



## 2024 EU-wide Transparency Exercise

<b>Bank Name</b>	CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI
<b>LEI Code</b>	815600AD83B2B6317788
<b>Country Code</b>	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.

## 2024 EU-wide Transparency Exercise

### Key Metrics

CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

(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
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	2,951	3,021	3,024	3,240	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	2,951	3,021	3,024	3,240	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	3,013	3,086	3,088	3,303	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	3,013	3,086	3,088	3,303	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	3,504	3,601	3,601	3,821	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	3,504	3,601	3,601	3,821	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
<b>Risk exposure amounts</b>						
Total risk exposure amount	19,992	21,217	20,765	20,607	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	19,992	21,217	20,765	20,607	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.76%	14.24%	14.56%	15.72%	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	14.76%	14.24%	14.56%	15.72%	(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	15.07%	14.54%	14.87%	16.03%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.07%	14.54%	14.87%	16.03%	(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	17.53%	16.97%	17.34%	18.54%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.53%	16.97%	17.34%	18.54%	(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))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	57,236	60,215	57,509	57,122	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	5.26%	5.12%	5.37%	5.78%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

## 2024 EU-wide Transparency Exercise

### Leverage ratio

CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

		(min 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	3,013	3,086	3,088	3,303	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	3,013	3,086	3,088	3,303	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	57,236	60,215	57,509	57,122	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	57,236	60,215	57,509	57,122	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.26%	5.12%	5.37%	5.78%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.26%	5.12%	5.37%	5.78%	[A.2]/[B.2]	

		mm (EUR, %)							
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION		
OWN FUNDS	Transitional period	A	OWN FUNDS	3,504	3,601	3,601	3,821	C01.00 (0000,0000)	Article 41 (1) and 72 of CRR
		A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,961	3,021	3,024	3,240	C01.00 (0000,0000)	Article 92 of CRR
		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	300	300	300	300	C01.00 (0000,0000)	Article 36(1) points (a) and (b), 27 to 29, 30(1) point (f) and 42 of CRR
		A.1.2	Retained earnings	2,709	2,773	2,773	2,968	C01.00 (0000,0000)	Article 36(1) points (c), 26(2) and 36(1) point (a) and (f) of CRR
		A.1.3	Accumulated other comprehensive income	-503	-372	-368	-403	C01.00 (0000,0000)	Article 41(100), 36(1) points (e) and 38(1) point (j) of CRR
		A.1.4	Other Reserves	457	345	349	379	C01.00 (0000,0000)	Article 41(17) and 36(1) point (a) of CRR
		A.1.5	Funds for general banking risk	0	0	0	0	C01.00 (0000,0000)	Article 41(1), 36(1) point (f) and 36(1) point (i) of CRR
		A.1.6	Minority interest given recognition in CET1 capital	374	391	385	375	C01.00 (0000,0000)	Article 64 of CRR
		A.1.7	Adjustments to CET1 due to prudential filters	43	24	26	26	C01.00 (0000,0000)	Article 32 to 35 and 38(1) point (g) of CRR
		A.1.8	(-) Intangible assets (including Goodwill)	-332	-341	-343	-335	C01.00 (0000,0000) + C 01.00 (0000,0000)	Article 41(1), 36(1) points (b) and 37 of CRR, Article 41(10), 36(1) points (b) and 37 point (a) of CRR
		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C01.00 (0000,0000)	Article 36(1) points (c) and 38 of CRR
		A.1.10	(-) RB shortfall of credit risk adjustments to expected losses	-46	-46	-46	-44	C01.00 (0000,0000)	Article 36(1) points (e), 40 and 43(1) of CRR
		A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C01.00 (0000,0000)	Article 41(100), 36(1) points (a) and 41(1) of CRR
		A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0000,0000)	Article 41(2), 36(1) points (g) and 44 of CRR
		A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00 (0000,0000)	Article 36(1) point (j) of CRR
		A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000)	Article 42(9), 36(1) points (h) and (i) and 89 to 91 of CRR, Article 36(1) point (h), 34(2) points (b), 244(1) points (b) and (c) of CRR, Article 36(1) points (i) and 72(2) of CRR, Article 36(1) points (k), (l) and 131(1) of CRR and Article 36(1) points (l) and 131(1) of CRR
		A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C01.00 (0000,0000)	Article 36(1) points (h), 244(1) points (b), 244(1) points (b) and 258 of CRR
		A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C01.00 (0000,0000)	Article 42(7), 36(1) points (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	C01.00 (0000,0000)	Article 36(1) points (c) and 38, Article 40(1) points (a) and 40(2) of CRR
		A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C01.00 (0000,0000)	Article 42(7), 36(1) points (h), 45, 46, 47, 49(2) points (b), 49(2) points (c) and 79 of CRR
		A.1.18	(-) Amount exceeding the 17.85% threshold	0	0	0	0	C01.00 (0000,0000)	Article 48 of CRR
		A.1.18A	(-) Insufficient coverage for non-performing exposures	-6	-8	-8	-9	C01.00 (0000,0000)	Article 36(1) point (m) and Article 67 of CRR
		A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0000,0000)	Article 36(1) point (n) and Article 132(2) of CRR
		A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0000,0000)	Article 36(1) point (o) of CRR
		A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	-45	-45	-45	-24	C01.00 (0000,0000)	Article 3 of CRR
		A.1.20	CET1 Capital elements or deductions - other	0	0	0	0	C01.00 (0000,0000)	-
A.1.21	Transitional adjustments	0	0	0	0	NAI (S.1.1.6 - S.1.1.9 - S.1.1.10)	-		
A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C01.00 (0000,0000)	Article 48(2) to (5), and 48A to 48F of CRR		
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00 (0000,0000)	Article 47B and 48J of CRR		
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C01.00 (0000,0000)	Article 48A to 47E, 47F and 48I of CRR		
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	62	65	63	63	C01.00 (0000,0000)	Article 41 of CRR		
A.2.1	Additional Tier 1 Capital instruments	62	65	63	63	C01.00 (0000,0000) + C 01.00 (0000,0000)	-		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00 (0000,0000)	-		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000)	-		
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0000,0000)	-		
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3,013	3,086	3,088	3,383	C01.00 (0000,0000)	Article 39 of CRR		
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	492	515	513	518	C01.00 (0000,0000)	Article 71 of CRR		
A.4.1	Tier 2 Capital instruments	492	486	488	492	C01.00 (0000,0000) + C 01.00 (0000,0000)	-		
A.4.2	Other Tier 2 Capital components and deductions	0	29	25	26	C01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000)	-		
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000)	-		
B	TOTAL RISK EXPOSURE AMOUNT	19,592	21,217	20,765	20,607	C01.00 (0000,0000)	Article 92(a), 95, 96 and 98 of CRR		
B.1	Of which: Transitional adjustments included	0	0	0	0	C01.01 (0000,0000)	-		
CAPITAL RATIOS (%)	Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.76%	14.24%	14.56%	15.72%	SA2 (1)	-
		C.2	TIER 1 CAPITAL RATIO (transitional period)	16.97%	16.64%	16.87%	16.93%	SA2 (2)	-
		C.3	TOTAL CAPITAL RATIO (transitional period)	17.53%	16.97%	17.34%	18.54%	SA2 (3)	-
CET1 Capital Fully loaded	Fully loaded <sup>12</sup>	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,961	3,021	3,024	3,240	SA 1 A.1.13 A.1.13+MINUS A.1.13 A.2.2 A.2.4+MINUS A.2.2 A.2.4+SA2 (1)	-
		E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.76%	14.24%	14.56%	15.72%	SA 2 (1)	-
Memo Items	Fully loaded	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0000,0000)	-
		F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0000,0000)	-
		F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0000,0000)	-
		F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0000,0000)	-

<sup>12</sup> The fully loaded CET1 ratio is an internal calculation based on bank's supervisory reporting. Therefore, any capital instrument that are not eligible from a regulator point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosures

2024 EU-wide Transparency Exercise

Overview of Risk exposure amounts

CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	17,560	18,458	18,049	17,913	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	6,061	6,600	6,359	6,273	C 02.00 (r0060, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - (C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002))
Of which the advanced IRB (AIRB) approach	9,576	9,852	9,624	9,573	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	1,923	2,006	2,066	2,066	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	51	110	75	56	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	9	12	4	5	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0480, c0010)
Securitisation exposures in the banking book (after the cap)	96	85	76	70	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	255	240	246	249	C 02.00 (r0520, c0010)
Of which the standardised approach	255	240	246	249	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0001)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	2,021	2,314	2,314	2,314	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	2,021	2,314	2,314	2,314	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	19,992	21,217	20,765	20,607	

<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>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.

2024 EU-wide Transparency Exercise

P&L

CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	1,287	1,804	524	1,032
Of which debt securities income	201	277	73	145
Of which loans and advances income	1,008	1,402	402	800
Interest expenses	504	719	240	466
(Of which deposits expenses)	453	641	208	400
(Of which debt securities issued expenses)	51	78	32	65
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	2	2	0	1
Net Fee and commission income	488	665	186	359
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	33	18	11	18
Gains or (-) losses on financial assets and liabilities held for trading, net	14	24	6	20
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	1	2	1	1
Gains or (-) losses from hedge accounting, net	1	1	3	4
Exchange differences [gain or (-) loss], net	8	15	3	4
Net other operating income /(expenses)	109	153	41	83
<b>TOTAL OPERATING INCOME, NET</b>	<b>1,440</b>	<b>1,964</b>	<b>535</b>	<b>1,057</b>
(Administrative expenses)	697	964	254	514
(Cash contributions to resolution funds and deposit guarantee schemes)	52	51	32	33
(Depreciation)	77	103	26	52
Modification gains or (-) losses, net	-1	-1	0	-1
(Provisions or (-) reversal of provisions)	13	34	3	3
(Payment commitments to resolution funds and deposit guarantee schemes)	6	6	0	0
(Commitments and guarantees given)	-4	-2	0	-1
(Other provisions)	11	30	3	3
Of which pending legal issues and tax litigation <sup>1</sup>	0	2	0	0
Of which restructuring <sup>1</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	14	59	2	10
(Financial assets at fair value through other comprehensive income)	0	1	0	0
(Financial assets at amortised cost)	14	59	2	10
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	44	54	16	26
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>629</b>	<b>806</b>	<b>233</b>	<b>471</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>440</b>	<b>556</b>	<b>161</b>	<b>322</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>440</b>	<b>556</b>	<b>161</b>	<b>322</b>
Of which attributable to owners of the parent	348	441	128	256

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

<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."

2024 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	6,076				6,091				5,910				4,401				IAS 1.54 (f)	
Financial assets held for trading	92	85	27	0	102	70	32	0	91	73	19	0	112	80	32	0	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	42	0	1	40	44	0	1	42	45	1	1	43	45	0	1	43	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)(ii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	5,059	5,022	4	32	5,453	5,417	5	32	5,640	5,604	5	31	5,265	5,230	5	30	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	42,358				43,958				41,757				43,261				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	889	0	889	0	568	0	568	0	701	0	701	0	745	0	745	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	-142				35				2				-36				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets <sup>1</sup>	2,789				2,794				2,775				2,754					
<b>TOTAL ASSETS</b>	<b>57,162</b>				<b>59,645</b>				<b>56,921</b>				<b>56,546</b>				IAS 1.8(a), 10.6	

<sup>1</sup> Portfolios, which are vGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</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 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	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 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	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				
Financial assets at fair value through other comprehensive income	Debt securities	5,019	0	0	-1	0	0	5,414	0	0	-2	0	0	5,600	0	0	-2	0	0	5,226	0	0	-2	0	0	Annex V Part 1.31.44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.32.44(a)
Financial assets at amortised cost	Debt securities	7,413	0	0	-4	0	0	7,597	0	0	-6	0	0	6,840	0	0	-6	0	0	6,672	0	0	-5	0	0	Annex V Part 1.31.44(b)
	Loans and advances	32,577	2,130	708	-48	-41	-396	33,775	2,385	688	-40	-42	-416	32,491	2,226	682	-39	-41	-412	34,059	2,332	696	-40	-39	-389	Annex V Part 1.32.44(a)

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

<sup>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	28	27	23	33	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	50,141	52,743	49,170	49,141	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	813	911	709	669	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-182	-52	-84	-97	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	227	271	266	213	IAS 37.10; IAS 1.54(l)
Tax liabilities	224	220	289	166	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	2,097	1,575	2,581	2,294	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V.Part 1.29
<b>TOTAL LIABILITIES</b>	<b>53,349</b>	<b>55,695</b>	<b>52,952</b>	<b>52,419</b>	<b>IAS 1.9(b);IG 6</b>
<b>TOTAL EQUITY</b>	<b>3,814</b>	<b>3,950</b>	<b>3,969</b>	<b>4,126</b>	<b>IAS 1.9(c), IG 6</b>
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>57,162</b>	<b>59,645</b>	<b>56,921</b>	<b>56,546</b>	<b>IAS 1.IG6</b>

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



## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		841	938	732	702	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	1,048	2,150	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	1,420	1,332	725	495	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	502	409	393	415	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	4,722	3,636	6,105	5,578	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	483	232	294	376	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	3,778	5,853	2,835	2,215	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	856	577	562	718	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	13,962	14,305	13,817	14,646	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	11,245	12,200	10,601	11,337	ECB/2013/33 Annex 2.Part 2.9.1
	Households	20,527	20,700	20,943	21,225	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	18,930	18,732	18,392	18,604	Annex V.Part 1.42(f), 44(c)
Debt securities issued		4,392	4,475	4,435	4,662	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		419	403	403	408	Annex V.Part 1.37
Other financial liabilities		293	292	310	319	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>50,983</b>	<b>53,681</b>	<b>49,901</b>	<b>49,843</b>	

2024 EU-wide Transparency Exercise  
Market Risk  
CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

	SA		IM										IM													
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE			ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE			ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (m) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (m) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		LAST MEASURE	MULTIPLICATION FACTOR (m) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (m) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023													
Traded Debt Instruments	86	62	0	0	0	0							0	0	0	0										
Of which: General risk	85	62	0	0	0	0							0	0	0	0										
Of which: Specific risk	1	0	0	0	0	0							0	0	0	0										
Equities	3	0	0	0	0	0							0	0	0	0										
Of which: General risk	1	0	0	0	0	0							0	0	0	0										
Of which: Specific risk	1	0	0	0	0	0							0	0	0	0										
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0										
Commodities risk	0	0	0	0	0	0							0	0	0	0										
<b>Total</b>	<b>89</b>	<b>62</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024													
Traded Debt Instruments	78	77	0	0	0	0							0	0	0	0										
Of which: General risk	77	76	0	0	0	0							0	0	0	0										
Of which: Specific risk	1	1	0	0	0	0							0	0	0	0										
Equities	1	2	0	0	0	0							0	0	0	0										
Of which: General risk	0	1	0	0	0	0							0	0	0	0										
Of which: Specific risk	0	1	0	0	0	0							0	0	0	0										
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0										
Commodities risk	0	0	0	0	0	0							0	0	0	0										
<b>Total</b>	<b>78</b>	<b>79</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350(3) (c) and 364(2) (a) CRD), which instead are included in the RWA OI1 template.



		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
UNITED STATES									
	Central governments or central banks	1,250	1,250	0		1,250	1,250	0	
	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	55	48	10		72	66	11	
	Corporates	528	528	223		575	575	253	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	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	0
	Items associated with particular high risk	0	0	0		0	0	0	
	Closed funds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised total <sup>(4)</sup>								

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account effective financial collateral cover and reduction of credit risk mitigation techniques (e.g. substitution efficiency).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.



		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR '000)									
UNITED STATES	Central governments or central banks	1,370	1,370	0		969	969	0	
	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	329	322	26		62	61	12	
	Corporates	304	304	246		512	512	208	
	of which: SME	0	0	0		0	0	0	
	Retail	2	2	1		3	3	2	
	of which: SME	2	2	1		2	2	1	
	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	0
	Items associated with verticible high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Exposures on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investment undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised total<sup>(4)</sup></b>				<b>1</b>				<b>6</b>	

(1) Original exposure, unless Exposure value, is reported before taking into account the effect due to credit risk mitigation techniques (e.g. substitute effects)

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.



		IRB Approach											
		As of 30/09/2023					As of 31/12/2023						
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions				
Of which: collateral		Of which: collateral		Of which: collateral		Of which: collateral							
2024 ERM, %													
UNITED STATES	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	35	0	29	4	0	0	34	0	27	4	0	0
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	2	0	1	0	0	0	2	0	1	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	0	0	0	0	1	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	1	0	0	0	0	0	1	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit-obligation assets	1	0	0	0	0	0	1	0	0	0	0	0	
IRB Total	9	0	9	32	0	0	9	0	9	34	0	0	

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





		IRB 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	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: securities	Of which: derivatives	Of which: securities	Of which: derivatives	Of which: securities	Of which: derivatives	Of which: securities	Of which: derivatives			
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	33	0	28	2	0	0	28	0	28	2	0
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	2	0	1	0	0	0	2	0	1	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0
	Retail - Qualifying revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	0	0	0	0	1	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	1	0	0	0	0
	Equity	10	0	10	37	0	0	10	0	10	36	0
	Other non credit-eligible assets											
IRB Total												

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











2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

As of 31/12/2023

(min EUR)		Direct exposures														Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures								
		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 ]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		1,577	1,577	0	0	0	0	581	997	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	338	338	0	0	0	0	338	0	0	0	0	0	0	0	0	0	0	
Total	1,916	1,916	0	0	0	0	919	997	0	0	0	0	0	0	0	0	0	

Notes and definitions

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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 eGAAP













2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

As of 30/06/2024

(min EUR)		Direct exposures														Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures								
		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 ]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		1,487	1,487	0	0	0	0	513	973	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	637	637	0	0	0	0	637	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	2,124	2,124	0	0	0	0	1,150	973	0	0	0	0	0	0	0	0	0	

Notes and definitions

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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

2024 EU-wide Transparency Exercise  
Performing and non-performing exposures  
CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

	As of 30/09/2023										As of 31/12/2023											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</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>2)</sup>				On performing exposures <sup>3)</sup>	On non-performing exposures <sup>3)</sup>					Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>2)</sup>				On performing exposures <sup>3)</sup>	On non-performing exposures <sup>3)</sup>				
		Of which: defaulted	Of which Stage 3 <sup>4)</sup>				Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>	Of which: defaulted			Of which Stage 3 <sup>4)</sup>			Of which Stage 3 <sup>4)</sup>		Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>			
mil. EUR																						
Cash balances at central banks and other demand deposits	5,916	0	0	0	0	0	0	0	0	0	0	6,510	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	12,432	0	0	0	0	5	0	0	0	0	0	13,611	0	0	0	0	9	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	9,355	0	0	0	0	4	0	0	0	0	0	9,747	0	0	0	0	6	0	0	0	0	0
Credit institutions	1,446	0	0	0	0	1	0	0	0	0	0	1,597	0	0	0	0	1	0	0	0	0	0
Other financial corporations	1,144	0	0	0	0	0	0	0	0	0	0	1,124	0	0	0	0	1	0	0	0	0	0
Non-financial corporations	487	0	0	0	0	0	0	0	0	0	0	543	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	35,467	68	723	723	708	89	398	396	277	36,899	99	702	702	688	82	418	418	418	233			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	642	5	4	4	4	3	3	3	0	618	20	5	5	5	0	3	3	3	0			
Credit institutions	499	0	0	0	0	0	0	0	0	616	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	539	0	1	1	0	0	0	0	0	744	2	1	1	1	1	0	0	0	0	0	0	0
Non-financial corporations	16,818	16	325	325	318	29	204	202	106	17,840	22	322	322	316	27	210	210	208	92			
of which: small and medium-sized enterprises	8,914	10	199	199	193	20	100	99	88	9,178	12	196	196	194	19	107	107	106	80			
of which: Loans collateralized by commercial immovable property	563	1	40	40	40	2	20	20	18	537	0	40	40	40	2	34	34	34	14			
Households	16,969	36	391	391	386	59	191	186	170	17,096	47	374	374	367	54	205	205	205	141			
of which: Loans collateralized by residential immovable property	11,314	15	174	174	172	27	54	54	118	11,365	23	170	170	169	24	72	72	72	99			
of which: Credit for consumption	3,322	6	74	74	70	23	45	45	18	3,475	7	75	75	71	22	47	47	46	18			
DEBT INSTRUMENTS other than HFT	53,814	68	723	723	708	83	398	396	277	56,420	99	702	702	688	81	418	418	418	233			
OFF-BALANCE SHEET EXPOSURES	13,292		34	34	31	2	1	1	2	12,879		32	32	29	4	1	1	1	2			

<sup>1)</sup> For the definition of non-performing exposures please refer to Article 47a(2) of Regulation (EU) No 575/2013 (CRD).

<sup>2)</sup> Institutions 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.

<sup>3)</sup> Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

<sup>4)</sup> For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporarily F 18.00 / F 18.00), 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 FREDP 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>5)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2024 EU-wide Transparency Exercise

Performing and non-performing exposures

CREDITO EMILIANO HOLDING SOCIETÀ PER AZIONI

	As of 31/03/2024										As of 30/06/2024										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Collateral and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>				
	Of which performing but past due >30 days and <90 days	Of which non-performing <sup>(2)</sup>				On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>					Of which performing but past due >30 days and <90 days	Of which non-performing <sup>(2)</sup>				On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>			
		Of which defaulted	Of which Stage 3 <sup>(4)</sup>				Of which defaulted	Of which Stage 3 <sup>(4)</sup>					Of which defaulted	Of which Stage 3 <sup>(4)</sup>							
(in € bn)																					
Cash balances at central banks and other demand deposits	5,755	0	0	0	0	0	0	0	0	0	4,249	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	12,440	0	0	0	0	8	0	0	0	0	11,898	0	0	0	0	8	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	9,320	0	0	0	0	6	0	0	0	0	8,867	0	0	0	0	5	0	0	0	0	0
Credit institutions	1,556	0	0	0	0	1	0	0	0	0	1,551	0	0	0	0	1	0	0	0	0	0
Other financial corporations	1,018	0	0	0	0	1	0	0	0	0	980	0	0	0	0	1	0	0	0	0	0
Non-financial corporations	543	0	0	0	0	0	0	0	0	0	500	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	35,456	73	695	695	682	80	414	412	232	37,097	54	667	667	654	79	391	389	229	229	229	229
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	601	0	4	4	4	0	2	2	0	600	0	4	4	4	4	2	2	0	0	0	0
Credit institutions	357	0	0	0	0	0	0	0	0	744	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	602	0	1	1	0	0	0	0	0	1,233	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	16,777	22	316	316	311	25	206	204	93	17,301	14	297	297	292	25	190	189	189	189	189	189
of which: small and medium-sized enterprises	8,673	11	196	196	192	11	106	104	79	8,743	8	196	196	193	17	107	106	106	106	106	106
of which: Loans collateralised by commercial immovable property	637	1	46	46	43	2	32	32	11	631	1	46	46	43	2	32	31	31	31	31	31
Households	17,082	46	373	373	366	54	206	205	139	17,219	34	365	365	358	54	199	198	198	198	198	198
of which: Loans collateralised by residential immovable property	13,355	22	170	170	169	24	73	73	94	14,409	18	169	169	168	20	71	71	71	71	71	71
of which: Credit for consumption	3,582	7	78	78	73	22	49	48	14	3,735	7	76	76	73	21	48	47	47	47	47	47
DEBT INSTRUMENTS other than HFT	53,845	73	695	695	682	88	414	412	232	53,244	54	667	667	654	87	391	389	229	229	229	229
OFF-BALANCE SHEET EXPOSURES	12,702		38	38	28	4	1	1	1	12,461	31	31	31	31	4	1	1	1	1	1	1

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).

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

(3) Institutions report the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/REP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1, paragraphs 10 and 11 of Regulation (EU) 2012/1451 - IT5 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 FTR/REP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(5) 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.



2024 EU-wide Transparency Exercise

Forborne exposures

CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>1</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which 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
(min 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	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	350	228	103	100	232	123	322	220	118	115	191	100
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	0	0	0	1	0	0	0	0	0	0	0
Non-financial corporations	154	106	58	57	86	46	140	101	60	59	71	38
of which: small and medium-sized enterprises	101	65	27	27	69		89	62	29	29	56	
Households	195	122	45	43	145	77	182	119	57	56	120	62
DEBT INSTRUMENTS other than HFT	350	228	103	100	232		322	220	118	115	191	
Loan commitments given	1	0	0	0	0	0	1	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 <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>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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>(3)</sup> The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2024 EU-wide Transparency Exercise

Forborne exposures

CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

	As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which 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 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	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	307	218	117	115	177	99	292	208	111	109	169	95
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
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	0	0	0
Non-financial corporations	128	98	58	58	61	37	123	91	54	53	61	38
of which: small and medium-sized enterprises	81	62	30	30	47		76	59	30	30	43	
Households	179	120	58	57	116	62	168	117	57	56	108	60
DEBT INSTRUMENTS other than HFT	307	218	117	115	177		292	208	111	109	169	
Loan commitments given	0	0	0	0	0	0	1	1	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>2</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

**2024 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

(min EUR)	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	415	9	9	415	7	0	450	10	10	450	8	0	411	12	12	411	8	0	406	12	12	406	8	0
B Mining and quarrying	34	1	1	34	0	0	32	1	1	32	0	0	31	0	0	31	0	0	32	0	0	32	0	0
C Manufacturing	7,576	72	72	7,551	68	0	7,034	78	78	7,055	69	0	7,296	78	78	7,276	69	0	7,559	78	78	7,540	68	0
D Electricity, gas, steam and air conditioning supply	498	3	3	498	3	0	491	3	3	491	3	0	493	3	3	493	3	0	493	3	3	493	3	0
E Water supply	286	3	3	286	7	0	280	3	3	280	3	0	285	3	3	285	3	0	283	2	2	283	2	0
F Construction	685	49	49	685	36	0	693	44	44	693	35	0	660	42	42	660	34	0	671	39	39	671	31	0
G Wholesale and retail trade	3,957	86	86	3,957	62	0	4,234	83	83	4,254	61	0	4,065	83	83	4,065	61	0	4,249	79	79	4,249	57	0
H Transport and storage	511	8	8	511	6	0	507	7	7	507	6	0	505	8	8	505	6	0	506	7	7	506	6	0
I Accommodation and food service activities	238	17	17	238	7	0	233	16	16	233	7	0	239	14	14	239	7	0	235	12	12	235	6	0
J Information and communication	239	5	5	239	4	0	230	5	5	230	4	0	251	5	5	251	4	0	246	5	5	246	4	0
K Financial and insurance activities	102	3	3	102	1	0	101	3	3	101	1	0	94	1	1	94	1	0	89	1	1	89	1	0
L Real estate activities	1,269	46	46	1,269	30	0	1,203	46	46	1,203	34	0	1,249	43	43	1,249	33	0	1,247	41	41	1,247	29	0
M Professional, scientific and technical activities	564	10	10	564	6	0	615	9	9	615	6	0	592	6	6	592	6	0	649	9	9	646	6	0
N Administrative and support service activities	376	7	7	376	4	0	382	5	5	382	4	0	386	5	5	386	4	0	397	4	4	397	3	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	
P Education	19	1	1	19	0	0	19	1	1	19	0	0	19	1	1	19	0	0	18	1	1	18	1	0
Q Human health services and social work activities	163	3	3	163	2	0	167	3	3	167	2	0	157	3	3	157	2	0	156	3	3	156	2	0
R Arts, entertainment and recreation	29	2	2	29	1	0	28	2	2	28	1	0	27	2	2	27	1	0	26	1	1	26	1	0
S Other services	150	3	3	150	2	0	203	3	3	203	2	0	209	3	3	201	2	0	212	3	3	212	2	0
Loans and advances	16,818	325	325	16,788	232	0	17,840	322	322	17,820	237	0	16,777	316	316	16,738	231	0	17,201	297	297	17,201	215	0

<sup>1</sup>The items "accumulated impairment" and "accumulated negative changes in fair value due to credit risk on non-performing exposures" are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F.08.01), 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.