

Bank Name	Credito Emiliano Holding SpA
LEI Code	815600AD83B2B6317788
Country Code	IT

2015 EU-wide Transparency Exercise Capital

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	1,969	2,189	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,861	1,916	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	302	302	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	1,400	1,437	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
Accumulated other comprehensive income	61	-15	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
Other Reserves	118	118	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
Minority interest given recognition in CET1 capital	327	350	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	32	21	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (I) of CRR
(-) Intangible assets (including Goodwill)	-380	-371	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	-54	-57	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	-14	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (r) and 89 to 91 of CRR; Articles 36(1) point (k) (iii), 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) (v) and 153(8) of CRR and Articles 36(1) point k) (v) and 153(4) of CRR.
Of which: from securitisation positions (-)	0	0	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	-7	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceding the 17.65% threshold	0	0	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	0	0	CA1 {1.1.1.27} + CA1 {1.1.1.28}	
Transitional adjustments	68	139	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	128	108	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	-60	31	CA1 {1.1.1.26}	Articles 469 to 472. 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	4	CA1 {1.1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	0	0	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	0	4	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,861	1,920	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	108	269	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	85	271	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	
Other Tier 2 Capital components and deductions (after transitional adjustments)	23	-2	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	16,733	16,809	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	11.12%	11.40%	CA3 {1}	
Tier 1 Capital ratio	11.12%	11.42%	CA3 {3}	
Total Capital ratio	11.77%	13.02%	CA3 {5}	



Risk exposure amounts

Credito Emiliano Holding SpA

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	14,938	15,062
Risk exposure amount for securitisation and re-securitisations in the banking book	118	63
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	14,819	14,998
Risk exposure amount for position, foreign exchange and commodities (Market risk)	308	258
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	24	26
Risk exposure amount for operational risk	1,464	1,464
Other risk exposure amounts	0	0
Total Risk Exposure Amount	16,733	16,809

(1) May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



Credito Emiliano Holding SpA

(min EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	707	297
Of which debt securities income	109	25
Of which loans and advances income	595	269
Interest expenses	218	89
(Of which deposits expenses)	84	33
(Of which debt securities issued expenses)	133	56
(Expenses on share capital repayable on demand)	0	0
Dividend income	1	0
Net Fee and commission income	429	238
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	70	108
Gains or (-) losses on financial assets and liabilities held for trading, net	-4	3
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0	0
Gains or (-) losses from hedge accounting, net	-5	2
Exchange differences [gain or (-) loss], net	3	5
Net other operating income /(expenses)	127	61
TOTAL OPERATING INCOME, NET	1,110	626
(Administrative expenses)	737	389
(Depreciation)	38	19
(Provisions or (-) reversal of provisions)	6	9
(Commitments and guarantees given)	-2	0
(Other provisions)	8	9
Of which pending legal issues and tax litigation ¹	7	
Of which restructuring ¹	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	117	64
(Loans and receivables)	117	64
(Held to maturity investments, AFS assets and financial assets measured at cost)	0	0
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	24	18
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	236	162
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	150	118
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	150	118
Of which attributable to owners of the parent	115	90

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

2015 EU-wide Transparency Exercise Market Risk Credito Emiliano Holding SpA

	S	5A					IM										IM					
	As of 31/12/2014	As of 30/06/2015				As of 31	/12/2014									As of 30	/06/2015					
			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (M item)	emorandum	INCREM DEFAU MIGRATI CAPITAL	LT AND ION RISK		PRICE RISKS CHARGE FOR			VaR (Memorandum item) STRESSED VaR (Memorandum item)				INCREM DEFAUI MIGRATI CAPITAL	LT AND ON RISK		RICE RISKS		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)		LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		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)			LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	280	170	0	0	0	0							0	0	0	0						
Of which: General risk	140	122	0	0	0	0							0	0	0	0						
Of which: Specific risk	2	2	0	0	0	0							0	0	0	0						
Equities	28 14	88 12	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	14	12	0	0	0	0							0	0	0	0						
Foreign exchange risk	14	<i>,</i>	0	0	0	0							0	0	0	0						
Commodities risk	ő	0	0	0	0	0							0	0	0	ő						
Total	308	258	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

EBA EUROPEAN BANKING AUTHORITY

Credit Risk - Standardised Approach

EBA EUROPEAN BANKING AUTHORITY

	Credito Emiliano Holding SpA				Standardise	d Approach			
		A	s of 31/12/2	2014		l	ls of 30/06/2	2015	
	(min EUR, %)	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
	Central governments or central banks	4,429	4,426	95		4,445	4,443	166	
	Regional governments or local authorities	115	110	48		122	121	49	
	Public sector entities	85	84	29		69	68	24	
	Multilateral Development Banks	134	134	0		414	414	0	
	International Organisations	509	509	0		973	973	0	
	Institutions	4,533	917	264		4,123	808	236	
	Corporates	1,328	1,022	953		1,448	1,079	964	
	of which: SME	257	145	124		314	151	131	
	Retail	6,212	4,502	3,041		6,298	4,520	3,073	
	of which: SME	2,782	1,916	1,102		2,690	1,805	1,036	
Consolidated data	Secured by mortgages on immovable property	6,214	6,166	2,158		6,302	6,234	2,182	
	of which: SME	392	390	123		396	393	125	
	Exposures in default	881	558	661	315	904	549	640	345
	Items associated with particularly high risk	1	1	2		1	1	2	
	Covered bonds	654	654	105		453	453	76	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	17	17	17		6	6	6	
	Equity	198	198	474		380	380	668	
	Securitisation	157	157	118		108	108	63	
	Other exposures	980	975	670		997	992	655	
	Standardised Total	26,447	20,431	8,636	371	27,042	21,147	8,802	411

(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).

EBA

	Credit Risk - IRB Approach Credito Emiliano Holding SpA	IRB Approach												
				As of 31	1/12/2014					As of 30	/06/2015			
		Original	Exposure ¹	Exposure Value ¹	Risk exposi	ure amount	Value adjustments	Original E	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments	
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions	
	Central banks and central governments	0		0	0		0	0		0	0		0	
	Institutions Corporates	0 13,686		0 9,632	0 6,302		0 248	0 15,540		0 9,581	0 6,259		0 268	
	Corporates - Of Which: Specialised Lending	13,080		9,032	6,302		248	15,540		9,581	0,259		208	
	Corporates - Of Which: SME	8,336		5,990	3,704		183	9,314		5,939	3,728		172	
	Retail	0		0	0		0	0		0	0		0	
	Retail - Secured on real estate property	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	
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0		0	0		0	0		0	0		0	
	Retail - Qualifying Revolving	0		0	0		0	0		0	0		0	
	Retail - Other Retail	0		0	0		0	0		0	0		0	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0		0	0		0	0		0	0		0	
		0		0	0		0	0		0	0		0	
	Equity Securitisation	0		0	0		0	0		0	0		0	
	Other non credit-obligation assets	0		0	0		0	0		0	0		- ·	
	IRB Total				6,302						6,259			

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

Sovereign Exposure

	(min EUR)		As of 31/12/2014 GROSS DIRECT LONG OSSEX DIRECT POSITIONS (gross exposures (long) net of cash short Positions of sovereign debt to other counterpaties only where there												
		GROSS DI	RECT LONG	NET DIRECT PO	OSITIONS (gross e	exposures (long) per counterpaties	net of cash short only where there	DIR	ECT SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p	provisions) 1)		is a maturit	ty matching) 1)		Derivatives with	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Austria	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Belgium	0 0 0 201 201	0 0 0 0 0 0 0 0	0 0 0 0 201 201	0 0 0 201 0 201	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Bulgaria						0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0
100al [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus						0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0
10-3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [1Y - more Total	Czech Republic		0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0								0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Denmark														
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Estonia			0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0			0 0 0 0 0 0 0	0 0 0 0 0 0			0 0 0 0 0 0 0
Total [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-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	0 0 0 0 0 0		0 0 0 0 0 0 0 0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	0 0 0 0 200 0 200 0 201		0 0 0 0 200 201	0 0 0 0 200 200 200	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0



Sovereign Exposure

	(min EUR)							As of	f 31/12/2014						
			RECT LONG accounting value	NET DIRECT P	OSITIONS (gross e vereign debt to oth	exposures (long)	net of cash short only where there	DIR	ECT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	i (3) (on and off	balance sheet)
		gross of p	provisions) (1)		is a maturit	y matching) 1)		Derivatives with	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	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 0	0 0 0 0 0 0	0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Croatia	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	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		
1041 [0 - 3M [[3M - 1Y [[1Y - 2Y [[3Y - 5Y [[3Y - 10Y [[10Y - more Total	Hungary						0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
100ar 10 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [[5Y - 10Y [10Y - more Total	Ireland	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	87 367 439 872 741 1.144 56 3,706	81 107 15 0 1 1 55 260	87 367 439 872 741 1.144 56 3,706	6 259 423 871 741 1.142 0 3,442		0 1 1 0 0 0 0 0 4		0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0		
10-3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[10Y - more Total	Latvia				0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0							0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Lithuania	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0



Sovereign Exposure

	(min EUR)							As o	f 31/12/2014						
			RECT LONG accounting value	NET DIRECT PO	DSITIONS (gross e	exposures (long)	net of cash short only where there	DIR	ECT SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p	provisions) (1)		is a maturit	ty matching) (1)		Derivatives with	ı positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Maita	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	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 0
[0.3M] [3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania	0 0 0 0 0 0													0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia	0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia	000000000000000000000000000000000000000													0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Spain	0 0 0 51 0 0	0 0 0 0 0 0 0	0 0 0 51 0 0	0 0 0 51 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Sweden	51 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	51 0 0 0 0 0 0 0 0	51 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0



Sovereign Exposure

	(min EUR)							As of	31/12/2014						
			RECT LONG accounting value	nting value positions of sovereign debt to other counterpaties only where there					CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p			is a maturit	ty matching)		Derivatives with	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valı	h negative fair Je
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway		0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0			
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada						0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0				
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong			0 0 0 0 0 0		0 0 0 0 0 0 0 0 0					0 0 0 0 0 0 0 0				
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Japan	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0
Total [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	U.S.	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0



Sovereign Exposure

Credito Emiliano Holding SpA

	(min EUR)		GROSS DIRECT LONG NET DIRECT POSITIONS (gross exposures (long) net of cash short DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)												
			ECT LONG				net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p			is a maturit	y matching) 1)		Derivatives with	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	China	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	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
Total Total Total Total	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 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Middle East		0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0			
Total [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	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
10tal [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa										0 0 0 0 0 0 0 0 0 0				
100al [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Others			0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0

Notes and definitions
(1) The exposures reported over 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
(2) The basis disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
(3) The exposures reported include the positions towards counterparts (cher than sovereign) on sovereign redit rek (i.e. COC, Financial assets) holded in finite accounting portfolio (on-off balance sheet). Insepactive of the denomination and or accounting classification of the positions the ecounter is subtactive or the form mate true acta a cherks for the denomination and local governments the ecounter is subtactive or the form mate true acta a cherks for the denomination and local governments the ecounter parts (other than sovereign) with full or partial government guarantees by central, regional and local governments are constroled in the source structure or the ecounter parts (other than sovereign) with full or partial government guarantees by central, regional and local governments are constroled in the source or the ecounter parts (other than sovereign) with full or partial government guarantees by central, regional and local governments are constroled in the source of the denomination and or accounting particular parts (other than sovereign) with full or partial government guarantees by central, regional and local governments are constroled in the source or particular partis





	(min EUR)							As of	30/06/2015						
			RECT LONG accounting value	NET DIRECT PC positions of sov	DSITIONS (gross e ereign debt to oth	exposures (long) er counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVER	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p	provisions) 1)		is a maturit	y matching) 1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with p	positive fair value	Derivatives with valu	h negative fair Je
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Austria	0 0 0 195 0 195	0 0 0 0 0 0 0 0	0 0 0 195 0 195	0 0 0 195 0 195	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	0 0 43 950 0 993	0 0 0 0 0 0 0	0 0 43 950 0 993	0 0 43 950 0 993	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[10Y - more Total	Czech Republic					0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0			000000000000000000000000000000000000000
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Denmark		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	000000000000000000000000000000000000000
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia									0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0		
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] Total	Finland							U 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0 0
10731 [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	France	0 0 0 494 546 0 1,040	0 0 0 0 0 0 0 0	0 0 0 494 546 0 1,040	0 0 0 494 546 0 1,040	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0



	(min EUR)							As of	30/06/2015						
		GROSS DII EXPOSUR <u>ES (</u> a	RECT LONG	NET DIRECT P	DSITIONS (gross e rereign debt to oth	exposures (long) er counterpa <u>ties</u>	net of cash short only where th <u>ere</u>	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3)(on and off	balance sheet)
		gross of p	provisions) 1)		is a maturit	y matching) 1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	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 0 0 0 0 0	0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	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 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000
Total Total Total Total	Hungary	0 0 0 0 0 0	0 0 0 0 0 0				0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		
104a1 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Ireland		0 0 0 0 0 0 0	0 0 0 0 0 0 0			0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
104al [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	223 575 50 23 66 403 73 1/412	79 89 5 18 4 1 73 269	223 575 50 23 66 403 73 1.412	143 484 45 5 62 402 0 1,140		1 2 0 0 0 0 0 0 3							000000000000000000000000000000000000000	0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Latvia			1,412 0 0 0 0 0 0 0 0			3 0 0 0 0 0 0							0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total [0.3M] [3M] - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Lithuania		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Luxembourg													9 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000



	(mln EUR)							As of	30/06/2015						
		GROSS DII EXPOSURES (a	RECT LONG accounting value	NET DIRECT PO positions of sov	OSITIONS (gross e rereign debt to oth	er counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p (provisions) 1)		is a maturit (y matching) 1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Malta	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	0 0 0 201 0 201	0 0 0 0 0 0 0 0 0	0 0 0 201 201 201	0 0 0 0 201 0 201	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Poland	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000
I 0 - 3M [I 3M - 1Y [I 1Y - 2Y [I 2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	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			
104a1 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Romania								0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0	
100al [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [SY - 10Y] [10Y - more Total	Slovakia													000000000000000000000000000000000000000	0 0 0 0 0 0
107a1 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													5 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
107a1 [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Spain	0 0 0 0 136 0 136	0 0 0 0 0 0 0 0 0	0 0 0 0 136 0 136	0 0 0 0 136 0 136		0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Sweden								0 0 0 0 0 0 0					9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000



	(min EUR)														
		GROSS DIF EXPOSURES (a	RECT LONG accounting value	NET DIRECT PC positions of sov	ereign debt to oth	her counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	i(3)(on and off	balance sheet)
		gross of p	provisions) 1)		is a maturi	ity matching) (1)		Derivatives with	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances	-	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Liechtenstein	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0				000000000000000000000000000000000000000	000000000000000000000000000000000000000
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Norway	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Australia	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
Total [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [] 3Y - 5Y [] 5Y - 10Y [] 10Y - more	Hong Kong						0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0				0 0 0 0 0 0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Japan	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
Total [0-3M] [3M]-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y[[10Y-more Total	u.s.						0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0			0 0 0 0 0 0	0 0 0 0 0 0 0



	(min EUR)							As of	30/06/2015						
		EXPOSURES (a	RECT LONG accounting value	NET DIRECT PO positions of sove	SITIONS (gross e ereign debt to oth	er counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
			provisions) 1)		is a maturit (y matching) 1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	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 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Other Central and eastern Europe countries non EEA	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Middle East		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0			000000000000000000000000000000000000000
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa		0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	
Total [0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	0 0 0 0 0 0												000000000000000000000000000000000000000	

 Notes and definitions

 (1) The exposures recorded over only exposures to certral, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

 (2) The basis discose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

 (3) The exposures reported include the positions towerds counterparts (chier than sovereign) on sovereign credit risk (LCDS, financial quarantees) fooded in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting desclification of the positions the exposures to basis (chier than sovereign) with full or partial government guarantees by certification and local governments the exposures to counterparts (chier than sovereign) with full or partial government guarantees by certification and local governments.



Information on performing and non-performing exposures

Credito Emiliano Holding SpA

	As of 31/12/2014								As of 30/06/2015							
		Gross carrying	amount		Accumulated impair changes in fair valu provisions	ment, accumulated e due to credit risk and	Collaterals and		Gross carrying	amount		Accumulated impain changes in fair value provisions ⁴	ment, accumulated a due to credit risk and	Collaterals and		
		Of which performing but past due >30	Of which nor	-performing ¹	On performing exposures ²	On non-performing exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30	Of which non-performing ¹		On performing exposures ²	On non-performing	financial guarantees received on non- performing exposures		
(min EUR, %)		days and <=90 days		Of which: defaulted	exposures-	exposures*			days and <=90 days		Of which: defaulted	exposures-	exposures ³			
Debt securities (including at amortised cost and fair value)	6,006	0	0	0	0	0	0	6,581	0	0	0	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	3,894	0	0	0	0	0	0	4,677	0	0	0	0	0	0		
Credit institutions	1,242	0	0	0	0	0	0	1,519	0	0	0	0	0	0		
Other financial corporations	821	0	0	0	0	0	0	302	0	0	0	0	0	0		
Non-financial corporations	50	0	0	0	0	0	0	83	0	0	0	0	0	0		
Loans and advances(including at amortised cost and fair value)	22,864	362	1,344	1,344	69	547	678	22,479	338	1,395	1,395	79	597	719		
Central banks	189	0	0	0	0	0	0	204	0	0	0	0	0	0		
General governments	260	10	2	2	0	0	0	269	12	2	2	0	0	0		
Credit institutions	324	0	0	0	0	0	0	142	0	0	0	0	0	0		
Other financial corporations	597	0	5	5	0	4	0	389	1	5	5	0	4	1		
Non-financial corporations	10,826	133	646	646	29	299	291	10,731	129	669	669	31	323	325		
Households	10,669	219	691	691	40	244	387	10,745	196	719	719	48	270	393		
DEBT INSTRUMENTS other than HFT	28,870	362	1,344	1,344	69	547	678	29,060	338	1,395	1,395	79	597	719		
OFF-BALANCE SHEET EXPOSURES	7,912		23	22	0	0	140	8,498		26	26	0	1	169		

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

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

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



Forborne Exposures

Credito Emiliano Holding SpA

			As of 31/12/2014			As of 30/06/2015						
	Gross carrying amount of exposures with forbearance measures			ment, accumulated e due to credit risk and ures with forbearance	Collateral and financial	Gross carrying a forbearance me	mount of exposures with asures		ment, accumulated e due to credit risk and sures with forbearance	Collateral and financial		
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures	Of which on non- performing exposures with forbearance measures		guarantees received on exposures with forbearance measures		
(min EUR, %)	-	-		-	-	-	-		-	-		
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)	529	212	29	26	449	521	244	40	36	453		
Central banks	0	0	0	0	0	0	0	0	0	0		
General governments	0	0	0	0	0	1	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	217	114	16	14	178	199	126	21	19	175		
Households	311	98	14	11	271	322	117	20	17	278		
DEBT INSTRUMENTS other than HFT	529	212	29	26	449	521	244	40	36	453		
Loan commitments given	0	0	0	0	0	0	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

Leverage ratio

EBA EUROPEAN BANKING AUTHORITY

	(mln EUR, %)	As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	1,861	1,920	LRCom {20}	
В	Total leverage ratio exposures	30,626	31,376	LRCom {21}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
с	Leverage ratio	6.08%	6.12%	A/B	



Information on collaterals: Mortgage loans

Credito Emiliano Holding SpA

	As of 31/12	2/2014	As of 30/06	/2015				
	Mortgage I [Loans collateralized by ir		Mortgage loans [Loans collateralized by immovable property]					
(mln EUR, %)	Carrying amount	Maximum amount of the collateral that can be considered ¹	Carrying amount	Maximum amount of the collateral that can be considered ¹				
Loans and advances	10,151	9,665	10,083	<i>9,755</i>				
of which: Other financial corporations	2	2	4	3				
of which: Non-financial corporations	2,627	2,554	2,571	2,501				
of which: Households	7,498	7,086	7,482	7,249				

¹This column includes information only on immovable property collaterals. In accordance with the ITS on supervisory reporting, the sum of the amounts of the collateral shall not exceed the carrying amount of the related loan.