

Bank Name	CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI
LEI Code	815600AD83B2B6317788
Country Code	IT

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.



# **Key Metrics**

(min EUR, %)	As of 30/09/2023	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	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
Risk exposure amounts						
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
Capital ratios						
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))	
Leverage ratios						
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



# 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	3,013	3,086	3,088	3,303	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	3,013	3,086	3,088	3,303	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	57,236	60,215	57,509	57,122	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	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]	



# 2024 EU-wide Transparency Exercise Capital

		gmin 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	OWN FUNDS	3,504	3,601	3,601	3,821	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CFR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,951	3,021	3,024	3,240	C 01.00 (r0020,c0010)	Article 50 of CFFI.
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	300	300	300	300	C 01.00 (40030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CSR
	A.1.2		2,709	2,773	2,773	2,968	C 01.00 (*0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3		-503	-372	-368	-403	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 35 (1) point (l) of CFR
	A1.4		457	345	349	379	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CFR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	374	391	385	375	C 01.00 (r0230,c0010)	Article B4 of CPR
	A1.7	Adjustments to CET1 due to prudential filters	43	24	26	26	C 01.00 (40250,c0010)	Articles 32 to 35 of and 35 (1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-332	-341	-343	-330	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
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated	0	0	0	0	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A1.10	OTLs  (-) IRB shortfall of credit risk adjustments to expected losses	-46	-46	-46	-44	C 01.00 (40380,c0010)	Articles 36(1) point (d), 40 and 150 of CRR
	A1.11	(-) Defined benefit persion fund assets	0	0	0	Ō	C 01.00 (40390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A1.12	(-) 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)	Article 26(1) point (() of CRR
	A1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+	Articles 4(36), 36(1) point (k) (i) and 80 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and
	A:1:14.1	(*) Decaptures teated to assets which can attenuately be subject to a 1,200 most weight  Of which: from securification positions (-)	0	0	0	0	C 01.00 (0460,c0010) + C 01.00 (0471,00010)+ C 01.00 (0460,c0010)	point (o) and 2.50 of CHR, MICHES 30(1) point (s) (ii) and 2.50(4) of CRR.  153(8) of CRR and Articles 36(1) point (s) (v) and 155(4) of CRR.  Articles 36(1) point (s) (ii), 243(1) point (s), 244(1) point (s) and 256 of CRR.
	A.1.14.1 A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have	0	0	0	0	C 01.00 (0480,c0010)	Anticies 26(1) point (c) (s), 24:3(1) point (p), 244(1) point (q) and 234 of Clerk  Atticles 4(27), 36(1) point (b); 43 to 46, 49 (2) and (3) and 79 of CRR
	A1.16	a significant investment  (-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0450,c0010)	Acticies 26(1) point (c) and 28; Acticies 46(1) point (a) and 46(2) of CFR
		(-) Deduction DIAs that rety on buture promateiny and arise from temporary differences  (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a					C 01.00 (0480,0010)	Acticism 26(1) point (c) and 26; Articism 46(1) point (a) and 46(2) or Live Acticism 4(27); 36(1) point (l); 43, 45; 47; 48(1) point (b); 48(1) to (3) and 70 of CRR
OWN FUNDS Transitional period	A1.17	significant investment	0	0	0	0		
	A:1:18		0	0	0	0	C 01.00 (40510,c0010)	Article 4B of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-6	-8	-8	-9	C 01.00 (#0513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A.1.18B		0	0	0	0	C 01.00 (4514,c0010)	Article 36(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		-45	-45	-45	-24	C 01.00 (40524,c0010)	Article 3 CRR
	A1.20		0	0	0	0	C 01.00 (40529,c0010)	-
	A1.21		0	0	0	0	CA1(1.1.5+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 CRR
	A.1.21.2		0	0	0	0	C 01.00 (r0240,c0010)	Atticise 479 and 4600 of CRR
	A.1.21.3		0	0	0	0	C 01.00 (r0520,c0010)	Articles 450 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	62	65	63	63	C 01.00 (r0530,c0010)	Article G1 of CRR
	A2.1		62	65	63	63	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2		0	0	0	0	C 01.00 (4720,c0010) C 01.00 (4880,c0010) + C 01.00 (48700,c0010) +	
	A.2.3		0	0	0	0	C 01.00 (#0710,c0010) + C 01.00 (#0740,c0010) + C 01.00 (#0744,c0010) + C 01.00 (#0748,c0010)	
	A2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0720,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,013	3,086	3,088	3,303	C 01.00 (x0015,c0010)	Article 25 of CFPI
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	492	515	513	518	C 01.00 (x0750,c0010)	Article 71 of CFPR
	A.4.1		492	496	488	492	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A4.2		0	29	25	26	C 01.00 [#9910,c0010] = C 01.00 [#9920,c0010] + C 01.00 [#9920,c0010] = C 01.00 [#9940,c0010] + C 01.00 [#9990,c0010] = C 01.00 [#9995,c0010] + C 01.00 [#9970,c0010] = C 01.00 [#9974,c0010] + C 01.00 [#9970,c0010] - C 01.00 [#9974,c0010] +	
	A.4.3		0	0	0	0	C 01.00 (r0880,c0010) + C 01.09 (r0900,c0010) + C 01.00 (r0960,c0010)	
OHAN EINIDE DE MINERALE E	В	TOTAL RISK EXPOSURE AMOUNT	19,992	21,217	20,765	20,607	C 02.00 (r0010,c0010)	Articles 50(2), 26, 95 and 95 of CRIR
OWN FUNDS REQUIREMENTS	B.1		0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.76%	14.24%	14.56%	15.72%	CA3 (1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.07%	14.54%	14.87%	16.03%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.53%	16.97%	17.34%	18.54%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,961	3,021	3,024	3,240	[A.1-A.1.13-A.1.21+PIN(A.2+A.1.13-A.2.2- A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	
CET1 RATIO (%) Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (tully loaded)	14.76%	14.24%	14.56%	15.72%	[D:1)(8-8-1)	
	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 T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
		sed on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view		l .		L	ı	



#### 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>	17,560	18,458	18,049	17,913	C 02.09 (n044, c0110) (C 07.00 (n089, c1220, s001) + C 07.00 (n0110, c1220, s001) + C 07.00 (n0130, c0220, s001) + C 07.00 (n0130, c0220, s001) + C 08.01 (n0400, c2200, s001) + C 08.01 (n0400, c2200, s001) + C 08.01 (n0400, c2200, s002) + C 08.01 (
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	C02.00 (0310, c0010)-[C08.01 (0040, c0260, s001)+C08.01 (0050, c0260, s001)+ C08.01 (0060, 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 (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	9	12	4	5	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (0490, c0010)
Securitisation exposures in the banking book (after the cap)	96	85	76	70	C 02.00 (0470, 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 (0010, c0601)*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)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (0680, 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 (0000, 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>&</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.



(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
TOTAL OPERATING INCOME, NET	1,440	1,964	535	1,057
(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 subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	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
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	629	806	233	471
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	440	556	161	322
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	440	556	161	322
Of which attributable to owners of the parent	348	441	128	256

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



Total Assets: fair value and impairment distribution

(min EUR)	As of 30/09/2023					As of 31	/12/2023			As of 31/0	33/2024			As of 30/0	6/2024		
		1	Fair value hierarci	hy			Fair value hierarchy	,		1	Fair value hierarch	у			air value hierarch	у	
ASSETS:	Carrying amount	Carrying amo		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	6,076				6,691				5,910				4,401				IAS 1.54 (I)
Financial assets held for trading	92	65	27	0	102	70	32	0	91	73	19	0	112	80	32	0	IFRS 7.8(a)(ii);IFRS 9.AppendixA
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)(i); 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(h); IFRS 9.4.1.2A
Financial assets at amortised cost	42,358				43,958				41,757				43,261				IFRS 7.8(1); 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>t</sup>	2,789				2,794				2,775				2,754				-
TOTAL ASSETS	57,162				59,645				56,921				56,546				IAS 1.9(a), IG 6

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

(min	EUR)			As of 30/09/20	123					As of 31/	12/2023					As of 31/	03/2024					As of 30/	16/2024			
		Gross carry	ring amount <sup>(2)</sup>		Ac	cumulated impairme	nt <sup>(2)</sup>	Gr	oss carrying amou	nt <sup>(2)</sup>	Acci	amulated impairms	ent <sup>(2)</sup>	Gro	ss carrying amount		Acc	umulated impairm	ent <sup>(2)</sup>	Gro	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 1 Assets without significant increase in credit risk since initial recognition			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		increase in credit	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired		in another state at another		Credit-impaired	Stage 1 Assets without significant increase in credi 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			References
Financial assets at fair value through other		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)
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		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)
amortised cost	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	656	-40	-39	-389	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 punchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous period



### Breakdown of liabilities

### CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

### (mln EUR)

(mar.com)					•
		Carrying	gamount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
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
TOTAL LIABILITIES	53,349	55,695	52,952	52,419	IAS 1.9(b);IG 6
TOTAL EQUITY	3,814	3,950	3,969	4,126	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	57,162	59,645	56,921	56,546	IAS 1.IG6

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



### Breakdown of liabilities

### CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

#### (mln EUR)

			Carrying	g amount		
Breakdown of financial liabilitie	s 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		841	938	732	702	IFRS 9.BA.7(a); CRR Annex II
Charles	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	1,048	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
Deposits	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: Subord	inated 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
OTAL FINANCIAL LIABILITIES		50,983	53,681	49,901	49,843	



#### Market Risk

CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

ı	SA					II .	ч									IM						
			VaR (Memorand	lum item)	STRESSED Var (	Memorandum item)	INCREMEN MIGRATION RI	INCREMENTAL DEFAULT AND IGRATION RISK CAPITAL CHARGE ALL PRICE RISKS CAPITAL CHARGE FOR CTP			VaR (Memora	andum item)	STRESSED VaR (Memorandum item)		INCREMENT AND MIGR CAPITAL	ATION RISK			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 (SVaRavg)	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 Of which: General risk Of which: Specific risk	86 85	62 62	0	0	0	0							0	0	0	0						
Equities Of which: General risk Of which: Specific risk	3 1	0	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	89 As of 31/03/2024	62 As of 30/06/2024	0	0	0	0 As of 31/	03/2024	0	0	0	0	0	0	0	0	As of 30/0	0 5/2024	0	0	0	0	0
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 Of which: General risk	1	2	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	0	1	0	0	0	0							l ů	0	0	0						
Foreign exchange risk Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	78	79	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template

# eba European Banking 2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

					Standardised Ap	proach								
			As of 30/09/2023 As of 31/12/2023											
		Original Exposure <sup>1</sup>	Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions* Original Exposure* Exposure Value* Risk exposure amount provisions*											
	(minEUR, %)	14.875	17.985			15.632	18,746							
	Central governments or central banks	14,875 73	17,985	584 14		15,632	18,748	571						
	Resional sovernments or local authorities Public sector entities	43	43	22		40 31	40 31	21						
	Multilateral Development Banks	75	235			26	224							
	International Organisations	1.741	1.741	0		1.929	1,929							
	Institutions	7.701	1844	626		10.182	2,694	779						
	Corporates	4,094	2,775	2,042		4,052	3,096	2,316						
	of which: SME	713	294	227		745	338	262						
	Refail	3,632	2,916	1,761		3,902	3,224	1,965						
Consolidated data	of which: SME	551	239	137		608	312	178						
Consolidated data	Secured by mortalistics on immovable property	289	285	100		279	279	97						
	of which: SME	20	20		77	29	19							
	Exposures in default	62	38	50	22	73	39 27	51	2					
	Items associated with particularly high risk		27	41		30	20	40						
	Covered bonds Claims on institutions and corporates with a ST credit assessment			0			0							
	Collective investments undertakings (CIU)	ž.	4	2				3						
	Equity	23	23	23		23	23	23						
	Other exposures	1,207	1,207	837		1,157	1,157	824						
	Standardised Total 2	33,861	29,195	6,102	45	37,426	31,522	6,697						

					Standardised App	oroach			
			As of 30/09/2	023			As of 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>
	(minEUR, %)								
	Central sovernments or central banks	11,940	15,051	584		12,461	15,579	571	
	Resional sovernments or local authorities	73	43			45	45	21	
	Public sector entities	43		22		31	31	21	
	Multilateral Development Banks	0	161				148		
	International Ordanisations	2,620		261		2.418	794	303	
	Institutions	2,620	589 1.449	261 1.382		2,418 2,524	794 1,669	303 1.593	
	Corporates	713	294	1,382		746	1,009	262	
	of which: SME	3,602	2.890	1.745		3,841	3.167	1,930	
	Retail	530	2,890	1,745		3,641	263	1,930	
ITALY	of which: SME	288	200	125		279	278	97	
	Secured by mortgages on immovable property of which 12df	200	200	100		279	270	97	
	of which: SME Exposures in default	20	20	50	22	73	19	51	
	Items associated with particularly high risk	100	27	41	**	74	27	40	
	Covered bands	-		**		20	20		
	Claims on institutions and corporates with a ST credit assessment	,							
	Collective investments undertakings (CIU)	2	2	2		2	2	2	
	Country  Equity	23	23	23		23	23	23	
	Other exposures	1.199	1.199	837		1.149	1.149	824	
	Standardised Intel <sup>2</sup>	1,100	1,100	027	46	1,040	1,140	144	

					Standardised Ap	proach			
			As of 30/09/2	023			As of 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 sovernments or central banks	424	423	0		454	454		
	Resional sovernments or local authorities			0			0		
	Public sector entities						0		
	Multilateral Development Banks			0			0		
	International Ordanisations	2,006		131				195	
	Institutions	2,006	465 125			5,488	1,078 138	196	
	Corporates	126	126	63		138	138	73	
	of which: SME	9		0					
	Retail			,				,	
FRANCE	of which: SME Secured by mortalates on immovable property					,		,	
	Secured by mortalises on immovable property of which: SME					ů,			
	of which: SME Exposures in default	o o		0	0		0		
	Items associated with particularly high risk	0		0			0		
	Covered bands	0		0			0		
	Claims on institutions and corporates with a ST credit assessment								
	Collective investments undertakings (CIU)	1	1			3	3	1	
	Equity						0		
	Other exposures	0		0			0		
					0				

		(2) local value adjustments and provisions per c	ountry or counterparty excludes to	ose for securitisation exposures bu	t includes general credit risk adjuse	THEEL.			
					Standardised Ap	proach			
			As of 30/09/2	023			As of 31.	12/2023	
		Original Exposure <sup>6</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 an provisions <sup>2</sup>
	(minSUR, %) Central governments or central banks								
	Central governments or central banks Regional governments or local authorities			0			0		
	Public sector entities			0			0		
	Multilateral Development Banks	75	75	0		76	76		
	International Organisations	1,741	1,741	0		1,929	1,929	0	
	Institutions	0	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		1	1	0	
Other Countries	of which: SME	0		0		1	1		
	Secured by mortstakes on immovable property			0					
	of which: SME Exposures in default			0					
	Exposures in default Items associated with particularly high risk			0					
	Covered bonds			0			0		
	Claims on institutions and corporates with a ST credit assessment			0					
	Collective investments undertakings (CRII)			0			0		
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31	12/2023	
		Original Exposure <sup>1</sup>	Exposure Velue <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, %)								
SPAIN	Conf. of comments of confe duals.  And the confe confe duals.  And the confe confe duals.  And the confe confe duals.  Constants.  Constants.  Constants.  Constants.  And the confe duals.  And the c	633 0 0 1,180 0 1 1 1 0 0 0 0 0 0	633 0 0 0 236 18 1 1 1 1 0 0 0 0	0 0 0 111 29 0 0 0 0 0	0	761 0 0 0 0 0 1.231 21 21 2 5 4 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	761 0 0 0 325 21 1 4 4 4 0 0 0 0	0 0 143 127 2 2 2 0 0 0 0	0
ĺ	Other exposures					۰			
	Standardised Total <sup>2</sup>	Control common settle Common who has			0				1

eba Banking Authority	2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI				Standardised Ap				
			As of 30/09/2	023	Standardised Ap	prozen	As of 31/	12/2023	
		Original Esposure <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>
UNITED STATES	And the control of th	1,115 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,213 0 0 0 0 44 45 20 2 2 2 0 0 0 0 0 0	0 0 0 0 10 222 0 1 1 0 0 0 0 0 0 0 0 0 0	0	1,235 0 0 0 0 72 57 51 0 0 0 0 0 0 0	1,226 0 0 0 0 0 0 0 571 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 11 233 0 0 1 0 0 0 0 0 0	

					Standardise	ed Approach			
				03/2024			As of 30	06/2024	
	(min EUR, N)	Original Exposure <sup>6</sup>	Exposure Value <sup>1</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 dovernments or central banks	13,863	25,849	564		12,348	15,278	540	
	Regional governments or local authorities	40	37	7		60	57	11	
	Public sector entities	37 76	37 226	14		26 77	26 204	13	
	Multilateral Development Banks International Organisations	2,163	2.163	0		2,124	2.124		
	International Organisations Institutions	2,163 8,935	2,464	779		2,124 8,660	2,124	676	
	Corporates	4204	2,761	2,035		3,587	2,612	1.943	
	of which: SME	709	303	234		702	258	199	
	Retail	4,120	3,331	2,048		4,262	3,422	2,152	
Consolidated data	of which: SME	559	251	144		583	253	145	
Consolidated data	Secured by mortalistics on immovable property	272	271	94		247	245	85	
	of which: SME	19	19	5		15	15	4	
	Exposures in default	75	39	50	29	74	36 22	45	
	Items associated with particularly high risk	34	25	35		31	22	22	
	Covered bonds  Claims on institutions and corporates with a ST credit assessment		0	0					
	Collective investments undertakings (CIU)	6		3				3	
	Coulty  Equity	23	23	23		23	23	23	
	Other exposures	1,099	1,099	762		1,091	1,091	786	
	Standardised Total <sup>2</sup>	34,947	29,341	6.416	57	32,723	27.324	6,314	

And 1909/2004   And 1909/200						Standardisc	ed Approach			
Control concension or control leads			Conjust Expenses Value*							
Could accessment or equation leads			Original Exposure <sup>6</sup>	Exposure Value <sup>4</sup>	Rhik exposure amount		Original Exposure <sup>s</sup>	Exposure Value <sup>6</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Remark comments for all animoments   60   32   7   60   52   11   12   12   12   13   13   14   14   14   14   14   14			10.697	13.684	564		9,507	12.438	540	
Public section will section w			40	37	7		60	57	11	
Million Diseasement Enrich   0   0   0   127   0			37	37	14		26	26	13	
Non-ministration Consumers   2   0   0   0   0   0   0   0   0   0			0	140	0		0	127	0	
Communiary   Com			0	0	0		0	0	0	
delicate   State   Top   State								665		
No.   2,005   2,006   2,005   2,006   2,005   2,006   2,005   2,006		Corporates		1,413	1,344		2,295	1,357	1,298	
TALY   defect 30   20   20   20   20   20   20   20		of which: SME								
TALY   Security manages an immension property   272   271   56   366   58   58   58   58   58   58   58		Retail			2,024					
	ITALV	of which: SME								
Construct to offset   74   55   55   74   56	HALT				94				85	
Terms served older with surfacture from mide 32 25 21 22 22 23 Common closers of Com		of which: SME	19		5				4	
Severed sents 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			74	39	50	29	74		45	30
Claiens on institutions and conservates with a ST credit assessment 0 0 0			34	25	38		31	22	22	
			۰	0	0		0	0	0	
Collective investments undertaking (CIU) 2 2 2 2			0	0	0		0	0	0	
			2	2	2		2	2	2	
Ohis engolis 1,002 1,002 702 1,003 1,003 785			1,092	1,092	762		1,063	1,083	786	

					Appearance of the Parish Control				
					Standardise	ed Approach			
			As of 31	03/2024			As of 30	06/2024	
	(rish DUR, No	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>6</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
FRANCE	Comin demonstrate critical lands and	647 0 0 0 3,739 132 131 3 0 0 0 0 0 0 0	447 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1005 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		4320 0 0 0 0 4,5350 233 3 0 0 0 0 0 0 0	031 0 0 0 0 0 728 132 3 3 3 0 0 0 0 0 0	0 0 0 0 0 270 66 66 0 0 0 0 0 0 0 0	
	Standardised Total <sup>2</sup>								0

					Standardise	ed Approach			
				03/2024			As of 30	106/2024	
	(min DUR, No	Original Exposure <sup>b</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>
Other Countries	Control generation or control stacks  Annual commissions of an administration  Annual commission or an administration  Annual commission or an administration  Annual control control control  Annual control	0 0 75 2,163 0 0 0 0 0 0 0 0 0	0 0 75 2,363 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 77 2.334 0 0 0 0 0 0 0 0	0 0 77 2,224 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

Int O.S. N.	(2) Totali value adjustments and provisions per country of counterparty excludes those for securification exposures but includes general credit risk adjustments.									
Cright Egenors* Egenors Value* Risk separars amount Value adjustments and Original Egenors* Egenors Separar Se										
Original Exposure* Exposur	As of 30	As of 30/06/2024								
Contra demonstration or central classics   722   723   724   724   725   725   726	Exposure Value <sup>1</sup>	osure <sup>1</sup> Esposure Value <sup>1</sup> Risk exposure amount	Value adjustments and provisions <sup>2</sup>							
Mean found of Constructions   0   0   0   0   0   0   0   0   0	703 8 8 8 8 8 202 202 2 2 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0								

eba Banking Authority	2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach CREDITO EMILIANO HOLDING SOCIETA PER AZIONI				Standardisc	nd Annenach			
			As of 31	03/2024			As of 30	/06/2024	
	min CUR, No	Original Exposure <sup>6</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>6</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
UNITED STATES	Control description of control bank (  Additional commonship of a distribute (   Additional commonship of a distribute (   Additional commonship of a distribute (   Additional commonship of a distribute (	1,276 0 0 0 0 129 534 3 3 3 0 0 0 0 0	1,276 0 0 0 0 0 122 534 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 24 245 25 26 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		960 0 0 0 0 21 31 3 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	903 0 0 0 0 0 111 3 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 122 226 1 1 0 0 0 0 0 0	0

Credit Risk - IRB Approach

CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

			RB Approach										
				As o	30/09/2023					As of	31/12/2023		
		Origin	Original Exposure Exposure Risk exposure amount agus  Of which:  Of which:  Of which:					Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	24.65	5 248	15.292	5.732	223	189	25,398	241	16.170	6.048	222	193
	Corporates - Of Which: Specialised Lending	24,02	0	0	0	0	0	0	0	0	0,040	0	0
	Corporates - Of Which: SME	11.91	7 127	6.801	2.243	102	84	12.032	126	6,979	2.322	106	89
	Retail	16,19	3 441	14,140	3,852	357	257	16,056	419	14,050	3,814	339	265
	Retail - Secured on real estate property	9,385	174	9,388	2,452	150	80	9,449	171	9,453	2,470	149	96
Consolidated data	Retail - Secured on real estate property - O		43	422	190	39	20	394	43	416	186	39	25
Consolidated data	Retail - Secured on real estate property - O			8,965	2,263	111	60	9,055	128	9,037	2,284	110	74
	Retail - Qualifying Revolving	397	40	441	115	39	32	412	39	452	113	38	31
	Retail - Other Retail Retail - Other Retail - Of Which: SMF	6,411		4,311	1,285	168	145	6,195	209	4,145	1,231 427	152	136
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SMF	2,379 4,032		1,432 2,879	431 854	73 94	66	2,304 3.891	105 105	1,421 2,724	427 804	68 84	64
		4,032	116	2,879 533	1.923	94	73	3,891 556	105	2,724 556	2.006	84	72
	Equity Other non credit-obligation assets	533		533	1,923			550		336	2,000		
	IRB Total <sup>2</sup>				11,507						11,868		

(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).

q issue local access not include the accumulation possion unusual in mine results prior to the accumulation or the accumulation of the accumulation possion unusual in mine results prior to the accumulation of the accumulation

							IRB Ap	proach					
				As o	30/09/2023					Aso	31/12/2023		
		Originati	ixposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Riskexposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	VAID		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and previsions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates  Corporates - Of Which: Specialised Lending	24,613 0	248 0	15,250 0	5,727	223 0	189	25,351 0	241 0	16,121 0	6,039	222 0	193 0
	Corporates - Of Which: SME Retail	11,997 16,179	127 441	6,801 14,130	2,243 3,848	102 357	84 257	12,032 16,043	126 419	6,979 14,040	2,322 3,811	106 339	89 265
ITALY	Retail - Secured on real estate property  Ronail - Secured on real estate property - Of Which: SME	9,379 400	174 43	9,381 422	2,450 190	150 39	80 20	9,443 394	171 43	9,447 416	2,468 186	149 39	98 25
IIACI	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	8,979 396	131 40	8,959 441	2,260 114	111 39	60 32	9,049 412	128 39	9,031 451	2,282 113	110 38	74 31
	Retail - Other Retail Renail - Other Renail - Of Which: SME	6,404 2,379	227 111	4,308 1,432	1,284 431	167 73	145 66	6,189 2,304	209 105	4,142 1,421	1,231 427	152 68	136 64
	Retail - Other Retail - Of Which: non-SME Equity	4,026 524	116 0	2,876 524	853 1,889	94	79 0	3,885 546	105 0	2,721 547	804 1,970	84 0	72 0
	Other non-credit-obligation assets IRB Total												

		ı					IRB Ap	proach					
				As o	30/09/2023					Aso	131/12/2023		
		Originat	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates			0	0	0	0		0	0		0	
	Corporates - Of Which: Specialised Lending				0				0	0			
	Corporates - Of Which: SME	, i		0	0	0	0		0	0	0	0	
	Retail		o o	0	0	0	0		0	0	0	0	
	Retail - Secured on real estate property		0	0	0	0	0		0	0	0	0	
FRANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
FRANCE	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
	Retail - Other Retail - Of Which: non-SME			0	0	0	0	0	0	0	0	0	0
	Equity	•	٥	0	0	0	0	۰	0	0	0	0	
	Other non credit-obligation assets	_											
	IRB Total												

Institutions Corporates Corporates Corp Corp Retail Retail Other Countries	print D.U., No	Original	Exposure <sup>1</sup> Of which:	Exposure	30/09/2023 Risk exposure	amount	Value			As o	131/12/2023		
Institutions Corporates Corporates Corp Corp Retail Retail Other Countries		Original			Risk exposure	amount	Materia						
Institutions Corporates Corporates Corp Corp Retail Retail Other Countries			Of which:				adjustments	Original	Exposure <sup>1</sup>	Exposure	Riskexposure	amount	Value adjustments
Institutions Corporates Corporates Corp Corp Retail Retail Other Countries	d central governments		defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>5</sup>		Of which: defaulted	and provisions
Reta	reportants. Offendot. Specialised Lending coperation. Offendot. Self.  Security of mark staffing property Read - Socialised on mark staffing property. Offendot. Self.  Security of mark staffing property. Offendot. Self. Self Offendot on mark staffing property. Offendot. not Self. Self Offendot. Self.  Read Offen Read Offendot. Self.  Read Offen Read Offendot. Self.  Read Offendot Offendot Self.  Read Offendot Offendot Self.  - Self Offendot Offendot Self Self.  - Self Offendot Self Sel	0 0 1 0 0 3 2 0 2 0 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 9 0 0 3 2 0 0 1 0 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 8 0 0 3 2 0 0 2 0 1 0 1	0 0 3 0 0 1 1 1 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
Equity Other non credit-obli IRB Total	ablication access	0		0	0	0	0	ů	0	0	ů		ů

							IRB Ap	proach					
					130/09/2023								
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>5</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
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0		0	0	0	0		0	0		0	0
	Corporates - Of Which: SME Retail					0							
	Retail - Secured on real estate property					0							
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	0			0		0		0	0		0	, i
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	0		0	0	0	0		0	0		0	,
	Retail - Qualifying Revolving	0		0	0	0	0		0	0	o o	0	i i
	Retail - Other Retail	0		0	0	0	0		0	0		0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets	0		0	0	0	0		0	0		0	۰
	IRB Total												



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	30/09/2023					Aso	131/12/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure		Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure		Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
UNITED STATES	Control Labor and carter of provincement Institution Copyright And Copyright And Copyright And Copyright And Read Copyright And	0 0 35 0 0 0 2 1 0 1 0 1 0 1 1 0 1 1 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 339 0 0 1 1 0 1 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 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 34 0 0 2 1 0 1 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 37 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 0
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach

								IRBAp	proach					
												30/06/2024		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure	amount	Value adjustments	Original I	isposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
				Of which:	Value		Of which:	and provisions		Of which:	Value		Of which:	and provision:
		(min EUR, %)		defaulted			defaulted			defaulted			defaulted	
	Central bar	rks and central governments	0	0	0	0	0	0	0	0		0		0
	Corporates		25,366	236	15.997	5.893	214	188	25.593	224	16.198	5.922	200	174
	Corporates	Corporates - Of Which: Specialised Lending	25,366	236	15,997	5,893	214	0	25,593	0	10,190	5,922	200	0
	Corporates - Of Which: SME				6.732	2.235	105	88	12.016	124	6 909	2.282	103	85
	Corporates - Of Which: SME Retail				13.855	3.741	335	263	15.816	403	13.787	3.661	325	253
		Retail - Secured on real estate property	15,866 9,531	165	9,535	2,471	143	96	9,327	157	9,329	2,384	137	93
		Retail - Secured on real estate property - Of Which: SME	378	40	398	178	37	23	304	33	321	145	32	21
Consolidated data		Retail - Secured on real estate property - Of Which: non-SME	9,154	125	9,137	2,293	107	72	9,023	123	9,008	2,239	105	72
		Retail - Qualifying Revolving	390	38	434	112	37	30	394	39	436	112	38	30
		Retail - Other Retail	5,944	210	3,886	1,158	154	137	6,095	207	4,023	1,165	151	130
		Retail - Other Retail - Of Which: SME	2,238	105	1,398	423	69	65	2,250	108	1,446	436	71	64
		Retail - Other Retail - Of Which: non-SME	3,707	105	2,489	734	86	73	3,845	99	2,577	729	80	66
	Equity		573	0	573	2,066	0		573	0	573	2,066		
		redit-obligation assets				0						0		
	IRB Total <sup>2</sup>					11,700						11,649		

								IRB Ap	proach					
					As o	31/03/2024					As of	30/06/2024		
			Original	ixposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Vatue		Of which: defaulted	and provisions		Of which: defaulted	Vidue		Of which: defaulted	and provisions
		s and central governments	. 0	0	0	0	0	. 0	0	0		0	0	0
	Institutions Corporates		25.320	236	15.959	5.886	214	188	25.553	0 224	16.159	5.915	200	174
	Corporates	Corporates - Of Which: Specialised Lending	25,320	230	15,959	5,800	214	100	20,003	224	10,159	5,915	200	0
		Corporates - Of Which: SME	11.861	127	6.732	2.235	105	88	12.016	124	6,909	2.282	103	85
	Retail		15,853	413	13,845	3,738	335	263	15,804	402	13,779	3,658	325	253
		Retail - Secured on real estate property	9,525	165	9,529	2,469	143	95	9,321	157	9,323	2,382	137	93
ITALY			378	40	398	178	37	23	304	33	321	145	32	21
HALI			9,147	125	9,130	2,291	107	72	9,017	123	9,002	2,237	105	72
		Retail - Qualifying Revolving	390	38	433 3.884	112	37	30	393	39	435	112	38	30
		Retail - Other Retail Retail - Other Retail - Of Which: SME	5,938 2,238	210 105	3,884 1,398	1,157	154	137 65	6,089 2,250	207	4,021	1,165	151 71	130
		Retail - Other Retail - Of Which: non-SME	3,701	105	2.486	734	86	73	3,839	99	2,574	729	80	66
	Equity	Netal: - Other Netal: - Of Will Chi. Hon-ome	562	0	563	2.027	0.	,,,	562	0	583	2.028	0.0	0.0
		edit-obligation assets	302		303	2,027			300		303	2,020		-
	IRB Total													
			(A) Original const			d hofour triving into possure				and the second second second				

							IRB Ap	proach					
				As o	f31/03/2024					Aso	130/06/2024		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, 16)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
FRANCE	Control banks and center growments  Institutions  Corporate  Corporate  Corporate  Corporate  Corporate  Corporate  Restal  Re	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
İ	IRB Total												

							IRB Ap	proach					
											f 30/06/2024		
		Original	l Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>3</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
Other Countries	Command brains and caster a growments institutions Companies. Companies. Command liquidities Learning. Companies. Command liquidities Learning. Companies. Command liquidities. Restall Restall. Second of mark statute property. Restall. Second of mark statute property. Command liquidities. Restall. Resta	0 9 0 0 3 2 0 2 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 8 0 0 0 3 2 0 0 2 0 1 0 0 1 0 0	0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 8 0 0 2 2 0 0 2 0 1 0 0 1 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2024					Aso	130/06/2024		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUE, %)		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
	Retail		0	0	0	0		0	0		0		0
	Retail - Secured on real estate property		0	0		0		0	0		0		0
SPAIN	Retail - Secured on real estate property - Of Which: SME					0			0		0		0
-	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0	0		0			0		0		0
	Retail - Other Retail			0					0				0
	Retail - Other Retail - Of Which: SME		0	0		0		0	0		0		0
1	Retail - Other Retail - Of Which: non-SME			0	0	0		0	0		0		0
1	Eastly		0	0		0		0	0		0		
	Other non credit-obligation assets												
1	IRS Total												
		(1) Original evenes	ure unitie Francu	ro value is renorder	before taking into accoun	any effect this to	credit conversion fo	actors or credit ris	k mitigation tachnic	uses le e substitue	ion effects)		

Credit Risk - IRB Approach

CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

		į					IRB Ap	proach					
		Į.		As o	131/03/2024					Aso	f 30/06/2024		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, 16)		Of which: defaulted	VALUE		Of which: defaulted	and provisions		Of which: defaulted	*****		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	33	0	26	0	0		28	0	28	0		0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0		0	0	0	0		0
	Corporates - Of Which: SME		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
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	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
1	Retail - Other Retail	1	0	0		0		1	0				0
	Retail - Other Retail - Of Which: SME		0	0					0		0		0
	Retail - Other Retail - Of Which: non-SME Equity	10	0	10	37	0		10	0	10	36		0
1	Other non credit-obligation assets	10	0	10	37			10	0	10			
1	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)



General governments exposures by country of the counterparty

						GKESHO E	As of 31/12/2023	WY ELVELOW						
						Dire	ect exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio	l	Derivatives with po	sitive fair value	Derivatives witi	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	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	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] [ 5Y - 10Y] [ 10Y - more Total	Belgium	0 0 0 415 0 445	0 0 0 0 415 0 416	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 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 M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 12Y - 3Y ] [ 5Y - 10Y ] [ 10Y - more Total	Bulgaria	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Cyprus													
[0.3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[ 0 - 3M[	Denmark	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 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	Estonia													



General governments exposures by country of the counterparty

							As of 31/12/2023							
						Dire	ct exposures							
						Dile	ctexposures					9// 1		
	(mln EUR)			On balance sh	leet				Derivat	ives		Off balar	ice sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value	Off-balance st	neet exposures	
			Total carrying amount of non-											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[ [3M-1Y[			0			0	0		0	0	0	0	(	
[ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more Total	Finland		0 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[ [3M-1Y[			1 1	3		0	0	9	0	0	0	0		0
[1Y-2Y] [2Y-3Y]	France		0 0			0	0		0	0	0	0	0	
[3Y - 5Y [  5Y - 10Y    10Y - more   Total	France	451 451	0 454 3 0 456	1	(	0 454 0 454	0 0 0	( (	0 0	0 0 0	0	0 0 0	( ( (	0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y			0 0	0		0 0	0	0	0	0	0	0	(	
[ 2Y - 3Y [ [3Y - 5Y [	Germany		0 0	0		0	0		0	0	0	0	C C	
[5Y - 10Y [ [10Y - more Total			0 0	0	(	0	0	0	0	0	0	0	(	
[0-3M[ [3M-1Y[			2	,										
[ 1Y - 2Y [ [ 2Y - 3Y [	Croatia													
[3Y - 5Y] [5Y - 10Y] [10Y - more														
Total [0-3M[			0			0	0		0	0	0	0		
[3M-1Y] [1Y-2Y] [2Y-3Y]	Greece		0 0			0	0		0	0	0	0		
[3Y - 5Y [ [5Y - 10Y [	Greece		0			0	0		0	0	0	0		
[10Y - more Total [ 0 - 3M [			0 0			0	0		0	0 0	0	0	(	0
[ 3M - 1Y [ [ 1Y - 2Y [			0			0	0		0	0	0	0	0	
[2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ]	Hungary		0 0	0	0	0 0	0	6	0	0 0	0	0		
[10Y - more Total	1		0 0			0	0		0	0	0	0		0
[0-3M[ [3M-1Y[ [1Y-2Y[			0 0			0	0		0	0	0	0		
[ 2Y - 3Y [ [3Y - 5Y [	Ireland		0			0	0		0	0	0	0		
[5Y - 10Y [ 			0 0		(	0	0 0	0	0	0	0 0	0		
[0-3M[ [3M-1Y]		6: 34-	7 66 1 343	5		0 2	61 338		0	0	0	3 0		
[ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y	Italy	12/ 1,33/ 1,82/ 1,066 50-	343 126 1,331 1,827 1,827	2		21 11 19	1,318 1,318		0 0	0 0 n	0 0 n	0	(	
[5Y - 10Y [ [10Y - more		1,066	504	1	C	0	1,806 1,066 503		0	0	0	0 4		
Total	1	5,272	5,264	16		53	5,196		0	0	0	8		32



General governments exposures by country of the counterparty

							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	<b>Derivatives with</b>	negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short 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 weiginted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Latvia													
[0.3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
0 - 3M      13M - 11f     12 - 27f	Luxembourg	6 11 6 6	0 13 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 13 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 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	Malta													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands			0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 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	Poland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 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	Portugal	28-6 28-6 28-6	0 0 0 0 0 0 284 0 0 0 284	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 284 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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  [11-2Y  [11-2Y  [2Y-3Y  [3Y-5Y  [5Y-10Y  [10Y-more Total	Romania	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0



General governments exposures by country of the counterparty

						CREDITO E	MILIANO HOLDING SOCIE	TA' PER AZIONI						
							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	
Residual Maturity		Total gross carrying amount of non-derivative	Total carrying amount of non- derivative financial assets (net		Non-derivative financial a:	ssets by accounting portfolio		Derivatives with po	ittive fair value	Denvatives with	negative fair value			Risk weighted exposure amount
nesional riduity	Country / Region	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	Nominat	Provisions	
[ 0 - 3M[	Slovakia													
[ 0 - 3M [	Slovenia													
10 - 3M f 13M - 1Y f 11Y - 2Y f 12Y - 3Y f 13Y - 5Y f 15Y - 10Y f 10Y - more	Spain		0 0 3 3 0 473 5 284 0 0	0	(	0 0 3 0 122 179 0	0 0 0 351 105		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
[ 0 - 3M [	Sweden	- 20	702			334	450			·				
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	United Kingdom		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 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] [ 11Y - 2Y] [ 12Y - 3Y] [ 3Y - 5Y] [ 5Y - 10Y] [ 10Y - more Total	lceland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [5Y-10Y] [10Y-more	Liechtenstein													
10 aM       13M - 1Y	Norway		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		



General governments exposures by country of the counterparty

						CREDITO E	MILIANO HOLDING SOCIE	TA' PER AZIONI						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of non-		Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	lotal carrying amount or 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[	Australia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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] [ 1Y - 2Y] [ 2Y - 3Y] [ 3Y - 5Y] [ 5Y - 10Y] [ 10Y - more Total	Canada		0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
10 - 3M    13M - 1V    17 - 2Y    27 - 3Y    37 - 5Y    59 - 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] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	u.s.	6 33 640 576 7	0 1 0 3 2 6 642 576 0 8	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
[ 0 - 3M[	China													
[ 0 - 3M [	Switzerland													
0 - 3M       1 3M - 1Y	Other advanced economies non EEA													



General governments exposures by country of the counterparty

CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

			CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI											
							As of 31/12/2023			_		_		
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balan	ice sheet	
					Non deductive financial as	ssets by accounting portfolio		Derivatives with pos	ithus fair value	Dody other with	n negative fair value	Off-balance sh	eet exposures	
						sees by accounting portions		Jennanes mai pos	The four Police	Semanes ma	The gutte full fulle			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 of 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[	Other Central and eastern Europe countries non EEA	0	0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0		0 0 0 0 0 0
Total [0 - 3M] [3M - 11'] [17 - 27'] [27 - 37'] [37 - 57'] [57 - 107'] [100' - more Total	Middle East	0	0	O		0	0	0	0	0	0	0		0
10 - 3Mf 10 - 3Mf 13M - 1Yf 11Y - 2Yf 12Y - 3Yf 13Y - 5Yf 15Y - 10Yf 10Y - more Total	Latin America and the Caribbean	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [33' - 5Y] [5Y - 10Y] [10Y - more Total	Africa			v						·				v 0
10 - 3M f [ 3M - 1Y ] [ 1Y - 2Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 33 - 5Y ] [ 5Y - 10Y ] [ 100' - more Total	Others	0 0 0 0 1,577 339 3,1916	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 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 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), 
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

			As of 30/06/2024											
						Dire	ect exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balar	nce sheet	-
	(IIIII EOK)													-
												Off-balance sh	neet exposures	
					Non-derivative financial a	issets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives wit	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											amount
		financial assets	of short positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					profit or loss	comprehensive income								
[0·3M[			0	0		0 0	0			0		0		
[3M - 1Y[ [1Y - 2Y[			0 0	0		0 0	0		0 0	0	0	0		
[ 2Y - 3Y [ [3Y - 5Y [	Austria		0 0	0		0 0	0		0 0	0	0	0		
[5Y - 10Y [ [10Y - more			0 0	0		0 0	0		0 0	0	0	0		
Total [0-3M] [3M-1Y]			0 0	0		0 0	0		0 0	0	0	0 0		0
[ 1Y - 2Y [ [ 2Y - 3Y [	Belgium		0	0		0 0	0		0 0	0	0	0		
[3Y - 5Y [ [5Y - 10Y [ [10Y - more Total		40	6 406 0 0	0		0 406 0 0	0		0 0	0	0	0		
Total [0-3M[ [3M-1Y[		400	6 406 0 0	0		0 406	0		0 0	0	0	0		0
[ 1Y - 2Y [	Bulgaria		0	0		0 0	0		0 0	0	0	0		
[3Y - 5Y [ [5Y - 10Y [ [10Y - more			0 0	0		0 0	0		0 0	0	0	0		
Total [0-3M[ [3M-1Y[			0	0		0	0		0	0	0	0		0
[ 1Y - 2Y [ [ 2Y - 3Y [	Cyprus													
[3Y - 5Y [ [5Y - 10Y [ [10Y - more														
[10Y - more Total [0 - 3M]														
[3M-1Y] [1Y-2Y] [2Y-3Y]	Czech Republic													
[3Y - 5Y] [5Y - 10Y] [10Y - more														
Total [0-3M[			0 0	0		0 0	0		0 0	0	0	0		
[3M-1Y] [1Y-2Y] [2Y-3Y]	Denmark		0 0	0		0 0	0		0 0	0	0	0		
[3Y - 5Y [ [5Y - 10Y [	- Deliment		0 0	0		0 0	0		0 0	0	0	0 0		
f10Y - more Total [ 0 - 3M [			0	0		0 0	0		0	0	0	0		0
[3M-1Y] [1Y-2Y] [2Y-3Y]														
[3Y - 5Y] [5Y - 10Y]	Estonia													
[10Y - more Total	1													



General governments exposures by country of the counterparty

							As of 20/06/2024							
							As of 30/06/2024							
						Dire	ct exposures							-
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balar	ice sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value	Off-balance st	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 for trading	of which: Financial assets designated at fair value through profit of 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]			0			0	0	0	0	0	0	0		
[ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	Finland			0	(	0	0 0 0	0	0 0 0	0 0 0	0	0 0 0 0	(	
] ME - 0 ]			0 0			0	0	0	0	0	0	0	(	0
[ 3M - 1Y [ [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	France	43	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 438	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 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 F0 - 3MF		43	9 439 1 1	1		438	0	0	0	0	0	0		0
[ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10V - more	Germany					0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[10Y - more Total [0 - 3M] [3M - 1Y]			2 2	2		0	0	0	0	0	0	0		0
[ 1Y - 2Y [	Croatia													
Total [0-3M[ [3M-1Y[			0	9		0	0	0	0	0	0	0		
[ 39 - 17 [	Greece		0 0	0		0	0 0 0 0	0	0 0 0	0 0 0	0	0 0 0	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	
1ME-01	1		0 0			0	0	0	0	0	0	0	(	0
[ 3M - 1Y [	Hungary		0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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[ [3M - 17] [17 - 27] [17 - 27] [27 - 37] [37 - 57] [57 - 107] [107 - more Total	Ireland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0	0 0 0 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] [3M - 1Yf [12Y - 2Yf [2Y - 3Yf [3Y - 5Yf [5Y - 10Yf [10Y - more	Italy	27 18 57 26 1,939 77	4 264 7 1,935 5 775	6 7 1		0 0 2 32 19 7 0	0 271 177 540 244 1,926	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	000000000000000000000000000000000000000	0 3 0 0 0		
Total		4,52	6 4,520	21		60	4,439	0	0	0	0	8	Č	27



General governments exposures by country of the counterparty

							As of 20/06/2024							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balan	ce sheet	
					Non-derivative financial as	ssets by accounting portfolio		<b>Derivatives with pos</b>	itive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short 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[   13M-1Y    11Y-2Y    2Y-3Y    2Y-3Y    3Y-5Y    5Y-10Y    10Y-more	Latvia													
[ 0 - 3M[	Lithuania													
0 - 3M      13M - 11f     12 - 27f	Luxembourg		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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	Malta													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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	Poland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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	Portugal	188 81	0 0 0 1 185 88 0 0 0 274	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 185 88 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ā
[0-3M] [3M-1Y  [11-2Y  [11-2Y  [2Y-3Y  [3Y-5Y  [5Y-10Y  [10Y-more Total	Romania	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	



General governments exposures by country of the counterparty

						CREDITO	MILIANO HOLDING SOCIE	IA FENALIONI						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
			Total carrying amount of non-		Konsdenvauve imalicial as	portions		Denvauves with pos	an value	Denvarives with	THE SALVE ISH 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	
					pronto toss	Comprehensive income								
[ 0 - 3M[	Stovakia													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Slovenia													
10 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 3Y - 5Y f 15Y - 10Y f 110Y - more Total	Spain	573 1777 278	0 0 4 4 0 5 573 177 0 754	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 4 0 223 73 0	0 0 0 0 349 104 0 453	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden					300	4,0			·		J		
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom	3	3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 0 0 0	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0 0 0	0 0 0 0 0	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10-3M	Iceland						v				0	J	v	
[ 0-3M [	Liechtenstein													
Total   Tota	Norway	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0	0 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	l		0	0	1	0	0		0	0	0	0	0	0



General governments exposures by country of the counterparty

				As of 30/06/2024										
						Dire	ct exposures							
	( ) 510			On balance sh	eet				Derivat	ives		Off balan	ce sheet	
	(mln EUR)			On Datance 31					Deliva			On Battan	oc silect	-
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			
					T T	I			1					Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative	Total carrying amount of non- derivative financial assets (net											amount
		financial assets	of short positions)									Nominal	Provisions	
				of which: Financial assets held	of which: Financial assets designated at fair value through	of which: Financial assets at fair value through other	OI WITICIT. FITTATICIAL ASSELS AL	Carrying amount	Notional amount	Carrying amount	Notional amount			
				for trading	profit or loss	comprehensive income	amortised cost							
[0-3M[ 13M-1Y[			0	0	0	0	0	0	0	0	0	0	(	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Australia		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	(	
[10Y - more Total [ 0 - 3M [		(	0	0	0	0	0	0	0	0	0	0	(	0
[3M-1Y] [1Y-2Y] [2Y-3Y]			0 0	0	0	0	0	0	0	0	0	0	(	
[3Y - 5Y] [5Y - 10Y]	Canada		0 0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total			0 0	0	0	0	0	0	0	0	0	0	(	0
[0-3M] [3M-1Y] [1Y-2Y]														
[ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Hong Kong													
[5Y - 10Y [ [10Y - more Total														
[0-3M[ [3M-1Y[														
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Japan													
[3Y - 5Y] [5Y - 10Y] [10Y - more														
Total [0-3M[ [3M-1Y[	1		0 3	0	0	0	0	0	0	0	0	0	(	
[ 1Y - 2Y [ [ 2Y - 3Y [	u.s.	41	0 0	0	0	0 41	0	0	0	0	0	0	c c	
[3Y - 5Y [ [5Y - 10Y [		657 271	7 657 1 271	0	0	657 271	0	0	0	0	0	0	(	
[10Y - more Total [ 0 - 3M [	1	972	972	4	0	969	0	0	0	0	0	0	(	0
[ 3M - 1Y [														
[2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ]	China													
[10Y - more Total														
[0-3M] [3M-1Y] [1Y-2Y]														
[ 2Y - 3Y [ [3Y - 5Y [	Switzerland													
[5Y - 10Y [ f10Y - more Total														
[0-3M[ [3M-1Y]														
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Other advanced economies non EEA													
[5Y - 10Y [ [10Y - more														
Total														



General governments exposures by country of the counterparty

CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

			CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI											
							As of 30/06/2024			_		_		
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balan	ice sheet	
					Non derivative financial a	ssets by accounting portfolio		Derivatives with pos	ithus fair value	Dody other with	n negative fair value	Off-balance sh	eet exposures	
						sees by accounting portions		Jennanes mai pos	in Fund	Demantes ma	The gutte full fulle			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[	Other Central and eastern Europe countries non EEA		0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0
Total [0-3M[ [3M-11f] [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [3Y-10Y  [10Y-more Total	Middle East		0	0	1	0	0	0	0	0	0	0		0
10-3Mf	Latin America and the Caribbean		0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [	Africa			Ü						·				
10-3Mf [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others	1,485 63 2,141	637			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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), 
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 e94.

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



Performing and non-performing exposures
CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

									ONEDITO EL HEDITO HOLE									
					As of 30/09/2023									As of 31/12/2023				
		Gross	carrying amount/ Nominal a	mount		Accumulated impairs credit risk and provisi	nent, accumulated negative ch	anges in fair value due to			Gros	carrying amount/Nominal a	mount		Accumulated impairm credit risk and provision	ent, accumulated negative chi	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	ning exposures <sup>3</sup>	Collaterats 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>3</sup>	On non-perforn	ning exposures <sup>3</sup>	Collaterals and financial guarantees received on non- performing exposures
(min EUR)		une - so cuya uno so cuya		Of which: defaulted	Of which Stage 3 <sup>b</sup>			Of which Stage 3 <sup>8</sup>			ade - 50 days and 4-50 days		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	5,916	0				0 0			0 0	6,51	0		0		0 0	0		
Debt securities (including at amortised cost and fair value)	12,432	0				9			0 0	13,01					0 9	0		
Central banks	0	0		0		0			0 0		0		0		0 0	0		0
General governments	9,355	0		0		0 4			0 0	9,74			0		0 6	0		0
Credit institutions	1,446	0		0		0 1	. 0		0 0	1,59			0		0 1	0		0 0
Other financial corporations	1,144	0		0		0			0 0	1,12			0		0 1	0		0
Non-financial corporations	487	0		0		0			0 0	54			0		0 0	0		0 0
Loans and advances(including at amortised cost and fair value)	35,467	58	723	723	701	85	398	39	6 277	36,89	99	702	702	68	18 82	418	41	6 233
Central banks	0	0		0		0			0 0				0		0 0	0		0 0
General governments	642	5	6	6		6 0	3		3 0	61	29	5	5		5 0	3		3 0
Credit institutions	499	0		0		0			0 0	61			0		0 0	0		0 0
Other financial corporations	539	0	1	1		0			0 0	74-	2	1	1		0 1	0		0
Non-financial corporations	16,818	16	325	325	318	29	204	20	2 106	17,84	22	322	322	31	6 27	210	20	8 92
of which: small and medium-sized enterprises	8,916	10	199	199	190	3 20	100	9	9 89	9,17	12	196	199	15	19	107	10	80
of which: Loans collateralised by commercial immovable property	555	1	45	49	46	8 2	29	2	9 19	53		45	49	4	16 2	34	3	4 14
Households	16,969	36	391	391	384	4 59	191	19	0 170	17,09	47	374	374	36	54	205	20	5 141
of which: Loans collateralised by residential immovable property	11,314	15	174	174	172	2 27	54	5	4 116	11,36	23	170	170	16	18 24	72	7.	2 95
of which: Credit for consumption	3,322	6	74	74	71	23	45	4	5 16	3,47	7	75	75	1	1 22	47	4	8 15
DEBT INSTRUMENTS other than HFT	53,814	58	723	723	701	93	398	39	6 277	56,42	99	702	702	68	18 91	418	41	8 233
OFF-BALANCE SHEET EXPOSURES	13,262		34	34	3:	1 2	1		1 2	12,97		32	32	1	9 4	1		1 2

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

institutions apportises the customative aimount of expected exist tissess are in entire competition for interest institutions are instituted and a second of the contract of expected exists. It is a second of the contract in the contract institution and a second of the contract in the contract in the contract in the contract in the provision of the contract in the

The contradiances sheetchims, accumulated impairments and accumulated in accum

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

CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

	As of \$1,002/2024									As of 300 / 52/2024												
	Gross carrying amount! Hominut amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*  Collaterals and financial			Gress carrying amount? Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>4</sup>			Collaterals and financial						
		Of which performing but past due >30 days and <=90 days		Of which performing but past				Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-perform	On non-performing exposures apparaments of performing			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	ing exposures <sup>2</sup>	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>			dae - 30 days and 1-30 days		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	5,759					0 (			0	4,245	0				0		-	0				
Debt securities (including at amortised cost and fair value)	12,44					0 8			0	11,896	0		۰									
Central banks		0				0			0		0				0			0				
General governments	9,320	0	0			0			0	8,867	0				5			0				
Credit institutions	1,558	0	0			0 :			0	1,551	. 0				1	. 0		0				
Other financial corporations	1,018	0				0 1			0	980	0				1	. 0		0				
Non-financial corporations	543	0	0			0	0		0	500	0		0					0				
Loans and advances(including at amortised cost and fair value)	35,450	73	695	695	682	2 80	414	41:	2 232	37,097	54	663	667	65	6 79	391	38	229				
Central bariks		0	0			0			0		0							0				
General governments	60:	. 5	4	4	4	4 (			2 0	603	5		4		4 0	2		. 0				
Credit institutions	357					0			0	744	0							0				
Other financial corporations	633		1	1		0			0	1,231	. 0				0			0				
Non-financial corporations	16,777	22	316	316	311	1 25	206	20-	93	17,301	14	29	297	29	2 25	190	18	91				
of which: small and medium-sized enterprises	8,673	11	196	196	190	2 18	106	10-	4 79	8,743	8	194	196	19	17	107	10	79				
of which: Loans collateralised by commercial immovable property	533	1	46	46	43	3	32	33	2 13	515	j 1	46	46	4	3 2	32	3	13				
Households	17,082	46	373	373	366	6 54	206	20	139	17,219	34	369	365	35	9 54	198	19	138				
of which: Loans collateralised by residential immovable property	11,35	22	170	170	168	8 24	73	7	94	11,405	18	169	169	16	26	71	7	95				
of which: Credit for consumption	3,583	7	78	78	72	3 22	49	41	14	3,738	5 7	71	76	7	21	48	4	13				
DEBT INSTRUMENTS other than HFT	53,645	73	695	695	683	2 88	414	41:	2 232	53,244	54	66	667	65	87	391	38	229				
OFF-BALANCE SHEET EXPOSURES	13,702		30	30	25	9 4	1		1 3	13,461		3:	33	3	1 4	1		2				

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



#### Forborne exposures

İ	As of 30/09/2023								As of 31/12/2023						
	Gross carryin exposures wi measures	g amount of th forbearance		exposures with	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			
(mln EUR)															
Cash balances at central banks and other demand deposits	0	0	0	0	ď	0	0	0	0	0	0	0			
Debt securities (including at amortised cost and fair value)	0	0	0	0	O.	0	0	0	0	0	0	0			
Central banks	0	0	0	0	C		0	0	0	0	0				
General governments	0	0	0	0	C		0	0	0	0	0				
Credit institutions	0	0	0	0	C		0	0	0	0	0				
Other financial corporations	0	0	0	0	C		0	0	0	0	0				
Non-financial corporations	0	0	0	0	C		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	C	0	0	0	0	0	0	0			
General governments	0	0	0	0	C	0	0	0	0	0	0	0			
Credit institutions	0	0	0	0	C	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	O	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>&</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) 2021/45-1. TS on Supervisory reporting. However, for the off-balance sheet instruments, sheet as a reasonable of the 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.

On 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 (asclading loans and advances loads) and advances of the criteria sheet for significance and having a ratio of non-performing loans and advances (excluding loans and advances loads).



#### Forborne exposures

CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

	As of 31/03/2024							As of 30/06/2024						
	Gross carryin exposures wi measures	g amount of th forbearance		exposures with	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		
(mln EUR)			_		_									
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	9		
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	35		
of which: small and medium-sized enterprises	81	62	30	30	47	37	76	50	30	30	43	33		
		52	58			62		39	57	56				
Households	179	120		57	116	62	168	117			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>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. This is because in the size is 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 (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or



# 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)