0 0 195 176 0 372	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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] [3Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Romania													



General governments exposures by country of the counterparty

		FINECOBANK S.P.A.												
							As of 31/12/2023			_				
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		<b>Derivatives with pos</b>	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	Cärrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[ 0 - 3M]   13M - 1Y    11Y - 2Y    2Y - 3Y    3Y - 5Y    10Y - more   Total	Stovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Slovenia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	400 36. 58. 1.056 2.200 5.200	579 1,050 3 2,903	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 402 362 579 1,050 2,903 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Sweden													
[ 0 - 3M] [ 3M - 1Y] [ 1Y - 2Y] [ 2Y - 3Y] [ 3Y - 5Y] [ 5Y - 10Y] 10Y - more	United Kingdom	22	23 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	23 0 0 0 0 0 0 0 2 23	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 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[	Iceland	1	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	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	2
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Liechtenstein		15											*
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway													



General governments exposures by country of the counterparty

			FINECOBANK S.P.A.											
				_			As of 31/12/2023	_	_	_		_	_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	ice sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	tive fair value	Derivatives with	h negative fair value			Risk weighted exposure
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	amount
[0-3M[   13M-3Y[   12Y-2Y[   12Y-3Y[   13Y-5Y[   10Y-more   Total	Australia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Canada													
10 - 3M    3M - 1Y    11 - 2Y    27 - 3Y    37 - 5Y    5Y - 10Y    10Y - more	Hong Kong													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	U.S.	27 455 0 72 0 0 0	0 72 0 0	0 0 0 0 0	0	0 0 0 0 0	27 455 0 72 0 0 0 554	0 0 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	China	0 0 0 1 155 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 0 165 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Switzerland	0 0 22 0 0 0 0	222 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 22 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		33 0 0 0 0 0 0 0 0 0
[0 - 3M]	Other advanced economies non EEA													



General governments exposures by country of the counterparty

							FINECOBANK S.P.A.							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	tives		Off balar	nce sheet	
					Non deductive financial as	ssets by accounting portfolio		Derivatives with pos	tthro fair value	Dody other with	n negative fair value	Off-balance si	heet exposures	
					Noir de livative illiandat as	ssets by accounting portions		Denvauves with pos	nive lali value	Delivatives with	i ilegative iali 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	Other Central and eastern Europe countries non EEA													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0 0 0	0 0 0 0 0 90 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0		
[0.3Mf] [3M-1Y] [11-2Y] [12-2Y] [27-3Y] [33-5Y] [57-10Y] [100'-more	Latin America and the Caribbean	213	0 0 0 0 0 0 213	0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 213 0 213	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		16
Total [0-3M[ [3M-11] [13V-21] [12V-21] [2Y-3Y[ [3Y-5V] [5Y-10Y] [10V-more Total	Africa	213	213	0	0	0	213	0	0	0	0	0		43
Total  10-3Mf [3M-1Y] [13Y-2Y] [12Y-2Y] [2Y-3Y] [33Y-5Y] [5Y-10Y] [10Y-more Total	Others	0 118 56 200 793 8818 0 0	0 118 65 202 793 881 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 118 65 202 793 881 0	0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0

#### 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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(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 sovereigh) on sovereigh credit ink (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 sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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 S.P.A.											
							As of 30/06/2024								
						Dire	ct exposures								
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet		
						ssets by accounting portfolio		Derivatives with pos			n negative fair value	Off-balance sh	eet exposures		
			Total carrying amount of non-		Non-delivative ilitaricia: a	ssees by accounting portions		Denvauves will po:	nuve Idii Value	Delivatives with	i negative tali value			Risk weighted exposure amount	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	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	6 6 5 5 36 26556	0	0		0 0 0	0 0 55 362 253 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 f [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Belgium	44 44 155 396 400 6	0 0 40 0 40 5 45 3 153 9 399 1 401	0		0 0 0	0 40 45 153 399 401 0	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus														
[ 0 - 3M [	Czech Republic														
[ 0 - 3M [	Denmark														
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Estonia														
Total	1														



General governments exposures by country of the counterparty

			FINECOBANK S.P.A.												
				_		_	As of 30/06/2024		_	_					
						Dire	ct exposures								
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet		
												Off-balance sh	eet exposures		
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure	
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	amount	
[ 0 - 3M[	Finland														
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	France	222 221 588 1.088	8 588 7 1,087	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 25 228 588 1,059 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	
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Germany	44 122 100 100	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 46 126 106 0 278	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	9	
[ 0 - 3M [	Croatia														
[ 0 - 3M] [ 3M - 1Y] [ 1Y - 2Y] [ 2Y - 3Y] [ 3Y - 5Y] [ 5Y - 10Y] 10Y - more	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 0 0	0	
[ 0 - 3M[	Hungary														
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Ireland	6 15- 5 50: 14-4 9 22	0 0 0 4 64 64 154 65 6 66 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 64 154 56 503 144 0 922	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 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	Italy	( 779	0 0 0 0 8 798 9 599 0 540 7 8 8 6 5 2,494 0 0 0 0 0	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 738 599 539 846 2.494 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	28	



General governments exposures by country of the counterparty

		FINECOBANKS,P.A.												
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
						sets by accounting portfolio		Derivatives with pos	blor faloredos	D. d. ada and an ada	n negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative	Total carrying amount of non- derivative financial assets (net		Norventaure illiancias a	sets by accounting portions		Denvaures will pos	ANYE IAH YAWE	Delivatives with	i negauve ian value			Risk weighted exposure amount
,		financial assets	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[   13M-1Y    12Y-2Y    12Y-3Y    13Y-5Y    10Y-more	Latvia	31	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		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		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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[	Lithuania	31	30				30							
Total  10 - 3Mf  13M - 1Yf  [1Y - 2Yf  [2Y - 3Yf  [3Y - 5Yf  [5Y - 10Yf  [10Y - more	Luxembourg													
Total  [0 - 3M]  [3M - 1Y]  [1Y - 2Y]  [2Y - 3Y]  [3Y - 5Y]  [5Y - 10Y]  [10Y - more	Malta													
Total [0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Netherlands													
[107 - more  Total  [0 - 3M[ [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Poland													
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Portugal	6 55 225 60	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 5 5 250 60 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
Total [0 - 3M] [13M - 1Y] [13Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Romania	364	366	0		0	366		0	0	0	0		0



General governments exposures by country of the counterparty

							FINECOBANK S.P.A.							
							As of 30/06/2024			_		_		
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
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	Cärrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[ 0 - 3 M [ 1 3M - 1 Y [ 1 1 Y - 2 Y [ 2 Y - 3 Y [ 3 Y - 5 Y [ 5 Y - 1 0 Y [ 1 0 Y - 5 Y ] ] ]	Stovakia													
[ 0 - 3M [ ] 3M - 1Y [ ] 17 - 2Y [ ] 2Y - 3Y [ ] 3Y - 5Y [ ] 15Y - 10Y [ ] 10Y - more  Total	Slovenia													
[ 0 - 3M[ ] [ 3M - 1Y] [ 11 - 2Y[ ] [ 2Y - 3Y[ ] [ 3Y - 5Y[ ] [ 5Y - 10Y[ ] [ 100' - more ] ] [ 100' - more ]	Spain		897 741 5 2,564 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 211 414 897 741 2,564 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	9
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom	1	17 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0	17 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 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	Iceland	1	0 0 0 0 1 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 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	3
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
[ 0 - 3M[	Norway													



General governments exposures by country of the counterparty

		FINECOBANK S.P.A.												
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	tives		Off balar	nce sheet	
	(min alla)											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 assets (net of short positions)		Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	tive fair value	Derivatives wit	h 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	No.	1.53.53.53	
[0-3M[ 13M-1V] 11Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Australia													
[ 0 - 3M [	Canada													
f 0 - 3Mf f 3M - 1Vf f 1Y - 2Vf f 2Y - 3Vf f 3Y - 5Vf f 5Y - 10Vf f 10Y - more	Hong Kong													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Japan													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	u.s.	242 265 0 75 0 0 0	0 75 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	242 265 0 75 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		
[0.3M] [3M-1V] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	China	0 0 0 0 0 166	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 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
Total [0-3M] [3-3M-1Y] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-10Y] [10Y-more Total	Switzerland	166 0 0 21 0 0 0	165 0 21 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	355 0 0 21 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 33 0 0 0 0 0 0 0 0
Total  [0 - 3M[	Other advanced economies non EEA	22	22	0	0	0	21	0	0		0	0		0



General governments exposures by country of the counterparty

							FINECOBANK S.P.A.							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balar	ice sheet	
												Off-balance si	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives witi	n 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	Other Central and eastern Europe countries non EEA													
[0.3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East	0 0 0 0 9 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 90 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
[0.3Mf] [3M-1Y] [11-2Y] [12-2Y] [27-3Y] [33-5Y] [57-10Y] [100'-more	Latin America and the Caribbean	20 0 0 0 0 0 37 177 0	30 0 0 0 37 175 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 37 175 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		16
Total [0-3M[ [3M-11] [13V-21] [12V-21] [2Y-3Y[ [3Y-5V] [5Y-10Y] [10V-more Total	Africa	212	212	0		0	212	0	0	0	0	0		42
10-3M	Others	0 114 125 542 769 788 0	0 114 125 542 769 788 0	0 0 0	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 114 125 403 707 788 0 2,137	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		

#### 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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(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 sovereigh) on sovereigh credit ink (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 sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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.

(?) 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 eQ4.

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



Performing and non-performing exposures FINECOBANK S.P.A.

										THE OLD SE								
					As of 30/09/2023									As of 31/12/2023				
		Gross	carrying amount/ Nominal a	mount		Accumulated impairm credit risk and provision	ent, accumulated negative ch	anges in fair value due to			Gros	carrying amount/ Nominal a	mount		Accumulated impairm credit risk and provision	ent, accumulated negative cha	inges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-perform	ming exposures <sup>3</sup>	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-perforn	ning exposures <sup>3</sup>	Collaterals and financial guarantees received on non- performing exposures
(min EUR)		,		Of which: defaulted	Of which Stage 3 <sup>8</sup>			Of which Stage 3 <sup>8</sup>					Of which: defaulted	Of which Stage 3 <sup>8</sup>			Of which Stage 3 <sup>8</sup>	
Cash balances at central banks and other demand deposits	2,087	0				0	0		0	2,536			0		0	0		0
Debt securities (including at amortised cost and fair value)	21,625	0				6	0		0	21,400					6	0		• •
Central banks	0	0		0		0	0		0		0		0		0	0		
General governments	18,641	0				6	0		0	18,783			0		0 6	0		0 0
Credit institutions	2,983	0				0	0		0	2,617			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)	6,228	12	25	25	25	12	20	20	1	6,338	11	24	24	2	4 12	20	2	0 1
Central banks	0	0		0		0	0		0				0		0	0		0 0
General governments	0	0		0		0	0		0				0		0	0		0 0
Credit institutions	137	0		0		0	0		0	107			0		0	0		0 0
Other financial corporations	262	0				0	0		0	525	. 0		0		0	0		0 0
Non-financial corporations	2	0				0	0		0	1	. 0		0		0	0		0 0
of which: small and medium-sized enterprises	1	0		0		0	0		0	1	. 0		0		0	0		0 0
of which: Loans collateralised by commercial immovable property	0	0		0		0	0		0		0		0		0	0		0
Households	5,827	12	24	24	24	12	20	20	1	5,704	11	24	24	2	4 12	20	2	0 1
of which: Loans collateralised by residential immovable property	2,545	1	1	1	:	2	0		1	2,496	1	5	2	:	2 2	0		0 1
of which: Credit for consumption	536	0	1	7	7	2	6		0	514		6	6		6 2	6		6 0
DEBT INSTRUMENTS other than HFT	29,939	12	25	25	25	18	20	20	1	30,274	11	24	24	2	4 18	20	2	0 1
OFF-BALANCE SHEET EXPOSURES	2,488				-		0		0	2,666			0		0	0		0 0

<sup>(1)</sup> For the definition of non-performing exposures please refer to Article 47a/31 of Regulation (EU) No 575/2013 (CRR)

Plessitutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

Institutions agont here the cumulative amount of expected credit losses since initial recognition for financial institutions by the control of the control o

<sup>\*</sup> For the or-busines sheet first, accurrantate impartment and current and an approximation and approxi

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 perior



#### Performing and non-performing exposures FINECOBANK S.P.A.

									11112002	***************************************								
					As of 31/03/2024									As of 30/06/2024				
		Gros	s carrying amount/ Nominal a	mount		Accumulated impairs credit risk and provisi	nent, accumulated negative ch	anges in fair value due to			Gro	ss carrying amount/ Nominal a	mount		Accumulated impairm credit risk and provision	ent, accumulated negative char	ges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-perform	ming exposures <sup>3</sup>	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performi	ng exposures <sup>2</sup>	Collaterals and financial guarantees received on non- performing exposures
(min EUR)				Of which: defaulted	Of which Stage 3 <sup>8</sup>			Of which Stage 3 <sup>6</sup>					Of which: defaulted	Of which Stage 3 <sup>8</sup>			Of which Stage 3 <sup>8</sup>	
Cash balances at central banks and other demand deposits	3,707								0 0	3,117			0			0		0
Debt securities (including at amortised cost and fair value)	20,406	0				5			0 0	20,728			0		5	0		
Central banks		0		0					0 0	0			0		0	0		0
General governments	18,497	9 0		0		5	0		0 0	18,780			0		4	0		0
Credit institutions	1,909	0					0		0 0	1,948			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)	6,231	45	24	24	2	12	20	21	0 1	6,255	10	21	3 28	28	12	22	22	2 3
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	101	. 0		0			0		0 0	106			0		0	0		0
Other financial corporations	653	0		0			0		0 0	705			0		0	0		0
Non-financial corporations	2	0		0			0		0 0	3			0		0	0		0
of which: small and medium-sized enterprises	1	. 0	0	0		0	0		0 0	3			0		0	0		0
of which: Loans collateralised by commercial immovable property		0	0	0		0	0		0 0	0			0		0	0		0
Households	5,475	45	24	24	2	12	20	21	0 1	5,441	. 10	21	3 28	28	11	22	22	2 3
of which: Loans collateralised by residential immovable property	2,453	1	1	1		1 2	0		0 1	2,405		:	2 2		2	1	1	1 1
of which: Credit for consumption	496	0	6	6		9 2	6		6 0	487			7		2	6		5 0
DEBT INSTRUMENTS other than HFT	30,344	45	24	24	2	17	20	21	0 1	30,100	10	21	3 28	28	16	22	22	2 3
OFF-BALANCE SHEET EXPOSURES	2,618			0		0	0		0 0	2,462			1	-	0	0		0

(i) first the state tear tear is a communication of the communication of



Forborne exposures

			As of 30/	09/2023					As of 31/	12/2023		
	Gross carryin exposures wi measures	g amount of th forbearance		exposures with	Collateral and financ	al guarantees received orbearance measures	Gross carryin exposures wi measures	g amount of th forbearance		exposures with		al guarantees received orbearance measures
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)	-					-	_	-				
Cash balances at central banks and other demand deposits	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	0	0	0
Central banks	0	0	0	0	(		0	0	0	0	0	
General governments	0	0	0	0	(		0	0	0	0	0	
Credit institutions	0	0	0	0	(		0	0	0	0	0	
Other financial corporations	0	0	0	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)	2	1	1	1	1	. 0	3	1	1	1	2	0
Central banks	0	0	0	0	(	0	0	0	0	0	0	0
General governments	0	0	0	0	(	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	(	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	(	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	(	0	0	0	0	0	0	0
of which: small and medium-sized enterprises	0	0	0	0			0	0	0	0	0	
Households	2	1	1	1		. 0	3	1	1	1	2	0
DEBT INSTRUMENTS other than HFT	2	1	1	1	1		3	1	1	1	2	
Loan commitments given	0	0	0	0		0	0	0	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>		<u> </u>										
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	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>OP</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- 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.

<sup>OT</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 (excluding loans and advances classified as held for sale, cash balances at Learntal banks and other demand deposits) of 5% or



#### Forborne exposures

FINECOBANK S.P.A.

			As of 31/	/03/2024					As of 30/	06/2024		
	Gross carryin, exposures wi measures	g amount of th forbearance		r exposures with	Collateral and financi	al guarantees received orbearance measures	Gross carryir exposures w measures	g amount of ith forbearance		r exposures with	Collateral and financia on exposures with fo	
		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
(mln EUR)												
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	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	a		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)	3	1	1	1	2	0	3	1	1	1	2	0
Central banks	0	0	0	0	O	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0		0			0	0	0	0
			_				-	_	_		-	
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
of which: small and medium-sized enterprises	0	0	0	0	0		0	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	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 <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{3}$	0						0					

(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) 2021/461-115 on Supervisory reporting. However, for the off-balance sheet instruments, he same item ('Accumulated impairment, accumulated ranges in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention, the provisions not 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 (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or



### Breakdown of loans and advances to non-financial corporations other than held for trading FINECOBANK S.P.A.

	As of 30/09/2023							As of 31/12/2023						As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount				Accumulated	Gross carrying amount					Accumulated	Gross carrying amount				Accumulated	Gross carrying amount					Accumulated			
(min EUR)		Of which: non- performing	of which: defaulted	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 exposures <sup>1</sup>	:	Of which: non- performin		Of which loans and advances subject to impairment		negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which: non- performin	of which: defaulted	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 exposures <sup>1</sup>		Of which: non- performir		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 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 quarrying	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	1	0	0	1	0	0	1	0	0	1	0	0	
M Professional, scientific and technical activities	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	2	0	0	2	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	2	0	0	2	0	0	1	0	0	1	0	0	2	0	0	2	0	0	3	0	0	3	0	0	

<sup>&</sup>lt;sup>11</sup>The items' accumulated impairment' and 'accumulated negative changes in fair value due to credit fisk on non-performing exposures' are disclosed with a posible sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F06.01), which follows a sign convention based on a credit/debit convention, as explained in Anner V. Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting.