

Bank Name	Credito Emiliano Holding S.p.A.
LEI Code	815600AD83B2B6317788
Country Code	IT



Key Metrics

	As of	As of	As of	As of	COREP CODE	REGULATION
(mln EUR, %)	30/09/2018	31/12/2018	31/03/2019	30/06/2019	COREF CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,750	1,782	1,832	1,935	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	1,750	1,782	1,832	1,935	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	1,795	1,830	1,878	1,984	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	1,795	1,830	1,878	1,984	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	2,048	2,093	2,142	2,250	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	2,048	2,093	2,142	2,250	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	13,321	14,074	13,918	14,577	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	13,321	14,074	13,918	14,577	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	13.14%	12.66%	13.16%	13.27%	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	13.14%	12.66%	13.16%	13.27%	(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	13.47%	13.00%	13.49%	13.61%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.47%	13.00%	13.49%	13.61%	(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	15.37%	14.87%	15.39%	15.43%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.37%	14.87%	15.39%	15.43%	(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	36,385	37,410	37,506	38,943	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	4.93%	4.89%	5.01%	5.09%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(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	1,795	1,830	1,878	1,984	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	1,795	1,830	1,878	1,984	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	36,385	37,410	37,506	38,943	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	36,385	37,410	37,506	38,943	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.9%	4.9%	5.0%	5.1%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.9%	4.9%	5.0%	5.1%	C 47.00 (r330,c010)	

2019 EU-wide Transparency Exercise Capital

Credito Emiliano Holding S.p.A.

			As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
	A	(mln EUR, %) OWN FUNDS	2,048	2,093	2,142		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	1,750	1,782	1,832		C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	301	301	301		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	instruments) Retained earnings	1,718	1,744	1,745	1,805	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-117	-119	-77	-30	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	106	106	106	106	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	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	353	364	377	389	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	2	-8	-26	-42	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-384	-400	-393	-389	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 CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	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	-230	-205	-202	-205	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	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	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	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	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	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	0	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	have a significant investment (-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	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	0	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
OWN FUNDS	_	significant investment (-) Amount exceding the 17.65% threshold	0	0	0		C 01.00 (r510,c010)	Article 48 of CRR
OWN FUNDS Transitional period	A.1.19		0	0	0		C 01.00 (r524,c010)	Article 3 CRR
	-	CET1 capital elements or deductions - other	0	0	0		C 01.00 (r529,c010)	-
		Transitional adjustments	0	0	0		CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1		0	0	0		C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2		0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	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)	45	47	46		C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	45	47	46	49	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	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	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)	1,795	1,830	1,878	1,984	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	253	263	264	266	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	253	263	264	266	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	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	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	13,321	14,074	13,918	14,577	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
(0-11.11-11-11-11-11-11-11-11-11-11-11-11-	B.1	Of which: Transitional adjustments included	0	0	0		C 05.01 (r010;c040)	
CADITAL PATIOS (6)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.14%	12.66%	13.16%	13.27%		-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.47%	13.00%	13.49%	13.61%		-
CET1 Capital	C.3	TOTAL CAPITAL RATIO (transitional period)	15.37%	14.87%	15.39%	15.43%		-
CET1 Capital Fully loaded CET1 RATIO (%)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,750	1,782	1,832	1,935	[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)	13.14%	12.66%	13.16%	13.27%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	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



Overview of Risk exposure amounts

		R\	WAs		
(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	11,388	12,030	11,773	12,448	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 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460,
Of which the standardised approach	3,118	3,411	3,375	3,479	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	8,269	8,618	8,398	8,969	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)	24	28	36	43	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 02.00 (R460, c010)]
Credit valuation adjustment - CVA	13	17	20	20	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)	83	78	71	64	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	307	360	456	439	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	307	360	456	439	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,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_0
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	1,507	1,561	1,561	1,561	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	1,507	1,561	1,561	1,561	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	3	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	13,321	14,074	13,918	14,577	



2019 EU-wide Transparency Exercise P&L Credito Emiliano Holding S.p.A.

	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
(mln EUR)	140	F00	147	200
Interest income	440	590	147	299
Of which debt securities income	//	101	24	50
Of which loans and advances income	324	435	107	215
Interest expenses	76	100	25	49
(Of which deposits expenses)	30	35	5	7
(Of which debt securities issued expenses)	37	48	11	20
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1	1	0	0
Net Fee and commission income	389	522	124	270
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	35	38	14	16
		2	4	7
Gains or (-) losses on financial assets and liabilities held for trading, net	1	3	4	7
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	<u> </u>	0	0
Gains or (-) losses from hedge accounting, net	-1	1	-5	-11
Exchange differences [gain or (-) loss], net	5	/	3	6
Net other operating income /(expenses)	91	123	33	6/
TOTAL OPERATING INCOME, NET	885	1,185	294	604
(Administrative expenses)	641	850	216	427
(Depreciation)	38	52	19	38
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-1	3	2	-4
(Commitments and guarantees given)	-1	0	0	0
(Other provisions)	0	3	2	-4
Of which pending legal issues and tax litigation ¹		7		
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)	26	62	6	17
(Financial assets at fair value through other comprehensive income)	-2	-2	0	0
(Financial assets at amortised cost)	27	64	6	17
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	29	35	11	19
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	210	254	63	145
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	149	183	45	101
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	149	183	45	101
Of which attributable to owners of the parent	115	141	35	78

⁽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."



Total Assets: fair value and impairment distribution

(mln EUR)	A	s of 30/09/201	18	3		As of 31/	/12/2018			As of 31/	/03/2019			As of 30/	06/2019		
		Fa	ir value hierarc	hy		Fa	ir value hierarc	hy		Fa	ir value hierarc	hy		Fa	ir value hierarc	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	1,333				805				1,633				1,108				IAS 1.54 (i)
Financial assets held for trading	168	44	121	2	152	45	104	2	204	67	134	3	232	66	163	3	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	10	0	0	10	19	0	0	19	12	0	0	12	10	0	0	9	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	5,302	5,236	51	16	5,336	5,316	4	16	5,457	5,388	53	16	6,370	6,295	55	20	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	26,780				28,074				27,042				27,906				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	107	0	107	0	110	0	110	0	181	0	181	0	269	0	269	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	51				63				86				108				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	1,585				1,741				1,805				1,869				
TOTAL ASSETS	35,337				36,299				36,420				37,871				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	n EUR)		,	As of 30/09/20	18				As of 31	/12/2018					As of 31/	03/2019					As of 30	/06/2019			
		Gross carry	ying amount		Accui	mulated impairment	G	ross carrying am	nount	Acc	umulated impair	ment	Gro	ss carrying am	ount	Accui	nulated impai	rment	Gro	ss carrying an	nount	Accur	nulated impai	rment	
Breakdown of financial assets by instrument and by counterparty sector ¹	S	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 creditimpaired	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 assets recognition but not creditimpaired	mpaired increase in	increase in credit risk since initial recognition but	Stage 3 e Credit-impaired assets t	Stage 1 Assets withou significant increase in credit risk since initial recognition	increase in credit risk since initial recognition but	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets		Stage 2 Assets with significant increase in credit risk since initial recognition but not credit impaired	Stage 3 Credit- impaired assets	Stage 1 Assets withou 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 creditimpaired	Stage 3 Credit- impaired assets	References
Financial assets at fair	Debt securities	5,285	C	O	-4	0	0 5,3	20	0	0	-4 0	0	5,440)		0	1		0 6,352	. (0	0 -4	0	(Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	0	C	C	0	0	0	0	0	o	0 0	0	()	o l	0) (0 ((0	0 0	0	(Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	2,150	C	C	-2	0	0 2,3	34	0	-	-2 0	0	1,784	1	o l	0 -	2		0 1,788	3	0	0 -2	0	(Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	22,414	1,673	1,255	-24	-34	-651 23,5	1,69	2 1,15	4 -2	-34	-595	23,116	1,649	9 1,14	4 -2	-32	-59	3 23,920	1,712	2 1,130	6 -22	-31	-595	Annex V.Part 1.32, 44(a)

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



Market RiskCredito Emiliano Holding S.p.A.

							Credit	o Emiliano	riolaling 5.p	·/\·											
	SA				I	M									IM						
			VaR <i>(Memorandum item)</i>	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT GRATION RISK TAL CHARGE	ALL PI	RICE RISKS (HARGE FOR (VaR (Memor	andum item)	STRESSED VaR (M	Memorandum item)	DEFAU MIGRAT	MENTAL LT AND ION RISK . CHARGE	ALL PRI	ICE RISKS CA IARGE FOR CT	PITAL P	
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2018	As of 31/12/2018			As of 30/	09/2018									As of 31/12	2/2018					
Traded Debt Instruments	288	343	0 0	0	0							0	0	0	0						
Of which: General risk	287	343	0 0	0	0							0	0	0	0						
Of which: Specific risk	1	0	0 0	0	0							0	0	0	0						
Equities	1	1	0 0	0	0							0	0	0	0						
Of which: General risk	0	0	0 0	0	0							0	0	0	0						
Of which: Specific risk	0	0		0	0							0	0	0	0						
Foreign exchange risk	0	0		0	0							0	0	0	0						
Commodities risk Total	289	344	0 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	As of 31/03/2019	As of 30/06/2019			As of 31/			<u> </u>							As of 30/00		0	J			J
Traded Debt Instruments	335	306	0 0	0	0							0	0	0	0						
Of which: General risk	334	305	0 0	0	0							0	0	0	0						
Of which: Specific risk	1	1	0 0	0	0							0	0	0	0						
Equities	1	1	0 0	0	0							0	0	0	0						
Of which: General risk	0	0	0 0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0 0	0	0							0	0	0	0						
Foreign exchange risk	0	0	0 0	0	0							0	0	0	0						
Commodities risk	0	0	0 0	0	0							0	0	0	0						
Total	335	306	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.



Credit Risk - Standardised Approach

Credito Emiliano Holding S.p.A.

					Standardise	ed Approach			
			As of 30/	09/2018			As of 3	L/12/2018	
		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, %)								
	Central governments or central banks	6,974	6,971	347		6,737	6,729	396	
	Regional governments or local authorities	103	103	18		116	115	22	
	Public sector entities	55	55	17		72	72	21	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,122	1,929			4,198	1,836	532	
	Corporates	1,704	1,142			1,839	1,372	1,122	
	of which: SME	539 536	204			518	218	182	
	Retail of which: SME	172	312	218 51		597 235	366 136	250	
Consolidated data	Secured by mortgages on immovable property	1/2	09	31		233	130	10	
	of which: SME	2	0	1		0		10	
	Exposures in default	18	9	11	R	20	9	12	7
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	43	43	10		43	43	10	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	3	3	3		2	2	2	
	Equity	433	433	465		416	416	450	
	Other exposures	805	805	549		916	916	617	
	Standardised Total ²	14,799	11,805	3,137	15	14,958	11,87	9 3,435	15

⁽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 Secutaris	sation position unlik	ke in the previous T	ransparency exercises'	results.

					Standardise	ed Approach						
		As of 30/09/2018 As of 31/12/2018										
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(mln EUR, %)											
	Central governments or central banks	4,346	4,344	347		3,815	3,807	396				
	Regional governments or local authorities	91	90	18		112	112	22				
	Public sector entities	55	55	17		72	72	21				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	1,840	944	180		1,386	807	161				
	Corporates	1,208	649	613		1,277	818	782				
	of which: SME	538	203	168		518	218	182				
	Retail of which: SME	532	309 89	216 51		587 234	360 135	246 77				
ITALY	Secured by mortgages on immovable property	172	89 2	51		234	135	1				
	of which: SME	2	2	1		2	2	1				
	Exposures in default	18	0 0	11	Q	20	0 0	12				
	Items associated with particularly high risk	0	0	l		20 N	0	<u> </u>				
	Covered bonds	14	14	7		15	14	7				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	1	1	1		0	0					
	Equity	403	402	435		386	386	420				
	Other exposures	795	795	544		910	910	617				
	Standardised Total ²				13				1			

(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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	d Approach			
			As of 30	09/2018			As of 31,	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mln EUR, %)								
	Central governments or central banks	1,426	1,425	0		1,471	1,471	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	13 226	225	149		231	12 230	115	
	Corporates of which: SME	226	223	149		231	230 0	112	
	Retail	0 1	0	١		3	1	1	
	of which: SME	0	0	l o		0	0	0	
INITED STATES	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	5	5	5		4	4	4	
	Other exposures	2	2	Ι) 1	2	1	

		exposures, but includes genera	al credit risk adjustments.						
					Standardise	d Approach			
			As of 30,	/09/2018			As of 31,	/12/2018	
		Original Exposure ¹	Original Exposure 1 Exposure Value 1 Risk exposure amount provisions 2				Exposure Value ¹	Risk exposure amount	Value adjustments provisions ²
	(mln EUR, %)								
	Central governments or central banks	248	248	0		245	245	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,019	449	153		1,283	489	161	
	Corporates	23	23	13		24	24	14	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	1		2	1	1	
FRANCE	of which: SME	0	0	0		0	0	0	
INANCL	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	15	15	15		15	15	15	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				

⁽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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

Credito Emiliano Holding S.p.A.

					Standardise	d Approach				
			As of 30,	/09/2018		As of 31/12/2018				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²	
	(mln EUR, %)									
	Central governments or central banks	495	495	0		535	535	0		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	1	1	0		398	8	2		
	Corporates	22	22	22		25	25	25		
	of which: SME	0	0	0		0	0	0		
	Retail	0	0	0		0	0	0		
SPAIN	of which: SME	0	0	0		0	0	0		
	Secured by mortgages on immovable property	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
	Exposures in default	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Equity	Collective investments undertakings (CIU)	0	0	0		0	0	0		
		0	0	0		0	0	0		
	Other exposures	0	0	0		0	0	0		
	Standardised Total ²				0					

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes genera			Standardise	d Approach			
			As of 30/	/09/2018			As of 31,	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0			0	0		
	Retail	0	0			0	0		
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 5	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 3	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	^
	Standardised Total ²	(1)	accura value, is reported before		0				U

(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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera	exposures, but includes general credit risk adjustments.									
					Standardise	d Approach						
			As of 30/	09/2018			As of 31,	/12/2018				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(mln EUR, %)											
	Central governments or central banks	0	0	0		0	0	0				
	Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0			0	0					
	Institutions	0	0			0	0					
	Corporates	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
	Retail	0	0	0		0	0	0				
Country of	of which: SME	0	0	0		0	0	0				
Counterpart 6	Secured by mortgages on immovable property	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
	Exposures in default	0	0	0	0	0	0	0	0			
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	0	0			0	0					
	Equity	0	0	l o		0	0					
	Other exposures	0	0			0	0					
	Standardised Total ²				0				0			

(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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera		terparty excludes those for sect	uristisation exposures, additional	valuation adjustments (AVAS) at	nd other own rands reductions	Telated to the	
					Standardise	d Approach			
			As of 30,	/09/2018			As of 31	/12/2018	
		Original Exposure ¹	Original Exposure Palue Risk exposure amount Provisions provisions provisions				Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0			0	0	0	
	International Organisations	0	0			0	0		
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
C	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 7	Secured by mortgages on immovable property	0	0	0		0	0	0	
•	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default Items associated with particularly high risk	0	0	0	U	0	0	0	U
	Covered bonds	0	0			0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0



Credit Risk - Standardised Approach

Credito Emiliano Holding S.p.A.

					Standardise	d Approach			
			As of 30/	09/2018			As of 31	/12/2018	
		Original Exposure ¹	Original Exposure 1 Exposure Value 1 Risk exposure amount Provisions 2 Provisions 2				Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	0	0	١		0	0	0	
	of which: SME	0	0	Ö		0	0		
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 8	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Other exposures	0	0	0		0	0	0	
	Standardised Total ²	0	U	U	0	U	U	+	

(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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.								
					Standardise	ed Approach				
			As of 30	/09/2018			As of 31,	/12/2018		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(mln EUR, %)									
	Central governments or central banks	0	0	0		0	0	0		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0			0	0	0		
	Institutions	0	0			0				
	Corporates	0	0			0	0			
	of which: SME	0	0	0		0	0	0		
	Retail	0	0	0		0	0	0		
Country of	of which: SME	0	0	0		0	0	0		
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0		
Counterpart 3	of which: SME	0	0	0		0	0	0		
	Exposures in default	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity Other expecures	0	0	0		0	0	0		
	Other exposures Standardicad Tatal ²	U	U	U	0	U	U	U		
	Standardised Total ²				l 0				U	

(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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	d Approach			
			As of 30	/09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country of	Retail	0	0	0		0	0	0	
-	of which: SME	0	0	0		0	0	0	
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0	
·	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	U	0	0	0	U
	Items associated with particularly high risk Covered bonds	U	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0			0	0		
	Standardised Total ²	J	0	U	0	0	<u> </u>	U	0

Credit Risk - Standardised Approach

Credito Emiliano Holding S.p.A.

					Standardise	d Approach			
			As of 31/	03/2019			As of 30	/06/2019	
		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, %)								
	Central governments or central banks	7,063	7,059	347		7,325	7,317	268	
	Regional governments or local authorities	82	80	15		77	75	14	
	Public sector entities	52	52	42		50	50	37	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,773	1,934	510		5,017	2,345	598	
	Corporates	1,879	1,287	960		1,893	1,303	967	
	of which: SME	554	191	160		624	257	209	
	Retail	564	325	223		580	339	231	
Consolidated data	of which: SME	213	114	65	5	221	128	73	
Consolidated data	of which: SME Secured by mortgages on immovable property	5	5	2		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	18	10	12	2 7	17	10	13	7
	Items associated with particularly high risk	1	1	1		1	1	1	
	Covered bonds	44	44	10		15	15	8	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	5	4	4		3	3	4	
	Equity	506	505	541		524	523	562	
	Other exposures	956	956	740		1,073	1,073	813	
	Standardised Total ²	14,947	12,261	3,407	15	16,578	13,057	3,517	15

(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 Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	ed Approach			
			As of 31	/03/2019			As of 30,	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	4,641	4,638	347		4,088	4,080	268	
	Regional governments or local authorities	79	77	15		73	71	14	
	Public sector entities	52	52	42		50	50	37	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,660	850	155		1,802	1,018	202	
	Corporates	1,230	645	613		1,254	670	633	
	of which: SME	554	191	160		576	210	173	
	Retail	553	320	219		569	335	228	
ITALY	of which: SME	212	114	65		221	128	/3	
	Secured by mortgages on immovable property of which: SME	5	5	2		2	2		
		10	0	12	7	U	10	12	7
	Exposures in default Items associated with particularly high risk	10	1	12	/	1/	10	12	/
	Covered bonds	15	15	7		15	15	1 0	
	Claims on institutions and corporates with a ST credit assessment	13	13	, n		0 13	13	l o	
	Collective investments undertakings (CIU)	1	0			1	1	1	
	Equity	442	442	478		482	481	520	
	Other exposures	938	938	727		1,055	1,055	800	
	Standardised Total ²	350		121	12			333	13

(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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes genera	ar create risk dajustriichts.						
					Standardise	ed Approach			
			As of 31,	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions²
	(mln EUR, %)								
	Central governments or central banks	1,529	1,529	0		2,360	2,360	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8	3	1		55	50	10	
	Corporates	257	255	128		248	247	124	
	of which: SME	0	0	0		4	4	3	
	Retail	3	1	1		3	1	1	
JNITED STATES	of which: SME	0	0	0		0	0	0	
DIVITED STATES	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	5	5	5		5	5	5	
	Other exposures	2	2	0		2	2	0	
	Standardised Total ²				0				

(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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardise	d Approach			
			As of 31/	03/2019			As of 30	/06/2019	
	(cds EUD 04)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %) Central governments or central banks	62	62	0		62	62	0	
	Regional governments or local authorities	02	02	0		02	02	0	
	Public sector entities	l o	0	0		0	0		
	Multilateral Development Banks	0	0			0	0		
	International Organisations	0	0	0		0	0	0	
	Institutions	815	466	133		1,558	569	138	
	Corporates	58	58	16		68	68	27	
	of which: SME	0	0	0		7	7	5	
	Retail	2	1	1		1	1	1	
FRANCE	of which: SME	0	0	0		0	0	0	
FRANCE	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	U 40	0 48		0	0 26	26	
	Equity Other exposures	48	48	48		26	2b n	20	
	Other exposures	U	U	U	0	U	0	U	0
	Standardised Total ²	(1) Original exposure unlike Ex	nanawa walua ia nanasta dibafan	a talian into account any effect	U	an anadik niak maikimakian kasah nia	(<u> </u>



2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

					Cred	ito Emiliano Holding S	5.p.A.		
					Standardise	ed Approach			
			As of 31,	/03/2019			As of 30	/06/2019	
					Value adjustments and				Value adiustments and
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %) Central governments or central banks	592	592	0		579	579	0	
	Regional governments or local authorities Public sector entities Multilatoral Development Banks	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations Institutions	0 0 404	0 0 64	0 0 28		0 0 663	0 0 95	0 0 42	
	Corporates of which: SME	23	23	23		3	3 3	2 2	
SPAIN	Retail of which: SME	0 0	0 0	0		0 0	0	0	
SIAIN	Secured by mortgages on immovable property of which: SME Exposures in default	0	0	0		0	0	0	0
	Items associated with particularly high risk Covered bonds	0 0	0	0	U	0	0 0	0	0
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0 0	0 0	0 0		0 0	0	0 0	
	Equity Other exposures	0	0	0		0	0	0	
	Standardised Total ²	(1) Original exposure, unlike Ex (2) Total value adjustments and] 0
		exposures, but includes genera		recipality excludes those for see		ed Approach	and other own runus reductio	instructed to the	
			As of 31	/03/2019	Stallualuist	ей Арргоасп	As of 30	/06/2019	
			1.5 01 31				713 01 30		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %) Central governments or central banks		0	0		0	^		
	Regional governments or local authorities Public sector entities	0 0	0	0		0	0 0	0	
	Multilateral Development Banks International Organisations	0 0	0 0	0 0		0 0	0 0	0 0	
	Institutions Corporates of which: SME	0 0	0	0		0	0	0	
Country of	Retail of which: SME	0 0	0	0 0		0 0	0 0	0	
Counterpart 5	Secured by mortgages on immovable property of which: SME	0 0	0 0	0 0		0 0	0	0 0	
	Exposures in default Items associated with particularly high risk	0 0	0	0	0	0	0 0	0	0
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Other exposures	0	0	0		0	0	0	
	3				I .				
	Standardised Total ²	(1) Original exposure, unlike Ex] 0
	Standardised Total ²	(1) Original exposure, unlike Ex (2) Total value adjustments and exposures, but includes general	d provisions per country of cou		curistisation exposures, additiona	l valuation adjustments (AVAs)			0
	Standardised Total ²	(2) Total value adjustments and	d provisions per country of cou al credit risk adjustments.		curistisation exposures, additiona		and other own funds reduction		0
	Standardised Total ²	(2) Total value adjustments and	d provisions per country of cou al credit risk adjustments.	nterparty excludes those for sec	Standardise	ed Approach	and other own funds reduction	ns related to the	0
	Standardised Total ²	(2) Total value adjustments and	d provisions per country of cou al credit risk adjustments.	nterparty excludes those for sec	Standardise Value adjustments and	ed Approach	and other own funds reduction	ns related to the	Value adjustments and provisions ²
	(mln EUR, %) Central governments or central banks	(2) Total value adjustments and exposures, but includes generated and exposures are supposed to the control of	d provisions per country of count	703/2019	Standardise Value adjustments and	ed Approach	As of 30	0/06/2019	
	(mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities	(2) Total value adjustments and exposures, but includes generated and exposures are supposed to the control of	d provisions per country of count	703/2019	Standardise Value adjustments and	ed Approach	As of 30	0/06/2019	
	(mln EUR, %) Central governments or central banks Regional governments or local authorities	(2) Total value adjustments and exposures, but includes generated and exposures are supposed to the control of	d provisions per country of count	703/2019	Standardise Value adjustments and	ed Approach	As of 30	0/06/2019	
	(mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	(2) Total value adjustments and exposures, but includes generated and exposures are supposed to the control of	d provisions per country of count	703/2019	Standardise Value adjustments and	ed Approach	As of 30	0/06/2019	
Country of	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	(2) Total value adjustments and exposures, but includes generated and exposures are supposed to the control of	d provisions per country of count	703/2019	Standardise Value adjustments and	ed Approach	As of 30	0/06/2019	
Country of Counterpart 6	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME	(2) Total value adjustments and exposures, but includes generated and exposures are supposed to the control of	d provisions per country of count	703/2019	Standardise Value adjustments and	ed Approach	As of 30	0/06/2019	
	(mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds	(2) Total value adjustments and exposures, but includes generated and exposures are supposed to the control of	d provisions per country of count	703/2019	Standardise Value adjustments and	ed Approach	As of 30	0/06/2019	
	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	(2) Total value adjustments and exposures, but includes generated and exposures are supposed to the control of	d provisions per country of count	703/2019	Standardise Value adjustments and	ed Approach	As of 30	0/06/2019	
-	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	(2) Total value adjustments and exposures, but includes generated and exposures are supposed to the control of	d provisions per country of count	703/2019	Standardise Value adjustments and	ed Approach	As of 30	0/06/2019	
	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O	CO3/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Standardise Value adjustments and provisions ² 0 due to credit conversion factors	Original Exposure Original Exposure O O O O O O O O O O O O O	Exposure Value O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O	CO3/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Standardise Value adjustments and provisions² 0 due to credit conversion factors curistisation exposures, additional	Original Exposure Original Exposure O O O O O O O O O O O O O	Exposure Value O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31 Exposure Value O O O O O O O O O O O O O	CO3/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Standardise Value adjustments and provisions² 0 due to credit conversion factors curistisation exposures, additional	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
-	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O	703/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² O t due to credit conversion factors curistisation exposures, additional standardise. Standardise	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value O O O O O O O O O O O O O	Risk exposure amount O O O O O O O O O O O O O	O Value adjustments and
	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ²	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31 Exposure Value O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² O t due to credit conversion factors curistisation exposures, additional standardise. Standardise	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount O O O O O O O O O O O O O	provisions ² 0 Value adjustments and
	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (min EUR, %) Central governments or central banks	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O	703/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² Out due to credit conversion factors curistisation exposures, additional standardises Standardises Value adjustments and	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value O O O O O O O O O O O O O	Risk exposure amount O O O O O O O O O O O O O	provisions ² 0 Value adjustments and
	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O	703/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² Out due to credit conversion factors curistisation exposures, additional standardises Standardises Value adjustments and	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value O O O O O O O O O O O O O	Risk exposure amount O O O O O O O O O O O O O	provisions ² 0 Value adjustments and
	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O	703/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² Out due to credit conversion factors curistisation exposures, additional standardises Standardises Value adjustments and	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value O O O O O O O O O O O O O	Risk exposure amount O O O O O O O O O O O O O	provisions ² 0 Value adjustments and
	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (min EUR, %) Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O	703/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² Out due to credit conversion factors curistisation exposures, additional standardises Standardises Value adjustments and	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value O O O O O O O O O O O O O	Risk exposure amount O O O O O O O O O O O O O	provisions ² 0 Value adjustments and
Country of	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O	703/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² Out due to credit conversion factors curistisation exposures, additional standardises Standardises Value adjustments and	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value O O O O O O O O O O O O O	Risk exposure amount O O O O O O O O O O O O O	provisions ² 0 Value adjustments and
Counterpart 6	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O	703/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² Out due to credit conversion factors curistisation exposures, additional standardises Standardises Value adjustments and	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value O O O O O O O O O O O O O	Risk exposure amount O O O O O O O O O O O O O	provisions ² 0 Value adjustments and
Country of	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O	703/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² Out due to credit conversion factors curistisation exposures, additional standardises Standardises Value adjustments and	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value O O O O O O O O O O O O O	Risk exposure amount O O O O O O O O O O O O O	provisions ² 0 Value adjustments and
Country of	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O	703/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² Out due to credit conversion factors curistisation exposures, additional standardises Standardises Value adjustments and	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value O O O O O O O O O O O O O	Risk exposure amount O O O O O O O O O O O O O	provisions ² 0 Value adjustments and



Credit Risk - Standardised Approach

Credito Emiliano Holding S.p.A.

					Standardise	ed Approach			
			As of 31	./03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates of which: SME	0	0			0	0	0	
	Retail	0	0			0	0	0	
Country of	of which: SME	0	0			0	0	0	
	Secured by mortgages on immovable property	0	0			0	0		
Counterpart 8	of which: SME		0			0	0		
	Exposures in default	0	0		0	0	l o		
	Items associated with particularly high risk	0	0		0	0	Ŏ		
	Covered bonds	0	0			0	l ő		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0			0	0		
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				

(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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		(2) Total value adjustments and exposures, but includes general		nterparty excludes those for sec	uristisation exposures, additiona	valuation adjustments (AVAs)	and other own funds reductio	ns related to the	
					Standardise	d Approach			
			As of 31,	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0			0	0	0	
	Corporates	0	0			o l	0		
	of which: SME	0	0			0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

(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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes gener	·		Standardise	d Approach					
			As of 31	/03/2019			As of 30	/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
<u></u>	(mln EUR, %)	0	0	0		0	0	0			
	Central governments or central banks	0	0			0	0	0			
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	١			0	0				
	International Organisations	0	0			0	0				
	Institutions	0	0			0	0	0			
	Corporates	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Retail	0	0	0		0	0	0			
Country of	of which: SME	0	0	0		0	0	0			
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0			
Counterpart 10	of which: SME	0	0	0		0	0	0			
	Exposures in default	0	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0	0			
	Collective investments undertakings (CIU)										
	Equity Other exposures	0	0	0		0	0	0			
	Standardised Total ²	<u> </u>	0	0	0	U	U	U	0		

Credit Risk - IRB ApproachCredito Emiliano Holding S.p.A.

						Ci	euito Emiliano	riolaling 5.p.							
							IRB Ap	proach							
				As of 30/	09/2018					As of 31/	12/2018				
		Original Ex	Original Exposure ¹ Ex		EX		Risk exposu	re amount	Value adjustments and	Original E	exposure ¹	Exposure Value ¹	Risk exposu	ure amount	Value adjustments and
	(mln EUR, %)			Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions				
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	()		
	Institutions	0	0	0	0	0	0	0	0	0	0	C)		
	Corporates	18,656	418	12,166	4,527	157	279	19,221	384	13,099	4,877	145	2!		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	C)		
	Corporates - Of Which: SME	10,826	192	7,326	2,708	66	136	11,185	161	•	2,852	59			
	Retail	13,702	841	13,355	3,746	271	424			•	3,745				
	Retail - Secured on real estate property	6,731	187	6,688	1,720	72	48	6,762	180	· · · · · · · · · · · · · · · · · · ·	1,732	70			
Consolidated data	Retail - Secured on real estate property - Of Which: SME	446	35	445	178	17	10	450	33		179	16	1		
consolidated data	Retail - Secured on real estate property - Of Which: non-SME	6,284	152	6,243	1,542	56	38	6,312	148		1,552	54	4		
	Retail - Qualifying Revolving	335	21	335	79	4	10	361	20		81	4	1		
	Retail - Other Retail	6,636	634	6,332	1,947	195	365	6,620	575		1,932				
	Retail - Other Retail - Of Which: SME	2,290	233 400	1,890	661	75	135 231		210 365		658	69			
	Retail - Other Retail - Of Which: non-SME	4,346	400	4,443	1,286	119	231	4,334	365	4,428	1,273	108	21		
	Equity Other per gradit obligation assets	0	U	U	0	U		U	0	U	0				
	Other non credit-obligation assets				0						0				
	IRB Total ²	(1) Original exposu			8,273						8,622				

(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 Secutarisation position unlike in the previous Transparency exercises' results.

							IRB App	proach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original E	kposure¹	Exposure	Risk exposu	ire amount	Value adjustments	Original Exposure ¹		Risk expos Exposure Value ¹		re amount	Value adjustments
	(mln EUR, %)	Of which: defaulted		Value ¹		Of which: defaulted	and provisions		Of which: defaulted	value⁻		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	C)
	Institutions	0	0	0	0	0	0	0	0	0	0	C)
	Corporates	18,625	417	12,141	4,523	157	279	19,192	384	13,078	4,875	145	25
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	C	
	Corporates - Of Which: SME	10,826	192	7,326	2,708	66		11,185		7,839		59	10
	Retail	13,690	841	13,343	3,743	271		13,730	775	13,394	3,741	251	. 3
	Retail - Secured on real estate property	6,726	187	6,683	1,718	72	48	6,757	180	6,721		70	
TTALV	Retail - Secured on real estate property - Of Which: SME	446	35	445	178	17	10	450	33	448	179	16	5
ITALY	Retail - Secured on real estate property - Of Which: non-SME	6,280	152	6,239	1,540	56	38	6,308	148	6,272	1,551	54	}
	Retail - Qualifying Revolving	334	21	334	79	4	10	360	20	360	81	4	1
	Retail - Other Retail	6,630	634	6,326	1,945	195		6,613	574	6,314	1,930	177	33
	Retail - Other Retail - Of Which: SME	2,290	233	1,890	661	75		2,286	210	1,893		69	12
	Retail - Other Retail - Of Which: non-SME	4,340	400	4,436	1,285	119	231	4,327	365	4,421	1,271	108	21
	Equity	0	0	0	0	0	0	0	0	0	0	C	
	Other non credit-obligation assets												
	IRB Total												

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

					IRB Ap	proach			
			As of 30	09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments	Original Exposu	Exposure	Risk exposure amount	Value adjustments
	(mln EUR, %)	Of which: defaulted		Of which: defaulted	and provisions		Which: faulted	Of which: defaulted	and provisions
	Central banks and central governments	0 0	0	0 0	0	0	0 0	0	0
	Institutions	0 0	0	0 0	0	0	0 0	0	0
	Corporates	24 0	23	3 0	0	21	0 20	1	0
	Corporates - Of Which: Specialised Lending	0 0	0	0 0	0	0	0 0	0	0
	Corporates - Of Which: SME	0 0	0	0	0	0	0	0	0
	Retail Converted to the land of the land o		0	0 0	0		0 1		0
	Retail - Secured on real estate property		0	0		0			0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0		0	0	0		0
	Retail - Qualifying Revolving		0		0				n
	Retail - Other Retail	1	o o			1	0 1	ا	0
	Retail - Other Retail - Of Which: SME	0 0	0	0	0	0	0 0		0
	Retail - Other Retail - Of Which: non-SME		0	ol o	o	1	0 1	o o	0
	Equity	o o	0	o	0	0	0 0	0	0
	Other non credit-obligation assets								
	IRB Total								

					IRB Ap	proach					
			As of 30	/09/2018				As of 31/	1/12/2018		
		Original Exposure ¹	Value adjustments and	Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustment and		
	(min ELID 0/)	Of which:	- Value ¹	Of which:	provisions		Of which: defaulted	Value		Of which:	provisions
	(mln EUR, %)	defaulted	0	defaulted	0	0	derauited	0		defaulted	2
	Central banks and central governments Institutions		0		0	١	0	0			
	Corporates	1		ا		٦	0	0			
	Corporates - Of Which: Specialised Lending			ا			0	0			o l
	Corporates - Of Which: SME		o o		0 0		0	0			
	Retail	1 0	1	o	0 0	1	0	1	(o d	o
	Retail - Secured on real estate property	1 0	1	0	0 0	1	0	1	(o c	o
ED ANICE	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0 0	0	0	0	(0 0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	1 0	1	0	0 0	1	0	1	(0 0	0
	Retail - Qualifying Revolving	0 0	0	0	0 0	0	0	0	(0 0	0
	Retail - Other Retail	0 0	0	0	0 0	0	0	0	(0 0	0
	Retail - Other Retail - Of Which: SME	0 0	0	0	0	0	0	0	(0 0	0
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0	0	0	0	(0	0
	Equity	0 0	0	0	0 0	0	0	0		0 0	0
	Other non credit-obligation assets IRB Total										

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

						IRB Ap	proach					
			As of 30	/09/2018					As of 31/	/12/2018		
		Original Exposure ¹	Exposure			Value adjustments	Original Exposure ¹		Exposure	Risk exposure amount		Value adjustm
	(mln EUR, %)	Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provision
	Central banks and central governments	0 defaulted	0	0	deladited	0		0 derauited	0	0	uerauiteu	
	Institutions		o o	0	(0		اد
	Institutions Corporates		0	0	(0	(o d	0	0		ر ا
	Corporates - Of Which: Specialised Lending	0 0	0	0	C	0	(o	0	0	(ر
	Corporates - Of Which: SME	0 0	0	0	C	0	(o	0	0	(J
	Retail	0 0	0	0	C	0	(o	0	0	(ر
	Retail - Secured on real estate property	0 0	0	0	C	0	(o	0	0	()
CDAIN	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	C	0	(0 0	0	0	(ן
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	C	0	(0 0	0	0	(ן
	Retail - Qualifying Revolving	0 0	0	0	C	0	(0 C	0	0	()
	Retail - Other Retail	0 0	0	0	(0	(0 0	0	0	()
	Retail - Other Retail - Of Which: SME	0 0	0	0	C	0	(0 C	0	0	()
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	C	0	(0 0	0	0	()
	Equity	0 0	0	0	C	0	•	0 0	0	0	()
	Other non credit-obligation assets											
	IRB Total											

Credit Risk - IRB ApproachCredito Emiliano Holding S.p.A.

						IRB App	proach					
			As of 30	/09/2018					As of 31/	/12/2018		
		Original Exposure ¹	Exposure	Risk exposu	ıre amount	Value adjustments	Original Exposure ¹		Exposure	Risk exposure amount		Value adjustme
		Of which:	- Value ¹		Of which:	and provisions		Of which:	Value ¹		Of which:	and provisio
	(mln EUR, %)	defaulted			defaulted			defaulted			defaulted	
	Central banks and central governments	0	0	0	C	0	0	0	0	0)
	Institutions	0 0	0	0	C	0	0	0	0	0)
	Corporates	0	0	0	C	0	0	0	0	0		1
	Corporates - Of Which: Specialised Lending	0 0	0	0	C	0	0	0	0	0		1
	Corporates - Of Which: SME	0 0	0	0	C	0	0	0	0	0		1
	Retail	0 0	0	0	C	0	0	0	0	0		1
	Retail - Secured on real estate property	0 0	0	0	C	0	0	0	0	0		1
Country of Counterpart 5	Retail - Secured on real estate property - Of Which: SME	0	0	0	C	0	0	0	0	0		1
Country of Counterpart 5	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	C	0	0	0	0	0		1
	Retail - Qualifying Revolving	0	0	0	C	0	0	0	0	0		1
	Retail - Other Retail	0 0	0	0	C	0	0	0	0	0		1
	Retail - Other Retail - Of Which: SME	0	0	0	C	0	0	0	0	0)
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	C	0	0	0	0	0)
	Equity	0 0	0	0	C	0	0	0	0	0	(j
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 30	/09/2018					As of 31/	/12/2018		
		Original Exposure ¹	Exposure	Risk exposı	ıre amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
		Of which: defaulted Of which: defaulted				and provisions		Of which:	Value ¹		Of which:	and provisions
	(mln EUR, %)	defaulted			defaulted			defaulted			defaulted	
	Central banks and central governments	0 0	0	0	C	0	C	0	0	0	0	C
	Institutions	0 0	0	0	C	0	C	0	0	0	0	C
	Corporates	0 0	0	0	C	0	C	0	0	0	0	(
	Corporates - Of Which: Specialised Lending	0 0	0	0	C	0	C	0	0	0	0	
	Corporates - Of Which: SME	0 0	0	0	C	0	C	0	0	0	0	
	Retail	0 0	0	0	C	0	C	0	0	0	0	
	Retail - Secured on real estate property	0 0	0	0	C	0	C	0	0	0	0	
Country of Countarnart 6	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	C	0	C	0	0	0	0)
Country of Counterpart 6	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	C	0	C	0	0	0	0)
	Retail - Qualifying Revolving	0 0	0	0	C	0	C	0	0	0	0	
	Retail - Other Retail	0 0	0	0	C	0	C	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0 0	0	0	C	0	C	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	C	0	C	0	0	0	0	C
	Equity	0 0	0	0	C	0	C	0	0	0	0	C
	Other non credit-obligation assets											
	IRB Total											

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

					IRB Ap	proach				
			As of 30	/09/2018				As of 31/	12/2018	
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposure amount	Value adjustmen
		Of which:	Value ¹	Of which:	and provisions		Of which:	Value ¹	Of which:	and provisions
	(mln EUR, %)	defaulted		defaulted			defaulted		defaulted	
	Central banks and central governments	0 0	0	0 0	0	0	0	0	0	0
	Institutions	0 0	0	0 0	0	0	0	0	0	0
	Corporates	0 0	0	0 0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0 0	0	0 0	0	0	0	0	0	0
	Corporates - Of Which: SME	0 0	0	0 0	0	0	0	0	0	0
	Retail	0 0	0	0 0	0	0	0	0	0	0
	Retail - Secured on real estate property	0 0	0	0 0	0	0	0	0	0	0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: SME	0 0	0	0 0	0	0	0	0	0	0
country of counterpart 7	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0 0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0 0	0	0 0	0	0	0	0	0	0
	Retail - Other Retail	0 0	0	0 0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0 0	0	0 0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0 0	0	0 0	0	0	0	0	0	0
	Equity	0 0	0	0 0	0	0	0	0	0	0
	Other non credit-obligation assets									
	IRB Total									

						IRB Ap	proach					
			As of 30	/09/2018					As of 31,	/12/2018		
		Original Exposure Of which: defaulted O		Risk expos	sure amount	Value adjustments	Original l	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments
	(mln EUR, %)			Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	and provisions	
	Central banks and central governments	0 (0	(0	0	0	0	0	0	C	ر
	Institutions	0	0	(0	0	0	0	0	0	o c	ן
	Corporates	0	0	(0	0	0	0	0	0	o c)
	Corporates - Of Which: Specialised Lending	0	0	(0	0	0	0	0	0	o c)
	Corporates - Of Which: SME	0	0	(0	0	0	0	0	0	o c)
	Retail	0	0	(0	0	0	0	0	0	o c)
	Retail - Secured on real estate property	0	0	(0	0	0	0	0	0	o c)
overting of Covertainment O	Retail - Secured on real estate property - Of Which: SME	0	0	(0	0	0	0	0	0	o c)
ountry of Counterpart 8	Retail - Secured on real estate property - Of Which: non-SME	0	0	(0	0	0	0	0	0	o c)
	Retail - Qualifying Revolving	0	0	(0	0	0	0	0	0	o c)
	Retail - Other Retail	0	0	(0	0	0	0	0	0	o c)
	Retail - Other Retail - Of Which: SME	0	0	(0	0	0	0	0	0	o c)
	Retail - Other Retail - Of Which: non-SME	0	0	(0	0	0	0	0	0	o c)
	Equity	0	0	(0	0	0	0	0	0	o c)
	Other non credit-obligation assets											
	IRB Total											

					IRB App	proach			
			As of 30	09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Original Expos	Exposure	Risk exposure amount	Value adjustmer
		Of which:	Value ¹	Of which:	and provisions		f which:	Of which:	and provision
	(mln EUR, %)	defaulted		defaulted		de	efaulted	defaulted	
	Central banks and central governments		0	0		0	0	0	0
	Institutions Corporates		0	0		U O	0		0
	Corporates - Of Which: Specialised Lending		0	0		0	0		0
	Corporates - Of Which: SME		0			0			0
	Retail					0		ا	0
	Retail - Secured on real estate property		Ŏ					ا م	0
	Retail - Secured on real estate property - Of Which: SME		Ö	0				ا م	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-SME		0	0		0	0 0	0	0
	Retail - Qualifying Revolving		0	0		o o	0 0	ol	0
	Retail - Other Retail	0 0	0	0	0	0	0 0	o	0
	Retail - Other Retail - Of Which: SME	0 0	0	0	0	0	0 0	0	0
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0	0	0 0	0	0
	Equity	0 0	0	0	0 0	0	0 0	0	0
	Other non credit-obligation assets								
	IRB Total								

					IRB Ap	proach				
			As of 30,	/09/2018				As of 31/	12/2018	
		Original Exposure ¹ Expos		Risk exposure amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposure amount	Value adjustmer
		Of which:	- Value ¹	Of which:	and provisions		Of which:	Value ¹	Of which:	
	(mln EUR, %)	defaulted		defaulted			defaulted		defaulted	
	Central banks and central governments	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0		0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: SME		0	0		0	0	0	0	0
source, or counterpart 10	Retail - Secured on real estate property - Of Which: non-SME			0		0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail			0		0	0	0	0	0
	Retail - Other Retail - Of Which: SME			0		٥	0	0	0	0
	Retail - Other Retail - Of Which: non-SME					0	0	0	0	0
	Equity					0	0	0		0
	Other non credit-obligation assets		,		U	U	0	U	U U	
	IRB Total									



Credit Risk - IRB Approach Credito Emiliano Holding S.p.A.

							IRB App	proach					
				As of 31/0	03/2019					As of 30/	06/2019		
		Val		Exposure	Risk exposu	ire amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustment and
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	19,306	379	12,893	4,692	142	246	19,482	372	13,259	4,955	143	2
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	11,165	170	7,682	2,741	63	110	11,257	137	7,872	2,869	51	
	Retail	13,749	769	13,420	3,709	247	398	14,270	772	· .	4,017	237	4
	Retail - Secured on real estate property	6,753	1/8	6,719	1,727	69	52	6,797	189	,	1,906	64	
Consolidated data	Retail - Secured on real estate property - Of Which: SME	439	31	438	173	15	10	457	49	456	198	21	
consonated data	Retail - Secured on real estate property - Of Which: non-SME	6,314	147	6,280 344	1,554	54	42	6,341 364	141 26	6,308 364	1,708	43	
	Retail - Qualifying Revolving Retail - Other Retail	344 6,652	568	6,358	1,901	173	332	7,108	558	6,916	2,027	168	3
	Retail - Other Retail - Of Which: SME	2,238	207	1,857	634	67	121	2,220	191	1,855	633	60	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	4,413	360	4,500	1,266	106	211	2,220 4,889	367		1,395	108	1 2
	Equity	7,713	300	4,500	1,200	100	211	0	307	3,000 0	1,393	100	2
	Other non credit-obligation assets	o o	U	U	0	U		J	U	U	0	U	
	IRB Total ²				8,402						8,973		

(2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original E	xposure ¹	Exposure	Risk exposu	ure amount	Value adjustments	Original E	xposure¹	Exposure	Risk exposu	ure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	C)
	Institutions	0	0	0	0	0	0	0	0	0	0	C)
	Corporates	19,276	378	12,869	4,689	142	246	19,457	372	13,236	4,951	143	2
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	C)
	Corporates - Of Which: SME	11,165	170	7,682	2,741	63		11,257	137	7,872	2,869		
	Retail	13,735	769	13,406	3,705	246		14,251	772	14,028		237	'
	Retail - Secured on real estate property	6,748	178	6,713	1,725	69	52	6,793	189	6,759	1,904	64	ł l
ITALY	Retail - Secured on real estate property - Of Which: SME	439	31	438	173	15	10	457	49	456	198	21	
TIALT	Retail - Secured on real estate property - Of Which: non-SME	6,308	146	6,275	1,552	54	42	6,336	140	6,303	1,706	43	3
	Retail - Qualifying Revolving	343	23	343	82	5	14	363	26	363	84	5	5
	Retail - Other Retail	6,644	568	6,350	1,899		332	7,095	557	6,905	2,025		
	Retail - Other Retail - Of Which: SME	2,238	207	1,857	634	67	121	2,220	191	1,855	633		1:
	Retail - Other Retail - Of Which: non-SME	4,405	360	4,493	1,264	106	211	4,876	367	5,050	1,392	108	21
	Equity	0	0	0	0	0	0	0	0	0	0	C)
	Other non credit-obligation assets												
	IRB Total												

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

						IRB Ap	proach					
			As of 31,	03/2019					As of 30/0	06/2019		
		Original Exposure Of which: defaulted O		Risk exposu	ure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustment
	(mln EUR, %)			Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	and provisions	
	Central banks and central governments	0 0	0	0	0	0	0	0	0	0	C)
	Institutions	0	0	0	0	0	0	0	0	o	ſ	J
	Corporates	21	20	1	0	0	21	0	20	2	C	נ
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	, 0	C)
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	C)
	Retail	1	1	0	0	0	2	0	1	0	C)
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	C	J
INITED CTATEC	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	C	J
JNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	, 0	C	ן
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	, 0	C	ן
	Retail - Other Retail	1	1	0	0	0	2	0	1	. 0	C	J
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	. 0	0	J
	Retail - Other Retail - Of Which: non-SME	1	1	0	0	0	2	0	1	0	0	J
	Equity	0 (0	0	0	0	0	0	0	0	C)
	Other non credit-obligation assets											

(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).

						IRB Ap	proach					
			As of 31,	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
	(mln EUR, %)	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	derauited	0	0	derauited	0	0	deraulted	0		derauited	0
	Institutions		0	0		0			0	0		0
	Corporates	3	و	1		Ö			2	1		ó
	Corporates - Of Which: Specialised Lending		0	0		0			0	0		ő
	Corporates - Of Which: SME		0	0		0	0	0	0	0		0
	Retail	1 0	1	0	0	0	1	0	1	O		0
	Retail - Secured on real estate property	1 0	1	0	0	0	1	0	1	O		0
	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	0	0	0	0		0
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	1 0	1	0	0	0	1	. 0	1	O		٥
	Retail - Qualifying Revolving	0 0	0	0	0	0	0	0	0	0		o
	Retail - Other Retail	1 0	1	0	0	0	0	0	1	0		٥
	Retail - Other Retail - Of Which: SME	0 0	0	0	0	0	0	0	0	0		J
	Retail - Other Retail - Of Which: non-SME	1 0	1	0	0	0	0	0	1	0		J
	Equity	0 0	0	0	0	0	0	0	0	0		J
	Other non credit-obligation assets IRB Total											

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

						IRB Ap	proach					
			As of 31/	/03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
	(mln EUR, %)	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
SPAIN	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity 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 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0		

Credit Risk - IRB Approach
Credito Emiliano Holding S.p.A.

					IRB Ap	proach					
			As of 31,	03/2019				As of 30/	06/2019		
		Original Exposure ¹ Expo		Risk exposure amount	adjustments	Original E	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustment
		Of which:	Value ¹	Of which			Of which:	Value ¹		Of which:	and provisions
	(mln EUR, %)	defaulted		defaulted			defaulted			defaulted	
	Central banks and central governments	0 0	0	0	0 0	0	C	0	0	0	0
	Institutions	0 0	0	0	0	0					0
	Corporates Of Which: Charielized Londing		0	0	0	0					0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0	0					0
	Retail		0	0	0	0		0			0
	Retail - Secured on real estate property		0	0		0					0
	Retail - Secured on real estate property - Of Which: SME		0			0	١	Ö			0
Country of Counterpart 5	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 0	0		o o			0
•	Retail - Qualifying Revolving		0	0	0 0	0		0	ď		0
	Retail - Other Retail	0 0	0	0	0 0	0	l c	0	C	0	0
	Retail - Other Retail - Of Which: SME	0 0	0	0	0 0	0	c	0	C	0	0
E	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0 0	0	c	0	C	0	0
	Equity	0 0	0	0	0 0	0	C	0	C	0	0
	Other non credit-obligation assets										
	IRB Total										

					IRB App	proach					
			As of 31/	03/2019				As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposi	ure amount	Value adjustmen
	(males ELID 0/)	Of which:	- Value ¹	Of which:	and provisions		Of which:	Value ¹		Of which:	and provisions
	(min EUR, %)	defaulted	0	defaulted	0	0	defaulted		0	defaulted	2
	Central banks and central governments Institutions			0		0			0	,	
	Corporates		0	٥		0			0		
	Corporates - Of Which: Specialised Lending		0	ا		0			0		
	Corporates - Of Which: SME		0	o o		0		0	0		
	Retail	0 0	0	o	0 0	0		0	0		0
	Retail - Secured on real estate property	0 0	0	0	0 0	0	ď	0	0		D
C	Retail - Secured on real estate property - Of Which: SME	0 0	0	О	0 0	0	c	0	0	(0
Country of Counterpart 6	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0 0	0	C	0	0	(0
	Retail - Qualifying Revolving	0 0	0	0	0 0	0	c	0	0	(0
	Retail - Other Retail	0 0	0	0	0 0	0	C	0	0	(0
	Retail - Other Retail - Of Which: SME	0 0	0	0	0	0	C	0	0	(0
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0	0	C	0	0	(0
	Equity	0 0	0	0	0 0	0	C	0	0	(0
	Other non credit-obligation assets										
	IRB Total										

						IRB Ap	proach				
			As of 31/	/03/2019					As of 30/	06/2019	
		Original Exposure ¹ Ex		Risk expos	ure amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposure ar	adjustm
	(mln EUR, %)	Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		and f which: provision pro
	Central banks and central governments	0	0	0	C	0	0	0	0	0	0
	Institutions	0	0	0		0	0	0	0	0	0
	Corporates Of Which: Cooristicad Londing			0			0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0			0	0	0	U O	0
	Retail		0	1			0	0	0	0	0
	Retail - Secured on real estate property		o o	١				0	0		0
	Retail - Secured on real estate property - Of Which: SME		0	0			0	0	0	0	0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: non-SME	0	0	0		0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	C	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	C	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	C	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	C	0	0	0	0	0	0
	Equity	0 (0	0	C	0	0	0	0	0	0
	Other non credit-obligation assets										
	IRB Total										

						IRB Ap	proach					
			As of 31,	/03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
	(mln EUR, %)	Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0 0	0	0	0	0	0	0	0	0	C	J
	Institutions	0	0	0	0	0	0	0	0	0	0)
	Corporates Compared to Compar	0		0			0	0	0	0)
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0					0	0	, , , , ,	2
	Retail								0	0	,	ó
	Retail - Secured on real estate property									0	ر ا	o l
	Retail - Secured on real estate property - Of Which: SME							0		0	ن ار	ó
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0		0	0	0	0	0	, ,	ő
	Retail - Qualifying Revolving	0 0	0	0	0	0	0	0	0	0	, c	ა
	Retail - Other Retail	0 0	0	0	0	0	0	0	0	0	, c	ა
	Retail - Other Retail - Of Which: SME	0 0	0	0	0	0	0	0	0	0	, c	ა
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0	0	0	0	0	0	/ c	J
	Equity	0 0	0	0	0	0	0	0	0	0	C	ر ا
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk exposi	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustme
		Of which:	Value ¹		Of which:	and provisions		Of which:	Value ¹		Of which:	and provision
	(mln EUR, %)	defaulted			defaulted			defaulted			defaulted	
	Central banks and central governments	0 0	0	0	0	0	(0	0		
	Institutions	0 0	0	0	0		(0	0		
	Corporates Of Which: Coosinlined Londing	0 0	0	0	0				0	0		
	Corporates - Of Which: Specialised Lending	0 0	0	0	0		(0	0		
	Corporates - Of Which: SME Retail	0 0	0	0	0				0	0		
	Retail - Secured on real estate property		0	0	0				0	0		
	Retail - Secured on real estate property - Of Which: SME		0	0					0	0		
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-SME		0	0					0	0		
, , , , , , , , , , , , , , , , , , , ,	Retail - Qualifying Revolving		0	0	١				0	0		
	Retail - Other Retail		0	0	١				0	0		
	Retail - Other Retail - Of Which: SME		0	0	١				0	0		
	Retail - Other Retail - Of Which: non-SME		0	0	١	0			0	0		
	Equity	0 0	0	0	0	o		o o	0	0		
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 31,	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure Value ¹	Risk exposi	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustment and
	(mln EUR, %)	Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0 0	0	0	0	0	C	0	0	0	(0
	Institutions	0 0	0	0	0	0	0	0	0	0		0
	Corporates	0 0	0	0	0	0	0	0	0	0	(0
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0	0	0	0	0	(D
	Corporates - Of Which: SME	0 0	0	0	0	0	0	0	0	0		0
	Retail	0 0	0	0	0	0	0	0	0	0		D
	Retail - Secured on real estate property	0 0	0	0	0	0	0	0	0	0	(0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	0	0	0	0		0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0	0	0	0	0	0		0
	Retail - Qualifying Revolving	0 0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail	0 0	0	0	0	0	0	0	0	0		O
	Retail - Other Retail - Of Which: SME	0 0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0	0	0	0	0	0		0
	Equity	0 0	0	0	0	0	C	0	0	0		0
	Other non credit-obligation assets											
	IRB Total											



General governments exposures by country of the counterparty

						С	redito Emiliano Holding S							
							As of 31/12/2018							
						Dire	ct exposures					0.001		-
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ice sheet	_
												Off-balance sh	eet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria	0 0 0 0 11 22 0	0 0 0 0 11 22 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 11 22 0	0 0 0 0 0 0			0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0
Total [0 - 3M [Belgium	0 0 0 0 0 0 542 0	0 0 0 0 0 542 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 542 0	(((((0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	
[0 - 3M [Bulgaria	342	342				342			Ü				
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [Denmark													
[0 - 3M [Estonia													



General governments exposures by country of the counterparty

							redito Emiliano Holding S						
						Dire	As of 31/12/2018 ct exposures	<u>, </u>					
	(l. FUD)			On balance sl	heet		ct exposures		Deriva	tives	Off bala	nce sheet	
	(mln EUR)			On balance 3				Derivatives with pos		Derivatives with negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Finland												
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	France	0 0 0 0 45 201 0	0 0 0 0 45 201 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 45 17 0	0 0 0 0 0 184 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Germany	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Croatia												
[0 - 3M [Greece												
[0 - 3M [Hungary												
[0 - 3M [Ireland												
Total [0 - 3M [Italy	82 91 19 24 569 2,104 167	80 91 19 23 568 2,102 167 3,051	0 1 2 2 1 2 0	0 0 0 0 0 0	0 1 7 21 288 1,312 0	80 88 10 0 279 788 166 1,412	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 1 0	0 0 0 0 0 0	
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more] Total	Latvia	3,056	3,051	10	0	1,630	1,412	0	0	0	0 1	0	49



General governments exposures by country of the counterparty

						C	redito Emiliano Holding S	.p.A.						
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balaı	nce sheet	
	(min zorv)											Off-balance sl	neet exposures	
			Total carrying amount of					Derivatives with posi	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
[0 - 3M [Netherlands													
Total [0 - 3M [Poland													
[0 - 3M [Portugal	0 0 0 0 0 89 0	0 0 0 0 0 89 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 89 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Romania													
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

							redito Emiliano Holding S						
						Dire	As of 31/12/2018 ct exposures						
	(mla EUD)			On balance s	sheet	Dire	ct exposures		Deriva	tives	Off ba	lance sheet	-
	(mln EUR)							Derivatives with pos		Derivatives with negative fair va	Off-balanc	ce sheet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount Notional amo	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Spain	0 0 0 0 0 536 0	0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 433 0 433	0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M [Sweden					100	102						
[0 - 3M [United Kingdom	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M [Iceland												
[0 - 3M [Liechtenstein												
[0 - 3M [Norway												
[0 - 3M [Australia												
[0 - 3M [Canada												
[0 - 3M [Hong Kong												



General governments exposures by country of the counterparty

						C	redito Emiliano Holding S							
							As of 31/12/2018							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with po	ositive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)		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 [Japan													
[0 - 3M [U.S.	0 0 1 0 653 819 0	0 0 1 0 653 819 0	0 0 1 0 0 1	0 0 0 0 0 0	0 0 0 0 652 819 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [China	1,473	1,473	2		1,471	U	J		Ü	U	U	U	Ü
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
[0 - 3M [Latin America and the Caribbean													



General governments exposures by country of the counterparty

Credito Emiliano Holding S.p.A.

							redito Elimano riolaling S	л.р. л.						
							As of 31/12/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa													
[0 - 3M [Others													

lotes and definition

- 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 have 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, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Revisa, Capman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (U.S.).
- Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Con
- (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.



General governments exposures by country of the counterparty

							redito Emiliano Holding S							
						Dire	As of 30/06/2019 ct exposures							
	(500)			On balance sl	heet		ct exposures		Deriv	atives		Off bala	nce sheet	
	(mln EUR)											On Balan		-
												Off-balance s	heet exposures	
								Derivatives with p	ositive fair value	Derivatives with	n negative fair value			
			Total carrying amount of											Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial											exposure amount
		derivative illiancial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost	can , mg amcant		San yang amsam				
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	(0	0	0	0	0	
[1Y - 2Y [0	0	0	0	0	0	(0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Austria	12	12	0	0	12	0	(0 0	0	0	0	0	
[5Y - 10Y [[10Y - more		0 34	23 0 34	0	0	0	0	(0 0	0	0	0	0	
Total [0 - 3M [0 0	0 0	0 0 0	0 0 0	34 0 0	0 0 0		0 0	0 0 0	0 0 0	0 0 0	0 0 0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Belgium	0	0	0	0	0	0 0	(0 0	0	0	0	0	
[5Y - 10Y [[10Y - more		203	203	0	0	0	203	(0 0	0	0	0	0	
Total [0 - 3M [[3M - 1Y [203	203	0	0	0	203	0	0	0	0	0	0	0
[1Y - 2Y [[2Y - 3Y [Bulgaria													
[3Y - 5Y [[5Y - 10Y [[10Y - more														
Total [0 - 3M [
[1Y - 2Y [[2Y - 3Y [Cyprus													
[3Y - 5Y [[5Y - 10Y [[10Y - more	Сургаз													
Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [0.01.00.10													
[0 - 3M [Czech Republic													
Total [0 - 3M [
[0 - 3M [
[3Y - 5Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Denmark													
Total														
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Estonia													
[10Y - more Total														



General governments exposures by country of the counterparty

						C	redito Emiliano Holding S	.p.A.						
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	ntives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
			Total carrying amount of					Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)		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	exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Finland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	(((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [France	0 0 0 22 40 0 0	0 0 0 22 40 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 22 0 39 0 0	0 0 0 0 0 0 0	(((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Germany	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0	(((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Croatia													
[0 - 3M [Greece	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Hungary													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Ireland	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Italy	66 51 35 5 916 1,831 171 3,076	64 51 35 5 915 1,830 171	1 4 2 2 2 2 3 3	000000000000000000000000000000000000000	0 0 4 0 25 0 3 0 633 0 1,013 0	63 43 8 0 281 814 169	(((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 2 0 0 0 4	0 0 0 0 0 0 0	
[0 - 3M [Latvia	3,076	3,071	10		1,077	1,370			U U	V	3		36



General governments exposures by country of the counterparty

							redito Emiliano Holding S						
						Direc	As of 30/06/2019 ct exposures	,					
	(v.l. EUD)			On balance s	:heet		ct exposures		Deriva	tives	Off bala	nce sheet	
	(mln EUR)			On Balance 3				Derivatives with pos		Derivatives with negative fair value		heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Lithuania												
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Luxembourg												
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Malta												
[0 - 3M [Netherlands	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Poland	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Portugal	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Romania	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	
[0 - 3M [Slovakia		U .	O.			U	O.	U			U	U
[0 - 3M [Slovenia												



General governments exposures by country of the counterparty

							redito Emiliano Holding S As of 30/06/2019							
						Dire	ct exposures	, 						
	(mln EUR)			On balance	sheet	<u> </u>			 Deriva	tives		Off bala	nce sheet	
	(IIIIII EUR)							Derivatives with pos		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Spain	0 0 0 0 0 579 0	0 0 0 0 0 579 0 579	() () () ()	0 0 0 0 0 0	0 0 0 0 0 0 0 0 471 0 471	0 0 0 0 0 108 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Sweden	0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
[0 - 3M [United Kingdom	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway	0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Australia	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
[0 - 3M [Canada	V	J				V	V		v	V			
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

						C	redito Emiliano Holding S							
	As of 30/06/2019 Direct exposures													
						Direc	t exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balan	ce sheet	
									Off-balance sh	eet exposures				
			Total carrying amount of					Derivatives with positive fair value Derivatives		Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)		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 [Japan													
[0 - 3M [U.S.	0 6 0 0 839 1,522 0 2,368	0 6 0 0 839 1,522 0 2,368	0	0 0 0 0 0 0	0 0 0 0 838 1,522 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [China	2,300	2/300			2/300		J		, and the second		j		
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Other Central and eastern Europe countries non EEA	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Middle East	V		V	U		V	J		J	U C C C C C C C C C C C C C C C C C C C	V	v	
Total [0 - 3M [Latin America and the Caribbean	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0



General governments exposures by country of the counterparty

Credito Emiliano Holding S.p.A.

						C	redito Elimano riolaling S	л.р. д.								
							As of 30/06/2019									
			Direct exposures													
	(mln EUR)				Off balance sheet											
Residual Maturity					Derivatives with positive fair value Derivatives with negative fair val					negative fair value	Off-balance sheet exposures					
	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount		
[0 - 3M [Africa															
[0 - 3M [Others															

Notes and definition

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 have 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, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Revisa, Capman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Con

(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.



Performing and non-performing exposures

			A	s of 30/09/201	8				Α	As of 31/12/201	.8			
		Gross carry	ing amount		Accumulated i accumulated o value due to c provisions ⁴	hanges in fair	Collaterals and financial		Gross carrying amount			Accumulated in accumulated control value due to control provisions ⁴	hanges in fair	Collaterals and financial
		Of which performing but past due >30		-performing ¹	On performing exposures ²	performing	guarantees received on non- performing		Of which performing but past due >30	Of which non	-performing ¹	On performing	performing	guarantees received on non- performing
(mla EUD)		days and <=90 days		Of which: defaulted	exposures	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures
(mln EUR) Debt securities (including at amortised cost and fair value)	7,435	0	0	0	6	0	0	7,654	0	0	0	6	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	5,363	0	0	0	3	0	0	5,611	0	0	0	3	0	0
Credit institutions	1,081	0	0	0	2	0	0	1,075	0	0	0	2	0	0
Other financial corporations	663	0	0	0	1	0	0	643	0	0	0	1	0	0
Non-financial corporations	328	0	0	0	0	0	0	325	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	26,558	210	1,255	1,255	58	651	453	27,064	231	1,154	1,154	59	595	497
Central banks	1,138	0	0	0	0	0	0	592	0	0	0	0	0	0
General governments	301	18	5	5	0	1	0	352	15	7	7	0	2	0
Credit institutions	393	0	0	0	0	0	0	270	0	0	0	0	0	0
Other financial corporations	430	0	5	5	0	4	0	294	0	4	4	0	3	0
Non-financial corporations	12,729	54	539	539	23	323	112	13,923	74	488	488	24	285	176
of which: small and medium-sized enterprises at amortised cost	8,151	37	466	466	20	266	104	8,676	35	422	422	20	235	166
Households	11,567	138	706	706	35	323	341	11,632	142	655	655	34	304	320
DEBT INSTRUMENTS other than HFT	33,993	210	1,255	1,255	64	651	453	34,718	231	1,154	1,154	65	595	497
OFF-BALANCE SHEET EXPOSURES	9,166		18	18	2	2	3	8,732		19	19	2	2	3

⁽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 incurrred 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.



Performing and non-performing exposures

			A	as of 31/03/201	9				A	s of 30/06/201	9			
		Gross carry	ing amount		Accumulated i accumulated o value due to c provisions ⁴	hanges in fair	Collaterals and financial guarantees		Gross carrying amount			Accumulated in accumulated control value due to control provisions 4	hanges in fair	Collaterals and financial
	Of which performing past due >		g but Of which non-performing		On performing	On non- performing	received on non- performing		Of which performing but past due >30			On performing	On non- performing	guarantees received on non- performing
(mln EUR)		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures
Debt securities (including at amortised cost and fair value)	7,224	0	0	0	6	0	0	8,139	4	0	0	6	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	5,134	0	0	0	3	0	0	6,007	4	0	0	3	0	0
Credit institutions	1,032	0	0	0	2	0	0	1,098	0	0	0	2	0	0
Other financial corporations	669	0	0	0	1	0	0	668	0	0	0	1	0	0
Non-financial corporations	389	0	0	0	0	0	0	366	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	27,434	211	1,144	1,144	57	593	490	27,767	213	1,136	1,136	53	595	479
Central banks	1,438	0	0	0	0	0	0	833	0	0	0	0	0	0
General governments	303	14	7	7	0	2	0	292	16	7	7	0	2	0
Credit institutions	324	0	0	0	0	0	0	595	0	0	0	0	0	0
Other financial corporations	248	1	4	4	0	3	0	505	1	4	4	0	3	0
Non-financial corporations	13,527	50	482	482	22	282	174	13,692	55	479	479	21	279	174
of which: small and medium-sized enterprises at amortised cost	8,406	37	417	417	18	233	164	8,569	17	418	418	16	230	163
Households	11,594	145	651	651	34	305	315	11,850	141	646	646	32	310	305
DEBT INSTRUMENTS other than HFT	34,657	211	1,144	1,144	63	593	490	35,907	217	1,136	1,136	59	595	479
OFF-BALANCE SHEET EXPOSURES	8,988		18	18	2	2	3	10,014		23	23	3	2	2

⁽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 incurrred 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.



Forborne exposures

			As of 30/09/2018				As of 31/12/2018							
	Gross carrying exposures wit measures		Accumulated im accumulated character value due to cre provisions for exforted to the control of	anges in fair dit risk and oposures with	Collateral and financial guarantees	Gross carrying exposures wit measures		accumulated cha value due to cre provisions for e	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²					
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forbearance				
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0				
Central banks	0	0	0	0	0	0	0	0	0	0				
General governments	0	0	0	0	0	0	0	0	0	0				
Credit institutions	0	0	0	0	0	0	0	0	0	0				
Other financial corporations	0	0	0	0	0	0	0	0	0	0				
Non-financial corporations	0	0	0	0	0	0	0	0	0	0				
Loans and advances (including at amortised cost and fair value)	470	300	103	99	334	456	296	109	106	327				
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	182	130	52	51	110	176	129	54	53	113				
of which: small and medium-sized enterprises at amortised cost	95	71	36	35	52	161	119	46	45	109				
Households	288	170	50	48	224	279	167	55	53	214				
DEBT INSTRUMENTS other than HFT	470	300	103	99	334	456	296	109	106	327				
Loan commitments given	2	1	0	0	0	1	0	0	0	0				

⁽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.



Forborne exposures

			As of 31/03/2019)				As of 30/06/2019)	
	Gross carrying exposures wit measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees	Gross carrying exposures wit measures		Accumulated im accumulated ch value due to cre provisions for e forbearance me	anges in fair edit risk and exposures with	Collateral and financial guarantees
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forhearance		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	441	293	108	105	315	432	290	108	105	305
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	173	127	53	52	111	168	125	53	52	106
of which: small and medium-sized enterprises at amortised cost	157	117	45	44	106	152	114	49	48	97
Households	268	166	54	52	204	263	164	55	53	199
DEBT INSTRUMENTS other than HFT	441	293	108	105	315	432	290	108	105	305
Loan commitments given	1	0	0	0	0	1	0	0	0	0

⁽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.