



## Spring 2020 EU-wide Transparency Exercise

<b>Bank Name</b>	ICCREA Banca S.p.A. – Istituto Centrale del Credito Cooperativo
<b>LEI Code</b>	NNVPP80YIZGEY2314M97
<b>Country Code</b>	IT

## Spring 2020 EU-wide Transparency Exercise

### Key Metrics

ICCREA Banca S.p.A. – Istituto Centrale del Credito Cooperativo

(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
<b>Available capital (amounts)</b>				
Common Equity Tier 1 (CET1) capital - transitional period	11,343	11,021	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	9,947	9,664	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	11,379	11,056	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	9,984	9,699	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	11,548	11,615	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	10,152	10,259	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
<b>Risk-weighted assets (amounts)</b>				
Total risk-weighted assets	71,461	70,735	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	69,927	69,126	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.87%	15.58%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.23%	13.98%	(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	15.92%	15.63%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.28%	14.03%	(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	16.16%	16.42%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.52%	14.84%	(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) )	-
<b>Leverage ratio</b>				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	161,647	163,519	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	7.04%	6.76%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

## Spring 2020 EU-wide Transparency Exercise

### Leverage ratio

ICCREA Banca S.p.A. – Istituto Centrale del Credito Cooperativo

(mln EUR, %)		As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	11,379	11,056	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	9,984	9,699	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	161,647	163,519	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	160,252	162,162	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.0%	6.8%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.2%	6.0%	C 47.00 (r330,c010)	

**Spring 2020 EU-wide Transparency Exercise**  
**Capital**

ICCREA Banca S.p.A. – Istituto Centrale del Credito Cooperativo

		(min EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
<b>OWN FUNDS</b> <b>Transitional period</b>	<b>A</b>	<b>OWN FUNDS</b>	<b>11,548</b>	<b>11,615</b>	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>11,343</b>	<b>11,021</b>	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,354	1,234	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	-2,146	-2,325	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	19	1	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	10,910	10,957	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	24	18	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-12	-19	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-137	-147	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-65	-56	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	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	1,395	1,357	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1,395	1,357	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>37</b>	<b>35</b>	C 01.00 (r530,c010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	37	35	C 01.00 (r540,c010) + C 01.00 (r670,c010)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	-	
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>11,379</b>	<b>11,056</b>	C 01.00 (r015,c010)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>168</b>	<b>559</b>	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	168	559	C 01.00 (r760,c010) + C 01.00 (r890,c010)	-	
A.4.2	Other Tier 2 Capital components and deductions	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	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	-	
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>71,461</b>	<b>70,735</b>	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	1,533	1,608	C 05.01 (r010,c040)	-
<b>CAPITAL RATIOS (%)</b> <b>Transitional period</b>	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>15.87%</b>	<b>15.58%</b>	CA3 {1}	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>15.92%</b>	<b>15.63%</b>	CA3 {3}	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>16.16%</b>	<b>16.42%</b>	CA3 {5}	-
<b>CET1 Capital Fully loaded</b>	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>9,947</b>	<b>9,664</b>	[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)]	-
<b>CET1 RATIO (%) Fully loaded<sup>1</sup></b>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>14.23%</b>	<b>13.98%</b>	[D]/[B-B.1]	-
<b>Memo items</b>	<b>F</b>	<b>Adjustments to CET1 due to IFRS 9 transitional arrangements</b>	1,395	1,357	C 05.01 (r440,c010)	-
	<b>F</b>	<b>Adjustments to AT1 due to IFRS 9 transitional arrangements</b>	0	0	C 05.01 (r440,c020)	-
	<b>F</b>	<b>Adjustments to T2 due to IFRS 9 transitional arrangements</b>	0	0	C 05.01 (r440,c030)	-
	<b>F</b>	<b>Adjustments included in RWAs due to IFRS 9 transitional arrangements</b>	1,533	1,608	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

## Spring 2020 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

ICCREA Banca S.p.A. – Istituto Centrale del Credito Cooperativo

(mln EUR, %)	RWAs		COREP CODE
	As of 30/09/2019	As of 31/12/2019	
Credit risk (excluding CCR and Securitisations)	62,921	62,341	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	62,921	62,341	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	278	223	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	331	127	C 02.00 (R640, c010)
Settlement risk	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	246	245	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	384	297	C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	384	297	C 02.00 (R530, c010)
Of which IMA	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5+C 02.00_910_010
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	7,301	7,501	C 02.00 (R590, c010)
Of which basic indicator approach	7,301	7,501	C 02.00 (R600, c010)
Of which standardised approach	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	71,461	70,735	

## Spring 2020 EU-wide Transparency Exercise

### P&L

ICCREA Banca S.p.A. – Istituto Centrale del Credito Cooperativo

(mln EUR)	As of 30/09/2019	As of 31/12/2019
Interest income	2,262	2,913
Of which debt securities income	328	427
Of which loans and advances income	1,846	2,414
Interest expenses	456	564
(Of which deposits expenses)	210	281
(Of which debt securities issued expenses)	184	241
(Expenses on share capital repayable on demand)	0	0
Dividend income	4	4
Net Fee and commission income	921	1,269
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	247	249
Gains or (-) losses on financial assets and liabilities held for trading, net	218	297
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	27	24
Gains or (-) losses from hedge accounting, net	-2	-3
Exchange differences [gain or (-) loss], net	-201	-279
Net other operating income /(expenses)	242	348
<b>TOTAL OPERATING INCOME, NET</b>	<b>3,262</b>	<b>4,257</b>
(Administrative expenses)	2,214	3,020
(Depreciation)	143	196
Modification gains or (-) losses, net	-1	-14
(Provisions or (-) reversal of provisions)	19	31
(Commitments and guarantees given)	-5	14
(Other provisions)	24	17
Of which pending legal issues and tax litigation <sup>1</sup>		12
Of which restructuring <sup>1</sup>		0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	417	666
(Financial assets at fair value through other comprehensive income)	-1	-1
(Financial assets at amortised cost)	418	667
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	4	22
(of which Goodwill)	0	23
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	4	5
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	6	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>473</b>	<b>312</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>385</b>	<b>247</b>
Profit or (-) loss after tax from discontinued operations	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>385</b>	<b>247</b>
Of which attributable to owners of the parent	379	241

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

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

## Spring 2020 EU-wide Transparency Exercise

### Total Assets: fair value and impairment distribution

ICCREA Banca S.p.A. – Istituto Centrale del Credito Cooperativo

(mln EUR)		As of 30/09/2019				As of 31/12/2019				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	2,983				5,765				IAS 1.54 (i)	
Financial assets held for trading	435	52	381	2	205	49	155	2	IFRS 7.8(a)(ii); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	1,818	255	1,271	292	1,888	284	1,288	316	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	504	497	1	6	367	362	0	5	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	9,423	9,133	110	181	9,019	8,794	103	122	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	130,105				131,151				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	11	0	11	0	18	0	18	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	225				140				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets <sup>1</sup>	6,763				7,068					
<b>TOTAL ASSETS</b>	<b>152,269</b>				<b>155,621</b>				<b>IAS 1.9(a), IG 6</b>	

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

(mln EUR)		As of 30/09/2019						As of 31/12/2019						References
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	9,165	109	0	-2	-2	0	8,792	101	0	-3	-2	0	Annex V. Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	42,242	378	1	-19	-69	-1	43,000	422	2	-14	-74	-1	Annex V. Part 1.31, 44(b)
	Loans and advances	69,264	13,064	12,573	-298	-650	-6,381	71,988	11,470	10,617	-341	-511	-5,408	Annex V. Part 1.32, 44(a)

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

## Spring 2020 EU-wide Transparency Exercise

### Breakdown of liabilities

ICCREA Banca S.p.A. – Istituto Centrale del Credito Cooperativo

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 30/09/2019	As of 31/12/2019	
Financial liabilities held for trading	389	168	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	16	11	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	135,159	140,833	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	499	318	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	-1	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	759	753	IAS 37.10; IAS 1.54(l)
Tax liabilities	120	106	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	4,817	3,198	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>141,759</b>	<b>145,385</b>	<b>IAS 1.9(b);IG 6</b>

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

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 30/09/2019	As of 31/12/2019	
Derivatives		887	485	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	2	1	Annex V.Part 1.31
Deposits	Central banks	17,207	17,412	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,236	3,297	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,139	1,183	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	2,303	1,277	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	799	214	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	13,998	17,636	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,874	2,207	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	19,400	19,567	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	18,214	18,364	ECB/2013/33 Annex 2.Part 2.9.1
	Households	69,280	70,410	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	51,926	53,368	Annex V.Part 1.42(f), 44(c)
Debt securities issued		11,114	10,601	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		376	755	Annex V.Part 1.37
Other financial liabilities		637	644	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>136,063</b>	<b>141,329</b>	





### Spring 2020 EU-wide Transparency Exercise

#### Market Risk

ICCREA Banca S.p.A. – Istituto Centrale del Credito Cooperativo

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
	As of 30/09/2019	As of 31/12/2019	As of 30/09/2019										As of 31/12/2019											
Traded Debt Instruments	259	283	0	0	0	0							0	0	0	0							0	0
Of which: General risk	249	275	0	0	0	0							0	0	0	0							0	0
Of which: Specific risk	9	8	0	0	0	0							0	0	0	0							0	0
Equities	124	13	0	0	0	0							0	0	0	0							0	0
Of which: General risk	13	6	0	0	0	0							0	0	0	0							0	0
Of which: Specific risk	13	6	0	0	0	0							0	0	0	0							0	0
Foreign exchange risk	1	1	0	0	0	0							0	0	0	0							0	0
Commodities risk	0	0	0	0	0	0							0	0	0	0							0	0
<b>Total</b>	<b>384</b>	<b>297</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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

## Spring 2020 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

ICCREA Banca S.p.A. – Istituto Centrale del Credito Cooperativo

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	53,845	58,062	1,939		56,494	61,297	2,064	
	Regional governments or local authorities	1,093	669	133		1,099	652	130	
	Public sector entities	113	74	72		149	110	95	
	Multilateral Development Banks	44	122	0		37	112	0	
	International Organisations	28	42	0		19	36	0	
	Institutions	24,066	6,046	1,809		24,912	4,559	1,559	
	Corporates	28,709	19,843	19,294		28,838	20,071	19,519	
	of which: SME	12,859	9,375	8,890		14,295	10,090	9,591	
	Retail	33,044	20,161	12,560		33,758	20,490	12,712	
	of which: SME	25,904	14,486	8,303		26,849	15,020	8,610	
	Secured by mortgages on immovable property	33,455	32,766	11,880		34,343	33,313	12,034	
	of which: SME	9,712	9,552	3,429		10,587	10,400	3,712	
	Exposures in default	11,081	6,126	6,819	4,459	9,431	5,269	5,753	3,681
	Items associated with particularly high risk	3,315	2,244	3,366		3,302	2,331	3,496	
	Covered bonds	36	36	4		39	39	8	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	1,015	1,012	1,006		1,070	1,066	1,060		
Equity	320	319	424		349	349	454		
Other exposures	4,823	7,245	3,892		4,791	6,779	3,680		
<b>Standardised Total <sup>2</sup></b>	<b>194,986</b>	<b>154,769</b>	<b>63,199</b>	<b>6,215</b>	<b>198,631</b>	<b>156,474</b>	<b>62,565</b>	<b>5,173</b>	

<sup>(1)</sup> 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).

<sup>(2)</sup> Standardised Total does not include the Securitisation position.

## Spring 2020 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

ICCREA Banca S.p.A. – Istituto Centrale del Credito Cooperativo

		IRB Approach										
		As of 30/09/2019					As of 31/12/2019					
		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount	
	Of which: defaulted		Of which: defaulted			Of which: defaulted			Of which: defaulted			
Consolidated data	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	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	0	0	0	0	0	0	0	0	0	0	0	
	<b>IRB Total <sup>2</sup></b>											

<sup>(1)</sup> 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).

<sup>(2)</sup> IRB Total does not include the Securitisation position.













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

ICCREA Banca S.p.A. – Istituto Centrale del Credito Cooperativo

**As of 31/12/2019**

(mln EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet					
		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		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions						
[ 0 - 3M [	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
[ 0 - 3M [	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10	
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 10Y - more	31	0	0	19	12	0	0	0	0	0	0	0	0	0			
<b>Total</b>	<b>31</b>	<b>0</b>	<b>0</b>	<b>19</b>	<b>12</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>			

**Notes and definitions**

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

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

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

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

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

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

**Regions:**

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

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

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

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

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

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

## Spring 2020 EU-wide Transparency Exercise

### Performing and non-performing exposures

ICCREA Banca S.p.A. – Istituto Centrale del Credito Cooperativo

(mln EUR)	As of 30/09/2019							As of 31/12/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	On performing exposures <sup>2</sup>		On non-performing exposures <sup>3</sup>	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	
		Of which: defaulted	Of which: defaulted				Of which: defaulted							
<b>Debt securities (including at amortised cost and fair value)</b>	<b>52,532</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>92</b>	<b>1</b>	<b>0</b>	<b>52,775</b>	<b>0</b>	<b>3</b>	<b>3</b>	<b>94</b>	<b>1</b>	<b>0</b>
Central banks	1	0	0	0	0	0	0	1	0	0	0	0	0	0
General governments	49,519	0	0	0	13	0	0	49,366	0	0	0	11	0	0
Credit institutions	1,489	0	0	0	4	0	0	1,561	0	0	0	4	0	0
Other financial corporations	1,313	0	0	0	70	0	0	1,642	0	2	2	73	0	0
Non-financial corporations	211	0	1	1	5	1	0	206	0	1	1	5	1	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>97,883</b>	<b>1,016</b>	<b>12,577</b>	<b>12,577</b>	<b>952</b>	<b>6,381</b>	<b>5,782</b>	<b>99,758</b>	<b>842</b>	<b>10,618</b>	<b>10,618</b>	<b>853</b>	<b>5,408</b>	<b>4,929</b>
Central banks	1,434	0	0	0	0	0	0	4,326	0	0	0	0	0	0
General governments	796	7	3	3	3	2	0	806	18	3	3	3	2	0
Credit institutions	3,896	0	1	1	6	0	0	3,178	0	1	1	3	0	0
Other financial corporations	5,598	25	70	70	7	42	20	5,657	19	57	57	9	32	21
Non-financial corporations	45,347	418	8,918	8,918	524	4,760	3,914	44,675	316	7,515	7,515	454	4,040	3,320
of which: small and medium-sized enterprises at amortised cost	30,654	272	3,689	3,689	373	1,685	1,859	31,742	248	3,411	3,411	346	1,632	1,660
Households	40,812	566	3,586	3,586	412	1,576	1,848	41,116	488	3,042	3,042	384	1,335	1,588
<b>DEBT INSTRUMENTS other than HFT</b>	<b>150,415</b>	<b>1,016</b>	<b>12,578</b>	<b>12,578</b>	<b>1,044</b>	<b>6,382</b>	<b>5,782</b>	<b>152,533</b>	<b>842</b>	<b>10,621</b>	<b>10,621</b>	<b>947</b>	<b>5,409</b>	<b>4,929</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>24,065</b>		<b>456</b>	<b>450</b>	<b>116</b>	<b>72</b>	<b>181</b>	<b>23,332</b>		<b>460</b>	<b>457</b>	<b>132</b>	<b>71</b>	<b>209</b>

<sup>(1)</sup> 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

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

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

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

## Spring 2020 EU-wide Transparency Exercise

### Forborne exposures

ICCREA Banca S.p.A. – Istituto Centrale del Credito Cooperativo

	As of 30/09/2019					As of 31/12/2019				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mln EUR)										
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>5,803</b>	<b>4,018</b>	<b>1,703</b>	<b>1,576</b>	<b>3,920</b>	<b>5,406</b>	<b>3,663</b>	<b>1,594</b>	<b>1,471</b>	<b>3,646</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	1	0	0	0	0	1	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	26	20	11	10	14	20	17	9	9	10
Non-financial corporations	3,913	2,939	1,314	1,233	2,498	3,629	2,674	1,228	1,151	2,310
of which: small and medium-sized enterprises at amortised cost	2,199	1,538	637	584	1,492	2,186	1,494	662	607	1,465
Households	1,863	1,060	379	333	1,409	1,756	972	356	311	1,326
<b>DEBT INSTRUMENTS other than HFT</b>	<b>5,803</b>	<b>4,018</b>	<b>1,703</b>	<b>1,576</b>	<b>3,920</b>	<b>5,406</b>	<b>3,663</b>	<b>1,594</b>	<b>1,471</b>	<b>3,646</b>
<b>Loan commitments given</b>	<b>6</b>	<b>3</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>2</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>1</b>

<sup>(1)</sup> 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□

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

**Spring 2020 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 ICCREA Banca S.p.A. – Istituto Centrale del Credito Cooperativo

(mln EUR)	As of 30/09/2019					As of 31/12/2019				
	Gross carrying amount		Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		
	Of which: non-performing	Of which loans and advances subject to impairment			Of which: non-performing	Of which loans and advances subject to impairment				
A Agriculture, forestry and fishing	2,067	230	2,066	135	0	2,061	206	2,061	123	0
B Mining and quarrying	172	54	172	36	0	193	49	193	35	0
C Manufacturing	11,590	1,430	11,581	884	0	11,490	1,198	11,480	753	0
D Electricity, gas, steam and air conditioning supply	624	58	624	34	0	594	43	594	29	0
E Water supply	545	33	545	23	0	546	47	546	26	0
F Construction	7,068	2,826	7,068	1,710	0	6,515	2,305	6,515	1,408	0
G Wholesale and retail trade	7,972	1,096	7,961	697	0	7,893	931	7,883	592	0
H Transport and storage	1,467	131	1,467	84	0	1,571	125	1,571	79	0
I Accommodation and food service activities	2,503	440	2,502	240	0	2,509	376	2,509	205	0
J Information and communication	548	67	548	46	0	652	55	652	36	0
K Financial and insurance activities	100	20	97	12	0	120	20	118	11	0
L Real estate activities	7,202	2,045	7,202	1,085	0	7,046	1,734	7,046	936	0
M Professional, scientific and technical activities	991	148	991	95	0	1,031	127	1,031	82	0
N Administrative and support service activities	988	109	988	73	0	926	91	926	60	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0
P Education	79	10	79	7	0	76	9	76	5	0
Q Human health services and social work activities	619	43	619	31	0	647	36	647	27	0
R Arts, entertainment and recreation	479	138	479	69	0	485	134	485	71	0
S Other services	333	41	314	24	0	320	30	320	17	0
<b>Loans and advances</b>	<b>45,347</b>	<b>8,918</b>	<b>45,303</b>	<b>5,284</b>	<b>0</b>	<b>44,675</b>	<b>7,515</b>	<b>44,651</b>	<b>4,494</b>	<b>0</b>

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