



Spring 2020 EU-wide Transparency Exercise

Bank Name	Unione di Banche Italiane S.p.A.
LEI Code	81560097964CBDAED282
Country Code	IT

Spring 2020 EU-wide Transparency Exercise

Key Metrics

Unione di Banche Italiane S.p.A.

(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	7,112	7,165	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	7,078	7,133	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	7,112	7,165	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	7,078	7,133	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	9,160	9,221	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9,126	9,189	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)				
Total risk-weighted assets	58,599	58,086	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	58,563	58,054	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	12.14%	12.34%	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	12.09%	12.29%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	12.14%	12.34%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.09%	12.29%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	15.63%	15.88%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.58%	15.83%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	135,450	131,686	C 47.00 (r300,c010)	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	5.25%	5.44%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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(mln EUR, %)		As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	7,112	7,165	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	7,078	7,133	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	135,450	131,686	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	135,416	131,653	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.3%	5.4%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.2%	5.4%	C 47.00 (r330,c010)	

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Capital

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		(min EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	9,160	9,221	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	7,112	7,165	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	6,046	6,045	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	1,387	1,402	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-68	-86	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	1,904	1,905	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-12	-12	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,704	-1,719	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-345	-313	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-116	-84	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 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 (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-14	-5	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	34	32	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	34	32	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	C 01.00 (r530,c010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,112	7,165	C 01.00 (r015,c010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,048	2,056	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	2,103	2,111	C 01.00 (r760,c010) + C 01.00 (r890,c010)	-	
A.4.2	Other Tier 2 Capital components and deductions	-55	-55	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	-	
A.4.3	Tier 2 transitional adjustments	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	58,599	58,086	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	36	32	C 05.01 (r010,c040)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.14%	12.34%	CA3 {1}	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	12.14%	12.34%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	15.63%	15.88%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	7,078	7,133	[A.1-A.1.13-A.1.21+MIN(A.2+A.2.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.09%	12.29%	[D]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	34	32	C 05.01 (r440,c010)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c030)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	36	32	C 05.01 (r440,c040)	-

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

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Overview of Risk exposure amounts

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(mln EUR, %)	RWAs		COREP CODE
	As of 30/09/2019	As of 31/12/2019	
Credit risk (excluding CCR and Securitisations)	52,793	51,427	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	21,110	21,303	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	31,683	30,124	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	904	777	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	75	48	C 02.00 (R640, c010)
Settlement risk	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	186	799	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	1,042	1,012	C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	1,042	1,012	C 02.00 (R530, c010)
Of which IMA	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5+C 02.00_910_010
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	3,599	4,024	C 02.00 (R590, c010)
Of which basic indicator approach	129	133	C 02.00 (R600, c010)
Of which standardised approach	1,300	1,324	C 02.00 (R610, c010)
Of which advanced measurement approach	2,170	2,567	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	58,599	58,086	

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P&L

Unione di Banche Italiane S.p.A.

(mln EUR)	As of 30/09/2019	As of 31/12/2019
Interest income	1,610	2,129
Of which debt securities income	153	205
Of which loans and advances income	1,434	1,893
Interest expenses	283	378
(Of which deposits expenses)	82	108
(Of which debt securities issued expenses)	297	398
(Expenses on share capital repayable on demand)	0	0
Dividend income	8	8
Net Fee and commission income	1,230	1,682
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	21	-16
Gains or (-) losses on financial assets and liabilities held for trading, net	42	57
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	30	93
Gains or (-) losses from hedge accounting, net	-14	-15
Exchange differences [gain or (-) loss], net	-29	-9
Net other operating income /(expenses)	220	286
TOTAL OPERATING INCOME, NET	2,835	3,836
(Administrative expenses)	1,850	2,488
(Depreciation)	167	228
Modification gains or (-) losses, net	-13	-25
(Provisions or (-) reversal of provisions)	22	25
(Commitments and guarantees given)	-2	0
(Other provisions)	24	25
Of which pending legal issues and tax litigation ¹		23
Of which restructuring ¹		56
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	534	744
(Financial assets at fair value through other comprehensive income)	3	3
(Financial assets at amortised cost)	531	741
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	1	6
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	35	45
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	283	365
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	212	285
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	212	285
Of which attributable to owners of the parent	191	251

⁽¹⁾ Information available only as of end of the year

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

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Total Assets: fair value and impairment distribution

Unione di Banche Italiane S.p.A.

(mln EUR)		As of 30/09/2019				As of 31/12/2019				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	14,346				11,127				IAS 1.54 (i)	
Financial assets held for trading	599	50	471	78	428	6	335	87	IFRS 7.8(a)(ii); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	872	104	332	436	982	114	213	655	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	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	10,072	10,001	20	50	10,076	10,014	19	43	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	91,523				91,305				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	23	0	23	0	35	0	35	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	821				547				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	9,788				9,617					
TOTAL ASSETS	128,043				124,118				IAS 1.9(a), IG 6	

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

(mln EUR)		As of 30/09/2019						As of 31/12/2019						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	9,892	135	10	-4	-2	-10	9,900	139	10	-4	-2	-10	Annex V. Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	5,177	0	0	-3	0	0	5,455	0	0	-4	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	72,373	9,494	8,315	-171	-325	-3,338	73,037	9,107	6,841	-160	-304	-2,667	Annex V. Part 1.32, 44(a)

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

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Breakdown of liabilities

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(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 30/09/2019	As of 31/12/2019	
Financial liabilities held for trading	656	555	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	111,834	109,801	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	573	387	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	215	145	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	747	779	IAS 37.10; IAS 1.54(l)
Tax liabilities	143	170	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	4,382	2,732	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	2	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	118,549	114,571	IAS 1.9(b);IG 6

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

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 30/09/2019	As of 31/12/2019	
Derivatives		1,174	855	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	54	0	Annex V.Part 1.31
Deposits	Central banks	10,862	9,999	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	717	739	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	666	695	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	5,046	4,314	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	910	690	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	5,260	4,420	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	3,357	3,125	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	15,806	16,232	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	15,734	16,162	ECB/2013/33 Annex 2.Part 2.9.1
	Households	50,047	50,827	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	47,664	48,573	Annex V.Part 1.42(f), 44(c)
Debt securities issued		23,547	22,804	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		2,508	2,115	Annex V.Part 1.37
Other financial liabilities		549	553	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		113,063	110,743	



Spring 2020 EU-wide Transparency Exercise

Market Risk

Unione di Banche Italiane S.p.A.

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
As of 30/09/2019	As of 31/12/2019	As of 30/09/2019										As of 31/12/2019												
Traded Debt Instruments	654	809	0	0	0	0							0	0	0	0							0	0
Of which: General risk	652	801	0	0	0	0							0	0	0	0							0	0
Of which: Specific risk	1	0	0	0	0	0							0	0	0	0							0	0
Equities	119	201	0	0	0	0							0	0	0	0							0	0
Of which: General risk	59	102	0	0	0	0							0	0	0	0							0	0
Of which: Specific risk	60	99	0	0	0	0							0	0	0	0							0	0
Foreign exchange risk	267	0	0	0	0	0							0	0	0	0							0	0
Commodities risk	0	0	0	0	0	0							0	0	0	0							0	0
Total	1,040	1,011	0	0	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.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Unione di Banche Italiane S.p.A.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	29,429	31,446	3,047		26,291	28,248	3,163	
	Regional governments or local authorities	943	658	131		1,012	641	128	
	Public sector entities	1,172	439	177		1,163	323	142	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	10,707	5,032	1,656		10,002	4,876	1,641	
	Corporates	10,202	8,334	7,827		10,537	8,783	8,184	
	of which: SME	2,668	2,440	2,296		3,022	2,541	2,402	
	Retail	2,918	2,738	1,873		2,976	2,779	1,906	
	of which: SME	1,174	1,014	580		1,179	1,004	574	
	Secured by mortgages on immovable property	1,261	1,229	556		1,206	1,175	530	
	of which: SME	874	860	372		841	827	357	
	Exposures in default	1,368	728	866	632	1,054	574	688	475
	Items associated with particularly high risk	115	112	168		171	169	253	
	Covered bonds	200	200	35		206	205	37	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	154	148	150		147	141	143		
Equity	1,026	1,026	1,747		1,077	1,077	1,818		
Other exposures	4,829	4,820	3,654		4,510	4,501	3,385		
Standardised Total ²	64,324	56,911	21,887	728	60,352	53,493	22,015	559	

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

⁽²⁾ Standardised Total does not include the Securitisation position.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Unione di Banche Italiane S.p.A.

		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions
	Of which: defaulted		Of which: defaulted			Of which: defaulted			Of which: defaulted				
(mln EUR, %)													
Consolidated data	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	66,811	4,267	38,246	22,612	862	1,872	64,302	3,929	35,736	21,341	762	1,679
	Corporates - Of Which: Specialised Lending	1,863	87	1,822	1,536	0	36	1,688	87	1,646	1,388	0	31
	Corporates - Of Which: SME	21,143	2,197	12,510	5,901	489	992	18,705	1,647	10,402	5,126	372	701
	Retail	43,394	3,685	40,746	9,198	1,217	1,883	42,239	2,833	39,594	8,847	887	1,488
	Retail - Secured on real estate property	31,296	2,700	31,192	6,669	1,104	1,197	30,132	1,899	30,028	6,254	783	809
	Retail - Secured on real estate property - Of Which: SME	3,857	912	3,828	1,228	390	379	3,739	834	3,710	1,200	348	380
	Retail - Secured on real estate property - Of Which: non-SME	27,440	1,789	27,364	5,441	715	818	26,393	1,065	26,318	5,054	435	429
	Retail - Qualifying Revolving	2,119	9	1,867	324	2	7	2,166	8	1,913	315	2	9
	Retail - Other Retail	9,978	976	7,686	2,205	110	680	9,941	925	7,653	2,278	103	670
	Retail - Other Retail - Of Which: SME	6,402	654	4,465	1,424	79	427	6,400	639	4,481	1,513	75	438
	Retail - Other Retail - Of Which: non-SME	3,576	322	3,221	780	31	252	3,541	286	3,171	766	27	232
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets												
IRB Total ²				31,810						30,188			

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

⁽²⁾ IRB Total does not include the Securitisation position.

Spring 2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Unione di Banche Italiane S.p.A.

As of 31/12/2019

		Direct exposures														Risk weighted exposure amount	
		On balance sheet								Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				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 [Africa	4	2	0	0	0	2	0	0	0	0	0	0	0	0	0	14
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		9	9	0	0	9	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		5	5	0	0	5	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		18	17	0	0	14	2	0	0	0	0	0	0	0	0		
[0 - 3M [Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	30
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		7	7	0	0	7	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		53	53	0	0	53	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		60	60	0	0	60	0	0	0	0	0	0	0	0	0		

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

Spring 2020 EU-wide Transparency Exercise

Performing and non-performing exposures

Unione di Banche Italiane S.p.A.

(mln EUR)	As of 30/09/2019							As of 31/12/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	On performing exposures ²		On non-performing exposures ³	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	
		Of which: defaulted	Of which: defaulted				Of which: defaulted			Of which: defaulted				
Debt securities (including at amortised cost and fair value)	15,263	0	11	11	8	10	0	15,552	0	11	11	10	10	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	12,826	0	0	0	4	0	0	12,659	0	0	0	4	0	0
Credit institutions	756	0	0	0	1	0	0	807	0	0	0	1	0	0
Other financial corporations	1,030	0	10	10	1	10	0	1,356	0	10	10	2	10	0
Non-financial corporations	651	0	2	2	2	0	0	730	0	2	2	2	0	0
Loans and advances (including at amortised cost and fair value)	104,266	288	8,496	8,496	497	3,429	4,487	99,789	242	7,024	7,024	464	2,758	3,772
Central banks	12,523	0	0	0	0	0	0	9,525	0	0	0	0	0	0
General governments	1,039	3	23	23	3	7	1	959	6	18	18	3	6	1
Credit institutions	2,328	4	2	2	3	0	0	2,220	0	2	2	3	0	0
Other financial corporations	5,133	1	137	137	17	52	61	5,702	1	112	112	16	39	52
Non-financial corporations	45,161	97	5,434	5,434	294	2,115	2,949	44,513	72	4,865	4,865	270	1,885	2,652
of which: small and medium-sized enterprises at amortised cost	21,161	63	3,437	3,437	186	1,339	1,911	20,284	44	2,705	2,705	168	1,033	1,521
Households	38,083	183	2,899	2,899	180	1,255	1,476	36,871	163	2,026	2,026	173	828	1,066
DEBT INSTRUMENTS other than HFT	119,529	288	8,507	8,507	505	3,439	4,487	115,342	242	7,035	7,035	475	2,768	3,772
OFF-BALANCE SHEET EXPOSURES	42,810		337	337	25	28	102	42,753		349	349	27	27	123

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

Spring 2020 EU-wide Transparency Exercise

Forborne exposures

Unione di Banche Italiane S.p.A.

	As of 30/09/2019					As of 31/12/2019				
	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 ²		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 ²		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 non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mln EUR)										
Debt securities (including at amortised cost and fair value)	43	0	0	0	0	43	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	43	0	0	0	0	43	0	0	0	0
Loans and advances (including at amortised cost and fair value)	5,173	3,365	1,178	1,089	3,584	4,582	2,893	968	887	3,237
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	5	0	0	0	0	5	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	73	58	11	10	48	66	52	9	9	46
Non-financial corporations	3,401	2,391	853	795	2,248	3,078	2,144	749	697	2,055
of which: small and medium-sized enterprises at amortised cost	2,159	1,524	498	460	1,575	1,799	1,216	385	351	1,340
Households	1,694	916	314	284	1,287	1,433	697	209	181	1,136
DEBT INSTRUMENTS other than HFT	5,216	3,365	1,178	1,089	3,584	4,626	2,893	968	887	3,237
Loan commitments given	74	30	0	0	19	85	46	0	0	29

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

Spring 2020 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Unione di Banche Italiane S.p.A.

(mln EUR)	As of 30/09/2019					As of 31/12/2019				
	Gross carrying amount		Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹		
	Of which: non-performing	Of which loans and advances subject to impairment			Of which: non-performing	Of which loans and advances subject to impairment				
A Agriculture, forestry and fishing	806	103	806	46	0	799	101	799	48	0
B Mining and quarrying	147	14	147	5	0	181	13	181	5	0
C Manufacturing	13,140	740	13,021	343	7	13,038	697	12,930	314	9
D Electricity, gas, steam and air conditioning supply	1,949	58	1,948	39	0	1,993	57	1,993	40	0
E Water supply	703	23	703	12	0	717	23	717	12	0
F Construction	5,020	1,698	4,905	618	58	4,741	1,528	4,624	557	62
G Wholesale and retail trade	6,608	494	6,603	244	1	6,686	439	6,680	218	3
H Transport and storage	1,812	141	1,810	63	0	1,811	130	1,811	50	0
I Accommodation and food service activities	1,415	255	1,414	104	0	1,387	231	1,385	101	0
J Information and communication	886	32	885	22	0	866	29	865	21	0
K Financial and insurance activities	278	7	278	4	0	258	7	258	3	0
L Real estate activities	7,776	1,575	7,740	675	17	7,472	1,347	7,439	565	12
M Professional, scientific and technical activities	2,709	140	2,706	63	3	2,688	119	2,685	59	1
N Administrative and support service activities	1,103	68	1,101	42	1	1,083	64	1,081	41	1
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0
P Education	44	3	44	2	0	44	3	43	2	0
Q Human health services and social work activities	394	32	393	11	0	396	29	396	9	0
R Arts, entertainment and recreation	190	27	190	15	0	178	24	178	10	0
S Other services	181	24	181	13	0	175	24	175	12	0
Loans and advances	45,161	5,434	44,876	2,321	89	44,513	4,865	44,240	2,066	89

(1) The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.