



2019 EU-wide Transparency Exercise

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

2019 EU-wide Transparency Exercise

Key Metrics

Unione di Banche Italiane S.p.A.

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	6,976	7,139	6,820	6,923	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	6,729	6,892	6,786	6,889	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	6,976	7,139	6,820	6,923	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	6,729	6,892	6,786	6,889	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	8,431	8,420	8,548	8,674	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	8,184	8,173	8,513	8,640	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	59,171	61,035	59,218	57,442	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	58,936	60,792	59,177	57,407	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	11.79%	11.70%	11.52%	12.05%	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	11.42%	11.34%	11.47%	12.00%	(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	11.79%	11.70%	11.52%	12.05%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11.42%	11.34%	11.47%	12.00%	(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	14.25%	13.80%	14.43%	15.10%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.89%	13.44%	14.39%	15.05%	(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	130,462	130,927	132,271	132,262	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	5.35%	5.45%	5.16%	5.23%	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 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	6,976	7,139	6,820	6,923	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	6,729	6,892	6,786	6,889	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	130,462	130,927	132,271	132,262	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	130,214	130,680	132,237	132,227	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.3%	5.5%	5.2%	5.2%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.2%	5.3%	5.1%	5.2%	C 47.00 (r330,c010)	

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Capital

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		(min EUR, %)						
		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	8,431	8,420	8,548	8,674	C 01.00 (010,010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	6,976	7,139	6,820	6,923	C 01.00 (020,010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	6,116	6,111	6,052	6,045	C 01.00 (030,010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	1,072	1,244	1,349	1,362	C 01.00 (130,010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-353	-300	-276	-206	C 01.00 (180,010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	1,959	1,963	1,905	1,904	C 01.00 (200,010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (210,010)	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	0	0	C 01.00 (230,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-10	-10	-11	-11	C 01.00 (250,010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,706	-1,690	-1,682	-1,700	C 01.00 (300,010) + C 01.00 (340,010)	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	-347	-345	-347	-356	C 01.00 (370,010)	Articles 36(1) point (e) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	-54	-135	-135	C 01.00 (380,010)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-2	-2	0	0	C 01.00 (390,010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (430,010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (440,010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (450,010) + C 01.00 (460,010) + C 01.00 (470,010) + C 01.00 (471,010) + C 01.00 (472,010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 37(2) 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	0	0	C 01.00 (460,010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (480,010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (490,010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (500,010)	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	-25	-28	0	C 01.00 (510,010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (524,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	-40	-14	C 01.00 (529,010)	-
	A.1.21	Transitional adjustments	247	247	34	34	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (220,010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	247	247	34	34	C 01.00 (520,010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (530,010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (540,010) + C 01.00 (670,010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (770,010)	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (690,010) + C 01.00 (700,010) + C 01.00 (710,010) + C 01.00 (740,010) + C 01.00 (744,010) + C 01.00 (746,010)		
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (660,010) + C 01.00 (680,010) + C 01.00 (730,010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6,976	7,139	6,820	6,923	C 01.00 (015,010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,455	1,281	1,728	1,751	C 01.00 (750,010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,377	1,325	1,783	1,808	C 01.00 (760,010) + C 01.00 (890,010)		
A.4.2	Other Tier 2 Capital components and deductions	78	-44	-56	-57	C 01.00 (910,010) + C 01.00 (920,010) + C 01.00 (930,010) + C 01.00 (940,010) + C 01.00 (950,010) + C 01.00 (970,010) + C 01.00 (974,010) + C 01.00 (978,010)		
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (880,010) + C 01.00 (900,010) + C 01.00 (960,010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	59,171	61,035	59,218	57,442	C 02.00 (010,010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	236	243	40	36	C 05.01 (010,040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	11.79%	11.70%	11.52%	12.05%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	11.79%	11.70%	11.52%	12.05%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	14.25%	13.80%	14.43%	15.10%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	6,729	6,892	6,786	6,889	[A.1-A.1.13-A.1.21+MIN(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 ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	11.42%	11.34%	11.47%	12.00%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	247	247	34	34	C 05.01 (440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	236	243	40	36	C 05.01 (440,040)	

(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

Unione di Banche Italiane S.p.A.

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	
Credit risk (excluding CCR and Securitisations)	53,049	54,839	52,748	52,001	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	26,620	27,378	21,103	20,801	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	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	26,429	27,462	31,645	31,199	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	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	616	684	908	837	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	49	48	52	50	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	124	245	224	206	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	946	845	911	749	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	946	845	911	749	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	Q3 2018: 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 from Q4 2018: 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
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	4,387	4,374	4,374	3,599	C 02.00 (R590, c010)
Of which basic indicator approach	128	129	129	129	C 02.00 (R600, c010)
Of which standardised approach	1,268	1,300	1,300	1,300	C 02.00 (R610, c010)
Of which advanced measurement approach	2,992	2,945	2,945	2,170	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	59,171	61,035	59,218	57,442	

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P&L

Unione di Banche Italiane S.p.A.

(min EUR)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
Interest income	1,643	2,174	539	1,079
Of which debt securities income	149	200	50	100
Of which loans and advances income	1,488	1,966	484	965
Interest expenses	263	347	88	182
(Of which deposits expenses)	82	108	30	55
(Of which debt securities issued expenses)	303	399	94	192
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	9	23	5	7
Net Fee and commission income	1,202	1,597	406	823
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	-39	-13	12	25
Gains or (-) losses on financial assets and liabilities held for trading, net	52	47	26	10
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-12	-36	23	31
Gains or (-) losses from hedge accounting, net	-7	-10	-5	-8
Exchange differences [gain or (-) loss], net	0	12	-19	1
Net other operating income /(expenses)	239	294	73	144
TOTAL OPERATING INCOME, NET	2,824	3,743	973	1,930
(Administrative expenses)	1,945	2,563	669	1,255
(Depreciation)	119	161	54	110
Modification gains or (-) losses, net	-30	-37	-5	-10
(Provisions or (-) reversal of provisions)	8	-20	4	0
(Commitments and guarantees given)	-12	-24	1	-2
(Other provisions)	19	4	3	2
Of which pending legal issues and tax litigation ¹		23		
Of which restructuring ¹		0		
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	390	638	130	393
(Financial assets at fair value through other comprehensive income)	6	-1	1	2
(Financial assets at amortised cost)	384	639	129	392
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	4	0	1
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	19	30	7	22
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	350	388	118	182
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	231	451	89	145
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	231	451	89	145
Of which attributable to owners of the parent	210	426	82	131

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."

2019 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Unione di Banche Italiane S.p.A.

(min EUR)

ASSETS:	As of 30/09/2018				As of 31/12/2018				As of 31/03/2019				As of 30/06/2019				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	9,899				9,681				10,377				11,896				IAS 1.54 (i)
Financial assets held for trading	428	6	346	76	405	6	319	81	451	6	369	76	527	33	416	78	IFRS 7.8(a)(i); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	822	108	270	443	829	71	309	448	854	72	302	481	845	105	294	446	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	8,862	8,810	2	50	8,890	8,839	2	49	9,282	9,231	2	49	9,626	9,571	4	51	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	94,166				93,856				93,400				92,120				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	65	0	63	2	44	0	42	2	20	0	20	0	22	0	22	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	-6				97				320				542				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	9,017				9,524				9,986				9,718				
TOTAL ASSETS	123,253				123,326				124,692				125,296				IAS 1.9(a), IG 6

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

(min EUR)

Breakdown of financial assets by instrument and by counterparty sector ¹	As of 30/09/2018						As of 31/12/2018						As of 31/03/2019						As of 30/06/2019						References	
	Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			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	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	8,644	182	0	-10	-4	0	8,729	117	10	-3	-2	-10	9,166	72	10	-4	-1	-10	9,479	101	10	-4	-1	-10	Annex V. Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	3,636	0	0	-3	0	0	3,750	0	0	-2	0	0	4,745	0	0	-2	0	0	4,895	0	0	-2	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	70,920	13,783	10,492	-189	-349	-4,122	72,535	12,149	9,717	-170	-382	-3,741	70,510	12,930	9,458	-161	-382	-3,698	72,882	9,555	9,003	-176	-346	-3,691	Annex V. Part 1.32, 44(a)

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



2019 EU-wide Transparency Exercise

Market Risk

Unione di Banche Italiane S.p.A.

(min EUR)	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 30/09/2018	As of 31/12/2018	As of 30/09/2018										As of 31/12/2018											
Traded Debt Instruments	718	602	0	0	0	0						0	0	0	0	0							0	
Of which: General risk	711	602	0	0	0	0						0	0	0	0	0							0	
Of which: Specific risk	2	0	0	0	0	0						0	0	0	0	0							0	
Equities	10	11	0	0	0	0						0	0	0	0	0							0	
Of which: General risk	5	6	0	0	0	0						0	0	0	0	0							0	
Of which: Specific risk	5	6	0	0	0	0						0	0	0	0	0							0	
Foreign exchange risk	214	226	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	941	839	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	As of 31/03/2019	As of 30/06/2019	As of 31/03/2019										As of 30/06/2019											
Traded Debt Instruments	653	511	0	0	0	0						0	0	0	0	0							0	
Of which: General risk	645	498	0	0	0	0						0	0	0	0	0							0	
Of which: Specific risk	8	13	0	0	0	0						0	0	0	0	0							0	
Equities	15	14	0	0	0	0						0	0	0	0	0							0	
Of which: General risk	5	5	0	0	0	0						0	0	0	0	0							0	
Of which: Specific risk	10	9	0	0	0	0						0	0	0	0	0							0	
Foreign exchange risk	239	222	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	908	747	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.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Unione di Banche Italiane S.p.A.

		Standardised Approach															
		As of 30/09/2018				As of 31/12/2018				As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)																	
Consolidated data	Central governments or central banks	23,877	26,061	3,013		23,744	25,904	3,409		25,523	27,612	3,320		27,005	29,061	3,208	
	Regional governments or local authorities	1,366	852	170		1,723	905	181		1,080	763	152		975	666	133	
	Public sector entities	1,211	504	215		1,482	560	191		954	398	159		1,138	447	179	
	Multilateral Development Banks	0	0	0		0	0	0		26	26	0		0	0	0	
	International Organisations	0	0	0		0	0	0		0	0	0		0	0	0	
	Institutions	7,923	3,821	1,588		7,628	4,470	1,581		10,190	4,821	1,742		9,172	4,602	1,643	
	Corporates	11,159	8,750	8,270		11,315	9,211	8,759		9,359	7,866	7,458		9,536	8,003	7,556	
	of which: SME	3,383	2,980	2,868		3,197	2,887	2,748		2,548	2,367	2,246		2,567	2,379	2,253	
	Retail	10,043	7,081	4,998		9,847	6,961	4,879		2,938	2,736	1,856		2,982	2,784	1,898	
	of which: SME	2,966	1,978	1,170		2,808	1,926	1,103		1,282	1,097	628		1,230	1,069	611	
	Secured by mortgages on immovable property	4,668	4,622	1,870		4,519	4,474	1,798		1,316	1,284	583		1,306	1,274	578	
	of which: SME	1,161	1,137	494		1,130	1,110	475		914	899	393		895	880	383	
	Exposures in default	3,951	2,112	2,482	1,749	3,480	1,879	2,157	1,544	2,023	1,098	1,313	919	1,879	900	1,030	974
	Items associated with particularly high risk	14	11	16		13	10	15		15	11	17		15	12	18	
	Covered bonds	10	10	1		10	10	1		91	90	10		162	161	18	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		0	0	0		0	0	0	
	Collective investments undertakings (CIU)	242	238	728		348	344	850		295	292	328		249	246	281	
Equity	880	880	1,471		917	917	1,567		950	949	1,610		1,000	1,000	1,686		
Other exposures	3,074	3,067	2,313		3,560	3,553	2,576		4,310	4,301	3,349		4,290	4,281	3,295		
Standardised Total ²	68,419	58,008	27,136	1,941	68,585	59,196	27,964	1,706	59,069	52,245	21,899	1,037	59,696	53,436	21,522	1,073	

⁽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 unlike in the previous Transparency exercises' results.

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Unione di Banche Italiane S.p.A.

		IRB Approach																					
		As of 30/09/2018				As of 31/12/2018				As of 31/03/2019				As of 30/06/2019									
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment s and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment s and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment s and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment s 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	0	0	0	0	0	0	0			
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
	Corporates	66,778	39,750	20,522	1,858	65,225	4,450	37,759	21,618	866	1,766	67,128	4,760	38,755	23,050	977	1,991	66,564	4,455	38,270	22,699	908	1,906
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	21,813	13,303	5,739	936	20,147	1,917	11,975	5,543	424	793	21,934	2,244	13,066	6,302	520	1,007	21,636	2,219	12,864	6,138	501	992
	Retail	33,946	31,870	6,008	1,551	33,408	3,070	31,403	5,941	1,096	1,411	43,927	3,882	41,179	8,707	1,157	1,964	43,740	3,735	40,978	8,616	1,117	1,909
	Retail - Secured on real estate property	27,558	27,460	4,987	1,024	27,241	2,471	27,148	4,718	1,029	1,043	31,758	2,810	31,650	6,259	1,039	1,232	31,599	2,730	31,492	6,159	1,010	1,210
	Retail - Secured on real estate property - Of Which: SME	3,851	3,810	1,119	326	3,632	844	3,594	1,009	354	319	4,049	954	4,017	1,159	358	383	3,971	927	3,940	1,131	348	384
	Retail - Secured on real estate property - Of Which: non-SME	23,706	23,650	3,868	697	23,609	1,628	23,554	3,709	675	724	27,709	1,856	27,633	5,100	681	850	27,628	1,803	27,552	5,028	662	826
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	1,412	9	1,196	201	2	7	1,447	9	1,224	205	2	7
	Retail - Other Retail	6,389	4,410	1,021	527	6,166	599	4,255	1,223	68	368	10,757	1,064	8,333	2,248	116	724	10,694	997	8,261	2,252	105	692
	Retail - Other Retail - Of Which: SME	6,389	4,410	1,021	527	6,166	599	4,255	1,223	68	368	6,701	720	4,660	1,334	81	457	6,531	660	4,503	1,272	73	425
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	4,056	344	3,673	914	35	267	4,163	337	3,758	981	33	268
	Equity	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total ²			26,529					27,559						31,757						31,316			

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 unlike in the previous Transparency exercises' results.

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Unione di Banche Italiane S.p.A.

As of 31/12/2018

		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				
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
				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									
[0 - 3M [Africa	4	3	0	0	0	3	0	0	0	0	0	0	0	0	17
[3M - 1Y [		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
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		12	12	0	0	12	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		16	15	0	0	12	3	0	0	0	0	0	0	0	0	
[0 - 3M [Others	16	16	0	0	0	16	0	0	0	0	0	0	0	0	40
[3M - 1Y [		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
[2Y - 3Y [		4	4	0	0	4	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		10	10	0	0	10	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		40	40	0	0	40	0	0	0	0	0	0	0	0	0
[10Y - more	2	2	0	0	2	0	0	0	0	0	0	0	0	0		
Total		71	71	0	0	56	16	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.

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Unione di Banche Italiane S.p.A.

As of 30/06/2019

		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)	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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M [Africa	4	3	0	0	0	3	0	0	0	0	0	0	0	0	13
[3M - 1Y [		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
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		6	6	0	0	0	6	0	0	0	0	0	0	0	0
[5Y - 10Y [		5	5	0	0	0	5	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		14	14	0	0	11	3	0	0	0	0	0	0	0		
[0 - 3M [Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	27
[3M - 1Y [		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
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		7	7	0	0	0	7	0	0	0	0	0	0	0	0
[5Y - 10Y [		47	47	0	0	0	47	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		54	54	0	0	54	0	0	0	0	0	0	0	0		

Notes and definitions

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

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

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

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

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

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

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

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 Barthelemy, 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.

2019 EU-wide Transparency Exercise

Performing and non-performing exposures

Unione di Banche Italiane S.p.A.

	As of 30/09/2018							As of 31/12/2018						
	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	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						
(mln EUR)														
Debt securities (including at amortised cost and fair value)	12,512	0	17	17	17	0	0	12,656	0	54	54	7	10	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	10,982	0	0	0	11	0	0	11,085	0	0	0	4	0	0
Credit institutions	295	0	0	0	1	0	0	301	0	0	0	0	0	0
Other financial corporations	907	0	0	0	2	0	0	917	0	10	10	2	10	0
Non-financial corporations	327	0	17	17	3	0	0	352	0	44	44	1	0	0
Loans and advances (including at amortised cost and fair value)	104,872	595	10,704	10,704	541	4,226	5,594	103,723	771	9,904	9,904	554	3,827	5,336
Central banks	8,617	0	0	0	0	0	0	8,206	0	0	0	0	0	0
General governments	1,026	7	25	25	3	6	1	995	5	23	23	3	7	1
Credit institutions	1,652	0	0	0	7	0	0	1,875	281	0	0	3	0	0
Other financial corporations	4,689	8	176	176	24	74	73	5,091	4	193	193	17	75	89
Non-financial corporations	49,535	172	6,962	6,962	334	2,622	3,719	48,784	125	6,410	6,410	331	2,424	3,482
of which: small and medium-sized enterprises at amortised cost	24,453	144	4,484	4,484	220	1,747	2,494	23,459	77	3,981	3,981	212	1,515	2,235
Households	39,353	409	3,542	3,542	172	1,524	1,801	38,773	356	3,278	3,278	201	1,322	1,764
DEBT INSTRUMENTS other than HFT	117,384	595	10,721	10,721	557	4,226	5,594	116,379	771	9,958	9,958	560	3,836	5,336
OFF-BALANCE SHEET EXPOSURES	41,420		557	557	41	36	185	41,877		509	509	37	28	156

⁽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.

2019 EU-wide Transparency Exercise

Performing and non-performing exposures

Unione di Banche Italiane S.p.A.

	As of 31/03/2019							As of 30/06/2019						
	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	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						
(mln EUR)														
Debt securities (including at amortised cost and fair value)	14,042	0	54	54	7	10	0	14,535	0	11	11	7	10	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	12,223	0	0	0	4	0	0	12,415	0	0	0	4	0	0
Credit institutions	487	0	0	0	0	0	0	627	0	0	0	1	0	0
Other financial corporations	882	0	10	10	1	10	0	941	0	10	10	1	10	0
Non-financial corporations	450	0	45	45	1	0	0	551	0	2	2	1	0	0
Loans and advances (including at amortised cost and fair value)	103,053	779	9,650	9,650	545	3,793	5,158	103,100	340	9,188	9,188	523	3,785	4,775
Central banks	8,937	0	0	0	0	0	0	10,355	0	0	0	0	0	0
General governments	930	24	22	22	3	7	1	1,008	7	21	21	3	6	1
Credit institutions	2,408	3	0	0	3	0	0	2,051	2	0	0	3	0	0
Other financial corporations	4,793	1	184	184	17	70	86	4,960	1	172	172	18	68	74
Non-financial corporations	47,285	342	6,217	6,217	321	2,385	3,348	46,339	117	6,002	6,002	311	2,388	3,186
of which: small and medium-sized enterprises at amortised cost	22,959	205	3,912	3,912	208	1,508	2,187	22,327	94	3,842	3,842	197	1,557	2,079
Households	38,700	410	3,227	3,227	201	1,331	1,722	38,387	214	2,992	2,992	189	1,322	1,514
DEBT INSTRUMENTS other than HFT	117,095	779	9,705	9,705	552	3,802	5,158	117,635	340	9,199	9,199	530	3,794	4,775
OFF-BALANCE SHEET EXPOSURES	41,477		485	485	25	29	151	41,560		363	363	26	26	109

(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) Insitutions 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) Insitutions 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.

2019 EU-wide Transparency Exercise

Forborne exposures

Unione di Banche Italiane S.p.A.

	As of 30/09/2018					As of 31/12/2018				
	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)	15	15	0	0	0	43	43	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	15	15	0	0	0	43	43	0	0	0
Loans and advances (including at amortised cost and fair value)	5,877	3,691	1,141	1,057	4,275	5,758	3,584	1,146	1,041	4,055
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	91	66	23	22	56	88	81	20	20	56
Non-financial corporations	3,903	2,695	843	789	2,715	3,818	2,573	843	773	2,533
of which: small and medium-sized enterprises at amortised cost	2,509	1,657	494	453	1,920	2,319	1,527	461	417	1,759
Households	1,877	930	275	245	1,505	1,847	931	283	248	1,466
DEBT INSTRUMENTS other than HFT	5,892	3,706	1,141	1,057	4,275	5,801	3,627	1,146	1,041	4,055
Loan commitments given	107	82	0	0	29	108	76	0	0	28

⁽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.

2019 EU-wide Transparency Exercise

Forborne exposures

Unione di Banche Italiane S.p.A.

	As of 31/03/2019					As of 30/06/2019				
	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	43	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	43	0	0	0	43	0	0	0	0
Loans and advances (including at amortised cost and fair value)	5,585	3,514	1,156	1,053	3,929	5,376	3,405	1,155	1,054	3,733
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	90	76	18	17	62	78	66	14	13	52
Non-financial corporations	3,699	2,521	851	784	2,459	3,547	2,418	836	768	2,335
of which: small and medium-sized enterprises at amortised cost	2,278	1,518	463	418	1,718	2,211	1,496	470	428	1,644
Households	1,791	917	287	252	1,407	1,746	921	305	273	1,346
DEBT INSTRUMENTS other than HFT	5,628	3,557	1,156	1,053	3,929	5,419	3,405	1,155	1,054	3,733
Loan commitments given	106	74	0	0	24	85	26	1	0	21

(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.