

Bank Name	Banca popolare dell'Emilia Romagna SC
LEI Code	N747OI7JINV7RUUH6190
Country Code	IT

Capital

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	4,982	5,251	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	4,581	4,690	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,367	2,367	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	1,651	1,719	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	81	200	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
Other Reserves	733	730	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	195	188	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	-15	-15	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (I) of CRR
(-) Intangible assets (including Goodwill)	-509	-501	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	0	0	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	0	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) (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) (v) and 153(4) of CRR.
Of which: from securitisation positions (-)	0	0	CA1 {1.1.1.18}	Articles 36(1) point (k) (iii), 243(1) point (b), 244(1) point (b) and 258 of CRR $% \left(\frac{1}{2}\right) =0$
(-) 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	-152	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	-66	-64	CA1 {1.1.1.27} + CA1 {1.1.1.28}	
Transitional adjustments	144	218	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 (+/-)	330	257	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	-186	-38	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)	11	16	CA1 {1.1.2} CA1 {1.1.2.1} + CA1	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	19	25	{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)	-8	-9	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)	4,592	4,706	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	390	545	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	351	475	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)	39	70	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	40,600	40,640	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	11.28%	11.54%	CA3 {1}	
Tier 1 Capital ratio	11.31%	11.58%	CA3 {3}	
Total Capital ratio	12.27%	12.92%	CA3 {5}	



Risk exposure amounts

Banca popolare dell'Emilia Romagna SC

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	36,094	35,996
Risk exposure amount for securitisation and re-securitisations in the banking book	446	408
Risk exposure amount for contributions to the default fund of a CCP	0	1
Risk exposure amount Other credit risk	35,649	35,587
Risk exposure amount for position, foreign exchange and commodities (Market risk)	715	793
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	187	247
Risk exposure amount for operational risk	3,604	3,604
Other risk exposure amounts	0	0
Total Risk Exposure Amount	40,600	40,640

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



Banca popolare dell'Emilia Romagna SC

(min EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	1,918	849
Of which debt securities income	214	101
Of which loans and advances income	1,696	727
Interest expenses	635	230
(Of which deposits expenses)	256	83
(Of which debt securities issued expenses)	354	136
(Expenses on share capital repayable on demand)	0	0
Dividend income	19	14
Net Fee and commission income	690	360
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	164	44
Gains or (-) losses on financial assets and liabilities held for trading, net	-16	-7
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	14	15
Gains or (-) losses from hedge accounting, net	1	0
Exchange differences [gain or (-) loss], net	4	9
Net other operating income /(expenses)	236	129
TOTAL OPERATING INCOME, NET	2,397	1,184
(Administrative expenses)	1,372	696
(Depreciation)	66	34
(Provisions or (-) reversal of provisions)	42	37
(Commitments and guarantees given)	5	1
(Other provisions)	37	36
Of which pending legal issues and tax litigation ¹	36	
Of which restructuring ¹	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	853	307
(Loans and receivables)	813	298
(Held to maturity investments, AFS assets and financial assets measured at cost)	40	9
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	7	1
(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	3	7
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	60	116
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	32	81
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	32	81
Of which attributable to owners of the parent ⁽¹⁾ Information available only as of end of the year	17	73

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



2015 EU-wide Transparency Exercise Market Risk Banca popolare dell'Emilia Romagna SC

	S	A					IM										IM					
	As of 31/12/2014	As of 30/06/2015				As of 31	/12/2014									As of 30	/06/2015					
				IPLICATION MULTIPLICATION EVD									VaR <i>(Memoran</i>	dum item)	STRESSED VaR (Mo item)	emorandum	INCREM DEFAUI MIGRATI CAPITAL	T 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)	FACTOR (ms) x AVERAGE OF	LATEST AVAILABLE (SVaRt-1)		LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST 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)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	598	626	0	0	0	0							0	0	0	0						
Of which: General risk	184	327	0	0	0	0							0	0	0	0						
Of which: Specific risk	30	31	0	0	0	0							0	0	0	0						
Equities	117	156	0	0	0	0							0	0	0	0						
Of which: General risk	58	72	0	0	0	0							0	0	0	0						
Of which: Specific risk	58	72	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk	0	11	0	0	0	0							0	0	0	0						
Total	715	793	0	0	0	0	0	0	U	0	0	0	0	0	0	0	0	0	U	0	0	0

Credit Risk - Standardised Approach

Banca popolare dell'Emilia Romagna SC

	Banca popolare dell'Emilia Romagna SC				Standardise	ed Approach			
		l l	As of 31/12/2	2014		ł	As 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	9,349	10,388	1,218		10,320	11,498	1,237	
	Regional governments or local authorities	680	292	58		651	262	52	
	Public sector entities	426	225	70		447	224	78	
	Multilateral Development Banks	271	271	0		374	374	0	
	International Organisations	41	41	0		39	39	0	
	Institutions	9,367	5,441	2,374		9,398	4,704	2,371	
	Corporates	24,425	14,224	12,764		24,276	13,922	12,745	
	of which: SME	7,318	5,039	4,809		6,790	4,609	4,390	
	Retail	14,171	7,514	4,621		14,378	7,380	4,568	
	of which: SME	11,228	5,694	3,256		10,932	5,428	3,104	
Consolidated data	Secured by mortgages on immovable property	11,985	11,919	4,461		12,314	12,497	4,705	
	of which: SME	3,698	3,652	1,433		3,812	3,786	1,482	
	Exposures in default	11,648	6,441	7,713	4,508	11,808	6,418	7,492	4,724
	Items associated with particularly high risk	106	99	149		96	89	133	
	Covered bonds	576	576	89		726	726	106	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	134	133	133		181	181	181	
	Equity	424	424	559		496	489	696	
	Securitisation	226	222	446		208	206	408	
	Other exposures	2,392	2,390	1,439		1,920	1,919	1,222	
	Standardised Total	86,218	60,601	36,094	4,731	87,634	60,927	35,995	4,956

(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 Banca popolare dell'Emilia Romagna SC						IRB App	roach					
				As of 31	/12/2014					As of 30	/06/2015		
		Original Exposure ¹		Exposure Value ¹	Risk exposi	ure amount	Value adjustments	Original I	xposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Vulue		Of which: defaulted	and provisions		Of which: defaulted	Vulue		Of which: defaulted	and provisions
	Central banks and central governments	0		0	0		0	0		0	0		0
	Institutions Corporates	0		0	0		0	0		0	0		0
	Corporates - Of Which: Specialised Lending	0		0	0		0	0		0	U 0		0
	Corporates - Of Which: SME	0		0 0	0		0	ů 0		0	ı Ö		0 0
	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 Retail - Other Retail	0		0	0		0	0		0	0		0
	Retail - Other Retail - Of Which: SME	0		0	0		0	0		0	0		0
	Retail - Other Retail - Of Which: John	0		0	0		0	0		0	. 0		0
	Equity				0			Ŭ		, , , , , , , , , , , , , , , , , , ,	ı Ö		
	Securitisation	0		0	0		0	0		0	0		0
	Other non credit-obligation assets				0						0		
	IRB Total				0						0		

lue, 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						
			RECT LONG accounting value	NET DIRECT PC	SITIONS (gross e ereign debt to oth	exposures (long) er counterpaties	net of cash short s only where there	DIRE	CT 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 maturi	y matching) 1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valı	
Residual Maturity	Country / Region		of which: loans and advances	-	of which: AFS banking book	of which: FVO (designated at fai value through profit&loss) banking book	r 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 2 11 0 14	0	0 2 11 0 14	9	0	0 2 1 0 5	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	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	Bulgaria	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	Cyprus									0			0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Czech Republic	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	Denmark	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	Estonia	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	Finland	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	France	10		10	U	0	U	0		Ű	0	U	U		U
Total		10	0	10	U U	0	U	0	0	J	0	U U	U	0	U



Sovereign Exposure

	(min EUR)							As of	31/12/2014						
		GROSS DIF EXPOSURES (a	RECT LONG	NET DIRECT PC	SITIONS (gross e ereign debt to oth	exposures (long) er counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3)(on and off	balance sheet)
		gross of p			is a maturit	y matching) 1)		Derivatives with p	ositive 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	Germany	0 0	0	0 0 0	0	0	0	0	0	0	0	0	0	0	0
[04] [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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Greece	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	Hungary														
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Ireland	0 10	0	0 10	0 10	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	Italy	10 430 633 890 1,479 1.258 2.291 1.602 8,582	0 265 6 279 17 38 29 1.328 1,962	10 428 633 890 1,477 1.258 2.291 1.599 8,576	10 165 507 499 1,361 936 1.060 149 4,677	0 0 0 12 0 0	0 0 36 54 87 130 136 0 442	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Latvia					12		0	0	0	0	0	0	0	0
Total [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
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



Sovereign Exposure

	(mln EUR)							As of 3	31/12/2014						
		GROSS DIF EXPOSURES (a		NET DIRECT PO	SITIONS (gross e ereign debt to oth	exposures (long) er counterpaties	net of cash short only where there	DIREC	T SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3)(on and off	balance sheet)
		gross of p (:	rovisions)		is a maturit	y matching) 1)		Derivatives with p	ositive 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10V - more Total	Netherlands	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	Poland	0	0		0	0	0	0					-	0	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [107 - more	Portugal	10		10							0		0		
Total [0-3M[[3M-1Y] [1Y-2Y[[3Y-3Y[[3Y-5Y[[5Y-10Y[[10V-more	Romania	10	0	10	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	Slovakia	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	Slovenia	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[[107-more	Spain	0 5 5 5	0	0 5 5 5	0 5 5	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	15	0	15	10	0	0	0	0	0	0	0	0	0	0



Sovereign Exposure

	(min EUR)		As of 31/12/2014 GROSS DIRECT LONG NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet positions of sovereign debt to other counterpaties only where there												
				positions of sovereign debt to other counterpaties only where there is a maturity matching)				DIRE	T 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)		Derivatives with p	ositive 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	United Kingdom	42 42	0	42 42	42 42	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
1048 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein														
Total [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
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Australia	7	0	7	7	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	7	0	7	7	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
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
Total [0 - 3M] [3M] - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	U.S.	0	0	25	0 25	0	0	0	0	0	0	0	0	0	0



Sovereign Exposure

Banca popolare dell'Emilia Romagna SC

	(mln 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 shee												
			RECT LONG accounting value				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	provisions) (1)		is a maturi	ty matching) 1)		Derivatives with p	ositive 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	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1041 [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	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other advanced economies non EEA														
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA	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	Middle East	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
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Africa	6	6	6	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Others	6	6	6	0	0	0		0	0	0	0	0	0	0
[10Y - more Total		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 quarantees
(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 quarantees) booked in all the accounting portfolio (on-off balance sheet). Insepactive of the denomination and or accounting classification of the positions the exposures to the term store use as a cherks for the denomination and processors to counterparts (bother than sovereign) with full or partial government guarantees by central, regional and local governments the exposures to counterparts (bother than sovereign) with full or partial government guarantees by central, regional and local governments the exposures to counterparts (bother than sovereign) with full or partial government guarantees by central, regional and local governments

EBA EUROPEAN BANKING AUTHORITY



	(min EUR)							As of	30/06/2015						
		EXPOSURES (a gross of p	RECT LONG accounting value provisions) 1)	NET DIRECT PC positions of sov	is a maturit	exposures (long) ler counterpaties y matching) 1)	net of cash short only where there .	DIRE Derivatives with p		SURES IN DERIVATIV	/ES (1) negative fair value	INDIRECT SOVERE		ES (3) (on and off balance sheet) e Derivatives with negative fair value	
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	2 9 2 1 15	0	2 9 2 1 15	9	0	2 0 2 1 5	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	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 - 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 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Czech Republic	0	0		0	0	0	0	0	0	0	0	0	0	0
IOCAI [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
[0-3M] [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
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	0 18 10 28	0	0 18 10 28	0 18 18	0	0	0	0	0	0	0	0	0	



	(mln EUR)							As of	30/06/2015						
		EXPOSURES (a	RECT LONG accounting value provisions)		ereign debt to oth		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)
	Country / Region					1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	
Residual Maturity			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	Germany	0		0			0								
Total [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 - 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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hungary	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	Ireland	9	Ū	9	9										U
Total [0-3M[[3M-1Y[[1V-2Y[[2Y-3Y[[3Y-3Y[[5Y-10Y[[5Y-10Y[[10Y-more Total]]]]]]]]]]]]]]]]]]]	Italy	9 400 538 1,037 1,434 1,120 2.607 1.582 8,719	0 342 3 2 224 57 26 1.375 2,031	9 395 538 1,037 1,433 1.120 2.607 1.579 8,709	9 45 530 914 1,199 766 1.377 84 4,915	0 12 12	0 12 5 47 11 142 123 0 340	0	0	0	0	0	0	0	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latvia	0	2,031	8,709	4,915	0	340	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Lithuania														
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg	0 0 18 23	0	0 0 18 23	0 17 23	0	0 0 1	0	0	0	0	0	0	0	0
Total	1	41	0	41	23 39	0	2	0	0	0	0	0	0	0	0



	(min EUR)							As of	30/06/2015						
		EXPOSURES (RECT LONG accounting value		ereign 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 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 with 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 T-tot	Malta		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	Netherlands	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	Poland				0	0		0			0		0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Portugal	10		10											
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Romania	10	0	10	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	Slovakia	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	Slovenia	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	Spain	0 10 5	0	0 10 5	0 10	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	Sweden	15	0	15	10	0	0		0	0	0	0	0	0	0
Total	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0



	(min EUR)							As of	30/06/2015					
		GROSS DII EXPOSURES (a	RECT LONG accounting value	NET DIRECT PC positions of sov	OSITIONS (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 EXP	OSURES (3) (on and o	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 v	vith negative fair value
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	United Kingdom	23 45		23 45	23 45									
Total [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y[[10Y-more Total]]]]]]]]]]]]]]]]]]]	Iceland	68	0	68	68	0	0	0	0	0	0	0	0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Liechtenstein	0	0		0	0			0	0	0	0		0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Norway						0	0						
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Australia	7	0	7	7	0	0	0	0	0	0	0	0 0	
Total [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y[[5Y-10Y[Total Total	Canada	7	0		7	0	0	0	0	0	0	0	0 0	
Total [0 - 3M [[3M - 1Y] [1Y - 2Y] [3Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hong Kong	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	
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [] [10Y - more	U.S.	0 238 26	0	0 238 26	0 238 26	0	0		0	0	0	0	0 0	0
Total		264	0	264	264	0	0	0	0	0	0	0	0 0	0



	(min EUR)	As of 30/06/2015													
			RECT LONG accounting value	NET DIRECT PC positions of sov	SITIONS (gross e ereign debt to oth	exposures (long) her counterpaties	net of cash short only where there		CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
	Country / Region	gross of p	provisions) (1)		is a maturi	ty matching) (1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	
Residual Maturity			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
[0-3M] [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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other advanced economies non EEA	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	Other Central and eastern Europe countries non EEA														
Total [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
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
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Africa	1 6	0 1 6	0 1 6	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	Others	6	6		0	0		0	0	0	0	0	0	0	0
Total	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0

 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

Banca popolare dell'Emilia Romagna SC

				As of 31	/12/2014			As of 30/06/2015								
		Gross carrying	amount		Accumulated impair changes in fair valu provisions	ment, accumulated a due to credit risk and			Gross carrying	amount		Accumulated impair changes in fair value provisions ⁴	ment, accumulated a due to credit risk and			
		Of which performing but past due >30	Of which non-performing ¹		On performing	On non-performing	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30	Of which no	n-performing ¹	On performing	On non-performing	Collaterals and financial guarantees received on non- performing exposures		
(min EUR, %)		days and <=90 days		Of which: defaulted	exposures ²	exposures ³			days and <=90 days		Of which: defaulted	exposures ²	exposures ³			
Debt securities (including at amortised cost and fair value)	9,613	0	9	9	0	6	0	10,536	52	19	19	0	11	0		
Central banks	10	0	0	0	0	0	0	23	0	0	0	0	0	0		
General governments	6,311	0	0	0	0	0	0	6,743	47	0	0	0	0	0		
Credit institutions	2,129	0	2	2	0	2	0	2,862	2	12	12	0	9	0		
Other financial corporations	1,110	0	6	6	0	3	0	801	0	6	6	0	3	0		
Non-financial corporations	54	0	1	1	0	0	0	108	2	1	1	0	0	0		
Loans and advances(including at amortised cost and fair value)	49,486	889	10,992	10,992	211	4,468	5,343	49,373	941	11,223	11,223	208	4,687	5,493		
Central banks	114	0	0	0	0	0	0	578	0	0	0	0	0	0		
General governments	1,970	33	7	7	7	1	8	2,037	3	8	8	8	1	7		
Credit institutions	1,535	1	0	0	0	0	0	835	2	0	0	0	0	0		
Other financial corporations	2,764	36	358	358	6	191	122	2,607	33	395	395	9	215	167		
Non-financial corporations	28,492	524	8,406	8,406	165	3,256	4,221	28,553	645	8,577	8,577	162	3,437	4,291		
Households	14,611	296	2,221	2,221	32	1,020	992	14,764	258	2,244	2,244	29	1,034	1,029		
DEBT INSTRUMENTS other than HFT	59,099	889	11,001	11,001	211	4,474	5,343	59,910	993	11,242	11,242	208	4,698	5,493		
OFF-BALANCE SHEET EXPOSURES	19,158		601	601	12	41	959	19,300		564	564	9	42	908		

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

Banca popolare dell'Emilia Romagna SC

			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	performing exposures with forbearance		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)	3,682	2,404	542	521	2,668	3,469	2,578	571	546	2,661		
Central banks	0	0	0	0	0	0	0	0	0	0		
General governments	0	0	0	0	0	11	6	1	1	6		
Credit institutions	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	197	161	59	58	131	205	190	59	58	137		
Non-financial corporations	2,867	1,930	402	384	2,014	2,674	2,037	421	400	2,054		
Households	618	313	81	79	523	579	345	90	88	464		
DEBT INSTRUMENTS other than HFT	3,682	2,404	542	521	2,668	3,470	2,578	571	546	2,661		
Loan commitments given	0	0	0	0	0	63	40	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	<i>Disclosure Template Code</i>	REGULATION
A	Tier 1 capital	4,592	4,706	LRCom {20}	
В	Total leverage ratio exposures	62,291	63,877	LRCom {21}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
С	Leverage ratio	7.37%	7.37%	A/B	



Information on collaterals: Mortgage loans

Banca popolare dell'Emilia Romagna SC

	As of 31/12	2/2014	As of 30/06	/2015
	Mortgage [Loans collateralized by in		Mortgage I [Loans collateralized by in	
(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	19,672	18,343	19,577	18,494
of which: Other financial corporations	130	65	153	71
of which: Non-financial corporations	9,493	8,485	9,315	8,304
of which: Households	10,041	9,762	10,102	10,031

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.