

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



2018 EU-wide Transparency Exercise Capital

			As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	2,109	2,015	C 01.00 (r010,r010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	1,854	1,716	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	301	301	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	instruments) Retained earnings	1,660	1,682	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3		7	-101	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Accumulated other comprehensive income	118	106	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Other Reserves	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
		Funds for general banking risk				
	A.1.6	Minority interest given recognition in CET1 capital	333	355	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	8	-2	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (i) of CRR Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a)
	A.1.8	(-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences net of	-394	-386	C 01.00 (r300,c010) + C 01.00 (r340,c010)	of CCR
	A.1.9	associated DTLs	0	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-275	-238	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 (b) (i) and 89 to 91 of CRR; Articles 36(1) point (b) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point b) (iii) and 379(3) of CRR; Articles 36(1) point b) (iv) and 153(8) of CRR and Articles 36(1) point b) (iv) and 153(6) 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
OWN FUNDS Transitional period	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	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	97	0	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 (+/-)	48	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	49	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	9	45	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	46	45	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	-37	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,864	1,760	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	245	254	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	251	254	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
					C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	(5940,c010) + C01.00 (6950,c010) + C 01.00 (6970,c010) + C 01.00 (6974,c010) + C 01.00 (6978,c010)	
	A.4.3	Tier 2 transitional adjustments	-6	0	C 01.00 (r978,c010) C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	A.4.3	Tier 2 transitional adjustments TOTAL RISK EXPOSURE AMOUNT	-6 13,542	0 13,240	C 01.00 (r978,c010) C 01.00 (r880,c010) + C 01.00 (r900,c010)	Articles 92(1), 95, 96 and 98 of CRIX
OWN FUNDS REQUIREMENTS	A.4.3 B B.1	Tier 2 transitional adjustments TOTAL RISK EXPOSURE AMOUNT Of which: Transitional adjustments included	-6 13,542 0	0 13,240 0	C 01.00 (r978,c010) C 01.00 (r980,c010) + C 01.00 (r900,c010) + C 01.00 (r900,c010) C 02.00 (r910,c010) C 02.01 (r910,c010)	
REQUIREMENTS	A.4.3 B B.1 C.1	Tier 2 transitional adjustments TOTAL RISK EXPOSURE AMOUNT Of which: Transitional adjustments included COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	-6 13,542	0 13,240	C 01.00 (49%,c010) C 01.00 (49%,c010) + C 01.00 (490,c010) + C 01.00 (490,c010) - C 02.00 (410,c010) C 02.00 (410,c010) C 03.01 (410;c040)	Articles 92(3), 95, 96 and 98 of CRR -
	A.4.3 B B.1 C.1 C.2	Tier 2 transitional adjustments TOTAL RISK EXPOSURE AMOUNT Of which: Transitional adjustments included COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) TIER 1 CAPITAL RATIO (transitional period)	-6 13,542 0 13.69% 13.76%	0 13,240 0 12,96% 13.30%	C 01.00 (4978,d10) C 01.00 (4980,d10) + C 01.00 (4900,d10) + C 01.00 (4900,d10) + C 02.00 (4900,d10) C 02.00 (4900,d10) C 02.01 (4900,d10) C 03.01 (4900,d10)	
REQUIREMENTS CAPITAL RATIOS (%) Transitional period	A.4.3 B B.1 C.1 C.2 C.3	Tier 2 transitional adjustments TOTAL RISK EXPOSURE AMOUNT Of which: Transitional adjustments included COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	-6 13,542 0 13.69% 13.76%	0 13,240 0 12,96%	C 01.00 (498,c010) + C 01.00 (490,c010) + C 01.00 (490,c010) + C 01.00 (490,c010) + C 01.00 (490,c010) + C 02.00 (400,c010) + C 02.00 (400,c010) + C 02.00 (400,c010) + C 03.01 (
REQUIREMENTS CAPITAL RATIOS (%) Transitional period CET1 Capital Fully loaded	A.4.3 B B.1 C.1 C.2 C.3	Tier 2 transitional adjustments TOTAL RISK EXPOSURE AMOUNT Of which: Transitional adjustments included COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) TIER 1 CAPITAL RATIO (transitional period)	-6 13,542 0 13.69% 13.76%	0 13,240 0 12,96% 13.30%	C 01.00 (4978,d10) C 01.00 (4980,d10) + C 01.00 (4900,d10) + C 01.00 (4900,d10) + C 02.00 (4900,d10) C 02.00 (4900,d10) C 02.01 (4900,d10) C 03.01 (4900,d10)	
REQUIREMENTS CAPITAL RATIOS (%) Transitional period CET1 Capital	A.4.3 B B.1 C.1 C.2 C.3	Tier 2 transitional adjustments TOTAL RISK EXPOSURE AMOUNT Of which: Transitional adjustments included COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) TIER 1 CAPITAL RATIO (transitional period) TOTAL CAPITAL RATIO (transitional period)	-6 13,542 0 13.69% 13.76%	0 13,240 0 12,96% 13,30%	C01.00 (49%,c010) C01.00 (49%,c010) + C01.00 (490,c010) + C01.00 (490,c010) C02.00 (410,c010) C03.01 (410,c040) CA3 (1) CA3 (2) CA3 (3) CA3 (3) CA3 (3)	
REQUIREMENTS CAPITAL RATIOS (%) Transitional period CET1 Capital Fully loaded CET1 RATIO (%)	A.4.3 B B.1 C.1 C.2 C.3	Tier 2 transitional adjustments TOTAL RISK EXPOSURE AMOUNT Of which: Transitional adjustments included COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) TIER 1 CAPITAL RATIO (transitional period) TOTAL CAPITAL RATIO (transitional period) COMMON EQUITY TIER 1 CAPITAL (fully loaded)	-6 13,542 0 13,69% 13,76% 15,57%	0 13,240 0 12,96% 13,30% 15,22%	C01.00 (49%,c010) C01.00 (49%,c010) + C01.00 (490,c010) + C01.00 (490,c010) C02.00 (400,c010) C02.00 (400,c010) C03.01 (400,c040) CA3 (3) CA3 (3) (A3 (3) (A1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2.4+MIN(A.4+A.2.2.4+A.1.3-A.2.2.4+MIN(A.4+A.2.2.4+A.3.3-A.2.2.4.2.4+MIN(A.4+A.2.2.4+A.3.3-A.2.2.4.2.4+MIN(A.4+A.2.2.4+A.3.3-A.2.2.4.2.4+MIN(A.4+A.2.2.4+A.3.3-A.2.4.2.4+MIN(A.4+A.2.2.4+A.3.3-A.2.4.2.4+MIN(A.4+A.2.2.4+A.3.3-A.2.4.2.4+MIN(A.4+A.2.2.4+A.3.3-A.2.4.2.4+MIN(A.4+A.2.2.4+A.3.3-A.2.4.2.4+MIN(A.4+A.2.2.4+A.3.3-A.2.4.2.4+MIN(A.4+A.2.2.4+A.3.3-A.2.4.2.4+MIN(A.4+A.2.2.4+A.3.3-A.2.4.2.4+MIN(A.4+A.2.2.4+A.3.3-A.2.4.2.4+MIN(A.4+A.2.2.4+A.3.3-A.2.4.2.4+MIN(A.4+A.2.2.4+A.3.3-A.2.4.2.4+MIN(A.4+A.2.2.4+A.3.3-A.2.4.2.4+MIN(A.4+A.2.2.4+A.3.3-A.2.4.2.4+MIN(A.4+A.2.2.4+A.3.3-A.2.4.2.4+MIN(A.4+A.2.2.4+A.3.3-A.2.4.2.4+MIN(A.4+A.2.2.4+A.3.3-A.2.4.2.4+MIN(A.4+A.2.2.4+A.3.3-A.2.4.2.4+MIN(A.4+A.2.2.4+A.3.3-A.2.4.2.4+MIN(A.4+A.2.2.4+A.3.3-A.2.4.2.4+MIN(A.4+A.2.4.4.3.4+A.3.3-A.2.4.2.4+MIN(A.4+A.2.4.4.3.4+A.3.3-A.2.4.2.4+MIN(A.4+A.2.4.4.3.4+A.3.3-A.2.4.2.4+MIN(A.4+A.2.4.4.3.4+A.3.3-A.2.4.2.4+A.3.3-A.2.4.2.4+MIN(A.4+A.2.4.4.3.4+A.3.3-A.2.4.4+A.3.3-A.2.4.4+A.3.3-A.2.4.4+A.3.3-A.2.4.4+A.3.3-A.2.4.4+A.3.3-A.3.3-A.2.4.4+A.3.3-A.3.3-A.2.4.4+A.3.3-A.3.3-A.3.4.4+A.3.3-A.3.3-A.3.4.4+A.3.3-A.3.3-A.3.4.4+A.3.3-A.3.3-A.3.4.4+A.3.3-A.3.3-A.3.4.4+A.3.3-A.3.3-A.3.4.4+A.3.3-A.3.3-A.3.4.4+A.3.3-A.3.3-A.3.4.4+A.3.3-A.3.3-A.3.4.4+A.3.3-A.3.3-A.3.4.4+A.3.3-A.3.3-A.3.4.4+A.3.3-A.3.3-A.3.4.4+A.3.3-A.3.3-A.3.3-A.3.4.4+A.3.3-A	·
CAPITAL RATIOS (%) Transitional period CET1 Capital Fully loaded CET1 RATIO (%) Fully loaded ¹	A.4.3 B B.1 C.1 C.2 C.3 D	Tier 2 transitional adjustments TOTAL RISK EXPOSURE AMOUNT Of which: Transitional adjustments included COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) TIER 1 CAPITAL RATIO (transitional period) TOTAL CAPITAL RATIO (transitional period) COMMON EQUITY TIER 1 CAPITAL (fully loaded) COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	-6 13,542 0 13,69% 13,76% 15,57%	0 13,240 0 12,96% 13,30% 15,22% 1,716	C01.00 (498,c010) C01.00 (498,c010) + C01.00 (490,c010) + C01.00 (490,c010) + C01.00 (490,c010) C02.00 (400,c010) C03.01 (400,c040) CA3 (1) CA3 (3) CA3 (5) [A1-A1.13-A1.21+MIN(A.2+A1.13-A1.24-MIN(A.4+A.2.2-A1.13-A1.24-MIN(A.4+A.2.2-A1.13-A1.24-MIN(A.4+A.2.2-A1.13-A1.24-A1.13	· · · · · · · · · · · · · · · · · · ·
REQUIREMENTS CAPITAL RATIOS (%) Transitional period CET1 Capital Fully loaded CET1 RATIO (%)	A.4.3 B B.1 C.1 C.2 C.3 D E	Tier 2 transitional adjustments TOTAL RISK EXPOSURE AMOUNT Of which: Transitional adjustments included COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) TIER 1 CAPITAL RATIO (transitional period) TOTAL CAPITAL RATIO (transitional period) COMMON EQUITY TIER 1 CAPITAL (fully loaded) COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded) Adjustments to CET1 due to IFRS 9 transitional arrangements	-6 13,542 0 13,69% 13,76% 15,57%	0 13,240 0 12,96% 13,30% 15,22% 1,716 12,96%	C01.00 (498,c010) C01.00 (498,c010) + C01.00 (490,c010) -C01.00 (490,c010) C02.00 (490,c010) C03.01 (490,c010) CA3 (1) CA3 (2) CA3 (3) CA3 (3) CA3 (3) CA3 (4) CA3 (5) (A1-A-1.13-A-1.21-MIN(A.2+A-1.13-A-3.30,00) (A1-A-1.13-A-1.13-MIN(A.2+A-1.13-A-3.30,00) CA3 (4) CC5.01 (440,c010)	·

⁽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 ratio is differences to 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 Piller 3 disclosure



Leverage ratio

	(min EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,864	1,760	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	1,803	1,760	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	35,745	37,302	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
В.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	35,766	37,302	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.2%	4.7%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.0%	4.7%	C 47.00 (r330,c010)	



Risk exposure amounts

(mln EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	11,828	11,453
Risk exposure amount for securitisation and re-securitisations in the banking book	82	84
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	11,746	11,368
Risk exposure amount for position, foreign exchange and commodities (Market risk)	203	257
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	4	22
Risk exposure amount for operational risk	1,507	1,507
Other risk exposure amounts	0	0
Total Risk Exposure Amount	13,542	13,240

 $^{^{\}left(1\right)}$ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



D&I

	As of 31/12/2017	As of 30/06/2018
(mln EUR) Interest income	576	290
Of which debt securities income	72	48
Of which loans and advances income	438	216
Interest expenses	94	51
(Of which deposits expenses)	21	19
(Of which debt securities issued expenses)	73	25
(Expenses on share capital repayable on demand)	0	0
Dividend income	2	1
Net Fee and commission income	514	263
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial		203
assets, net	42	33
Gains or (-) losses on financial assets and liabilities held for trading, net	2	-3
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	0
Gains or (-) losses from hedge accounting, net	4	1
Exchange differences [gain or (-) loss], net	15	4
Net other operating income /(expenses)	138	58
TOTAL OPERATING INCOME, NET	1,200	596
(Administrative expenses)	823	432
(Depreciation)	49	24
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	13	8
(Commitments and guarantees given)	0	0
(Other provisions)	13	9
Of which pending legal issues and tax litigation ¹	2	
Of which restructuring ¹	0	
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	85	16
(Financial assets at fair value through other comprehensive income)	n.a.	-1
(Financial assets at amortised cost)	n.a.	18
(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	32	17
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	260	132
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	185	93
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	185	93
Of which attributable to owners of the parent	142	72

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

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



Market Risk Credito Emiliano Holding SpA

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	SA					IM										IM						
	As of 31/12/2017	As of 30/06/2018				As of 31/1	2/2017						As of 30/06/2018									
			VaR (Memorani	dum item)	STRESSED VaR (Memorandum item)	AND MI	NTAL DEFAULT GRATION RISK TAL CHARGE		RICE RISKS HARGE FOR			VaR (Memora	ndum item)	STRESSED VaR (M	lemorandum item)	INCREM DEFAU MIGRATI CAPITAL	LT AND ION RISK		PRICE RISKS CHARGE FOR	СТР	
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF	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	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	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
(mln EUR) Traded Debt Instruments	161	242	()	0	(0							0	0	0	0			_			
Of which: General risk	159	240	0	0	0	0							ů	0	0	0						
Of which: Specific risk	2	1	ō	ō	ō	ō							0	ō	ō	ō						
Equities	1	1	0	0	0	Ö							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	161	243	0	0	o o	0	0	0	0	0	0	0	Ö	0	ō	Ö	0	0	0	0	0	0



Credit Risk - Standardised Approach

Credito Emiliano Holding SpA

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment and provisions
	(min EUR, %)								
	Central governments or central banks	5,844	5,840	223		7,842	7,837	321	8
	Regional governments or local authorities	125	125	23		100	99	18	
	Public sector entities	52	51	40		46	45	34	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	199	199	0		0	0	0	
	Institutions	3.634	1.732	517		4.787	1.837	545	
	Corporates	1,884	1,377	1,165		1,644	1,111	941	
	of which: SME	500	199	162		521	195	162	
	Retail	541	328	227		550	327	228	
	of which: SME	182	107	61		181	101	57	
onsolidated data	Secured by mortgages on immovable property	5	5	2		5	4	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	41	20	26	18	23	10	13	9
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	113	113	32		30	29	3	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	1	1		6	1	1	
	Equity	374	374	404		402	402	433	
	Securitisation	382	382	82		415	414	84	
	Other exposures	879	879	591		826	826	590	
	Standardised Total	14.075	11.425	3,332	21	16.675	12,943	3,213	19

(I) 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).

					Standardis	sed Approach			
			As of 31/12	2/2017			As of 30/06	/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	3,758	3,754	223		4,264	4,259	321	
	Regional governments or local authorities	116	116	23		88	88	18	
	Public sector entities	52	51	40		46	45	34	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1.759	774	152		1.677	841	164	
	Corporates	1,292	790	754		1,171	645	611	
	of which: SME	500	199	162		521	195	162	
	Retail	536	325	225		538	321	223	
*****	of which: SME	182	107	61		181	101	57	
ITALY	Secured by mortgages on immovable property	4	4	2		4	4	2	
	of which: SME	0	0	0		0	. 0	0	0
	Exposures in default	41	20	26	18	22	10	13	9
	Items associated with particularly high risk Covered bonds	0 83	0 83	0 29		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	83	83	29		0	0		
	Collective investments undertakings (CIU)					0	0	0	
	Collective investments undertakings (CIU) Equity	319	319	349		372	372	403	
	Securitisation	319	319	349		3/2	3/2	403	
	Other exposures	869	869	585		815	815	585	
	Standardised Total ²	809	809	383	20	815	913	383	15

10 circuit accounts, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk reflectation techniques (e.g., substitution effects).
7° Cotal value adulturents and provisions or country of construentery excludes those for securitation excourse, adultion adultation adultation and the control (AVA) and other own funds reductions related to the exposures, but includes overeal credit risk adultationally

					Standardis	sed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	1,163	1,163	0		2,280	2,279	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	U.	U		U	0	U	
	International Organisations	0	0	0		U	U	0	
	International Organisations Institutions	0	17	0		0	0	0	
		22 247	247	168		13 195	193	134	
	Corporates of which: SME	24/	24/	168		195	193	134	
	or which: SME Retail	0	0	0		0	0	0	
	of which: SME	0	U.	U		3	1	1	
INITED CTATEC		0	0	0		0	0	0	
JNITED STATES	Secured by mortgages on immovable property of which: SME	0	U.	U		U	0	U	
		0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	3	3	3		4	4	4	
	Securitisation	2	,	0		3	2	0	
	Other exposures	2	2	0		2	2	0	
	Standardised Total ²				0				0

Control reposure, unlike Exposure value, trespond to find into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).
 Total value adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AVMs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustmer and provisions
	(min EUR, %) Central governments or central banks	63	63	0		249	249	0	
	Regional governments or local authorities	63	63			249	249	0	
	Public sector entities	0	0	"		0	1 0	1	
	Multilateral Development Banks	0				0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1.343	435	152		1.611	459	156	
	Corporates	28	28	18		27	27	17	
	of which: SME	0	-	0			0	0	
	Retail	1	1	1		2	1	1	
	of which: SME	0	0	0		0	0	0	
FRANCE	Secured by mortgages on immovable property	0	1 0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0		0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	16	16	16		15	15	15	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				

To 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).

(A) Total value adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AVIAs) and other own funds reductions related to the exposures, but includes one-eral credit risk adjustments



Credit Risk - Standardised Approach

Credito Emiliano Holding SpA

					Standardis	ed Approach			
		As of 31/12/2017 As of 31/12/2017 As of 30/06/2018							
		Original Exposure ¹	Exposure Value ¹			Original Exposure ¹	Exposure Value ¹		Value adjustment and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations		0	0		0	0	0	
	Institutions								
	Corporates	30	30	18		24	24	13	
	of which: SME		0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
GERMANY	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)		0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				1 0

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

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)					0			
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0		0		0	0	0	
	Multilateral Development Banks	0	0	0		0		0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 5	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Securitisation	0	0	U			U	U	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	, and the same of					Ů		

Organic popular, uniform the Exposure value, pre-control control production and account any effect due to control control production values and production and production effects).

Organic appropriate purposes, uniform the Exposure values, pre-control production and account any effect due to control production values and production effects).

Organic appropriate production effects and production effects and production effects and production effects and production effects.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	/2018	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		•	^		
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	ů o	0	0		0	0	0	
	International Organisations	0	ō	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 6	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart o	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation					· ·	, and the same of		
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

(II) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistication encountry. So conversal credit risk adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustmen and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 7	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 7	of which: SME Exposures in default	0	0	0		0	0	0	
		0	0	0	0	0	0	0	0
	Items associated with particularly high risk Covered bonds	0		0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0		0		0	0	0	
	Equity Securitisation	0	0	0		0	0	0	
	Other exposures		0	0		0	0	0	
	Standardised Total ²	U		U	0	U	U	U	0

¹⁰ Chairul exposure, unlike Exposure value, proceed before taking into account any effect due to credit conversion factors or credit risk mitioation techniques (e.g., substitution effects).

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



Credit Risk - Standardised Approach

Credito Emiliano Holding SpA

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	8
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME Retail	0		0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country of		0	0	0		0	0	0	
Counterpart 8	Secured by mortgages on immovable property of which: SME	0		0		0	0	0	
Counterpart	Exposures in default	0		0	0	0	0	0	0
	Exposures in detault Items associated with particularly high risk	0	1 2	0	U	0		U	U
	Covered bonds	0		0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0				0	0		
	Collective investments undertakings (CIU)	0		0		0	0		
	Equity	0		0		0	0		
	Securitisation	· ·	U	U			U	U	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	, and the same of	i i	i i	0		Ů		

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

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)					0			
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0		0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 9	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Securitisation	0	0	U			U	U	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	, and the same of							

Organic popular, uniform the Exposure value, pre-control control production and account any effect due to control control production values and production and production effects).

Organic appropriate purposes, uniform the Exposure values, pre-control production and account any effect due to control production values and production effects).

Organic appropriate production effects and production effects and production effects and production effects and production effects.

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06	/2018	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks		0	٥		0	0	0	
	Regional governments or local authorities	0		0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 10	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				

(II) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistication encountry. So conversal credit risk adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - IRB Approach Credito Emiliano Holding SpA

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustment and
	(min EUR, %)		Of which: defaulted ⁽²⁾	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	18.724	463	12.430	4.768	204	273	18.538	433	12.241	4.505	165	281
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	10.890	234	7.551	2.873	94	137	10.841	191	7.456	2.715	65	137
		13,776	852	13,458	3,727	339	379	13,739	854	13,361	3,735	275	422
	Retail - Secured on real estate property	6.808	200	6.765	1.644	89	42	6.805	188	6.764	1.738	73	47
Consolidated data	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-	456	37	454	164	18	9	443	36	442	177	16	9
Consolidated data	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	6,351	163	6,310	1,480	71	33	6,362 328	152	6,322	1,561	56	38
	Retail - Qualifying Revolving Retail - Other Retail	321	19	321	74	5	10		19	328	77	4	10
	Retail - Other Retail Retail - Other Retail - Of Which: SME	6.647 2.458	633 239	6.372 2.040	2.009	245 92	327 129	6.606 2.340	647 239	6.269 1.936	1.921	199 78	365 134
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	2,458 4.190	239 394	4,332	1.329	152	129	4,266		1,936 4.334	1.252	78 121	230
	Equity	4.190	394	4.332	1.329	152	198	4.2bb	409	4.334	1.252	121	230
	Securitisation	0	0	0	0	U		0	U		0	U	0
	Other non credit-obligation assets	U		U	0		- 0	U		U	0		_
	IRB Total				8,495						8,240		

								IRB Appro	ach					
					As of 31/12/	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Instituti		0	0	0	0	0	0	0	0	0	0	0	0
	Corporal		18,691	463	12,404	4,762	204	272	18,506	433	12,215	4,500	165	281
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	10.890	234	7.551	2.873	94	137	10.841	191	7.456	2.715	65	137
	Retail		13,757	852	13,445	3,724	339	379	13,727	854	13,349	3,731	275	422
		Retail - Secured on real estate property	6.802	200	6.759	1.642	89	42	6.800	188	6.759	1.736	72	47
		Retail - Secured on real estate property - Of Which: SME	456	37	454	164	18	9	443	36	442	177	16	9
ITALY		Retail - Secured on real estate property - Of Which: non-	6,346	163	6,305	1,478	71	33	6,357	152	6,317	1,559	56	38
		Retail - Qualifying Revolving	321	19	321	74	5	10	327	19	327	77	4	10
		Retail - Other Retail	6.634	633	6.365	2.007	244	327	6.599	647	6.263	1.919	199	365
		Retail - Other Retail - Of Which: SME	2,458	239	2,040	680	92	129	2,340	239	1,936	669	78	134
		Retail - Other Retail - Of Which: non-SME	4.176	394	4.325	1.327	152	198	4.260	408	4.327	1.250	121	230
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Securitis													
		on credit-obligation assets												
	IRB Tota	al .												

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	25	0	23	4	0	0	24	0	23	3	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
		1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
LINITED STATES	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-	0	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	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	_ •
	Securitisation Other non credit-obligation assets												
	Other non credit-obligation assets												

								IRB Approa	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure¹	Exposure Value ¹	Risk expo	ure amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Instituti	ons	0	0	0	0	0	0	0	0	0	0	0	0
	Corporal		2	0	0	0	0	0	2	0	2	1	0	0
		Corporates - Of Which: Specialised Lending	0	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	0
	Retail		1	0	1	0	0	0	1	0	1	0	0	0
		Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
FRANCE		Retail - Secured on real estate property - Of Which: non-	1	0	1	0	0	0	1	0	1	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Securities		0	0	0	0	0	0	0	0	0	0	0	0
		on credit-obligation assets												
	IRB Tota	al												



Credit Risk - IRB Approach Credito Emiliano Holding SpA

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	2	0	0	0	0	0	2	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	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	0
	Retail	0	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	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non-	0	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	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

								IRB Appro	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central	banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institut		0	0	0	0	0	0	0	0	0	0	0	0
	Corpora		0	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	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	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	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 5		Retail - Secured on real estate property - Of Which: non-	0	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	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	and the second s	0	0	0	0	0	0	0	0	0		0	0
	Securiti													
		on credit-obligation assets												
	IRB Tot	al												

								IRB Approa	ach					
					As of 31/12/	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institut		0	0	0	0	0	0	0	0	0	0	0	0
	Corpora		0	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	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	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	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 6		Retail - Secured on real estate property - Of Which: non-	0	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	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Securiti:													
		on credit-obligation assets												
	IRB Tot	al												

								IRB Approa	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
		(min EUR. %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central I	panks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Instituti	ons	0	0	0	0	0	0	0	0	0	0	0	0
	Corporat	es	0	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	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	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	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7		Retail - Secured on real estate property - Of Which: non-	0	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	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Securitis													
		on credit-obligation assets												
triginal exposure, unlike Exposure value, is reported	IRB Tota													



Credit Risk - IRB Approach Credito Emiliano Holding SpA

							IRB Approa	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	sure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	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	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	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	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-	0	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	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

								IRB Approa	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institut	ions	0	0	0	0	0	0	0	0	0	0	0	0
	Corpora		0	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	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	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	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: non-	0	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	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	F	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Securiti:		- 0	0	0	0	0	- 0	0	0	0	- 0	0	-
		sation on credit-obligation assets												
	IRB Tot													

								IRB Approa	ich					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Instituti		0	0	0	0	0	0	0	0	0	0	0	0
	Corporat		0	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	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	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	0
C		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10		Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving Retail - Other Retail	U	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			
	Equity	Retail - Other Retail - Of Which: Hull-SME	U	0	0	0	0	0	0	0			"	1 0
	Securitis	ation		, and	0		, i	Ü		0	Ů			-
		n credit-obligation assets												
	IRB Tota													



Sovereign Exposure

Credito Emiliano Holding SpA

(mln EUR)									As of 31/	/12/2017								
				Memo: breal	kdown by acco	ounting portfo	lio											
Country / Region	Financial as	of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for- sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to- maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	4,736.8	318.9	4,417.9	48.7	0.0	48.7	0.0	0.0	0.0	4,568.6	0.0	4,568.6	318.9	318.9	0.0	0.0	0.0	0.0
Austria	232.1	0.0	232.1															
Belgium	340.3	0.0	340.3															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	0.4	0.0	0.4															
France Germany	66.2 1.7	0.0	66.2 1.7															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	0.0	0.0	0.0															
Italy	2,637.8	318.9	2,318.9															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	0.6	0.0	0.6															
Poland	0.0	0.0	0.0															
Portugal	0.2	0.0	0.2															
Romania	0.0	0.0	0.0															
Slovakia Slovenia	0.0	0.0	0.0															
Spain	236.5	0.0	236.5															
Sweden	0.0	0.0	0.0															
United Kingdom	55.7	0.0	55.7															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.1	0.0	0.1															
Switzerland	0.0	0.0	0.0															
Australia	0.1	0.0	0.1															
Canada	0.2	0.0	0.2															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan U.S.	1,164.8	0.0	1,164.8															
Other advanced economies non EEA	0.0	0.0	0.0															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	0.0	0.0	0.0															
Africa	0.0	0.0	0.0															
Others	0.0	0.0	0.0															
Note:			•															

Information disclosed in this template is sourced from FINREP templates F 20 and F 04.

The information disclosed in this template is sourced from FINREP templates F 20 and F 04.

The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Reailans:
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other CEE non EEA: Albania. Bornia and Herezoovira. P.IX Macedonia. Morteneon. Serbia and Turker.
Middle East: Befarin, Dibloot, Brain, Dislora, Colombia, Costa Nata, Dominica, Other Common, Otario, San Advanced, Casta Nata, Dominica, Common, Otario, San Advanced, Estados, Grenarda, Caustemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peu, S. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Artigua And Barbuda, Anuba, Bahamas, Barbados, Oynan Islands, Cub, Proreh Caiman, Guadebeupa, Peurinapa, Purinapa, Purinapa, Purinapa, Purinapa, Purinapa, San Tear New St. San Barbellewn, Urus Anderson, San San Barbellewn,

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP



		Credito Emiliano Holding SpA												
							As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			_
					1	T			<u> </u>					Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial											exposure amount
		derivative infancial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
				neid for trading	through profit or loss	comprehensive income	amortised cost							
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [12 22	12 22	0	0	12 22	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [0 34	0 34	0 0	0	0 34	0 0	0 0	0	0 0	0	0 0	0	0
[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Belgium	0 0 337	0 0 337	0	0 0	0	0 0 337	0 0 0	0 0	0 0 0	0 0	0	0 0	
[10Y - more		0 337	0 337	0	0	0	0 337	0	0	0 0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Bulgaria													
Total														
[0 - 3M [3M - 1Y [1Y - 2Y														
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Cyprus													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [3Y - 5Y 5Y - 10Y	Czech Republic													
[10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [13Y - 5Y [15Y - 10Y [Denmark													
[10Y - more Total														
「 0 - 3M 「 「 3M - 1Y 「 「 1Y - 2Y 「														
1 2Y - 3Y 1 13Y - 5Y I	Estonia													



	Conc. a. govern	Credito Emiliano Holding SpA	and doubles party											
							As of 30/06/2018		_					
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [
[2Y - 3Y [Finland													
[3Y - 5Y [5Y - 10Y [10Y - more Total														
Total 「 0 - 3M 「 「 3M - 1Y 「 「 1Y - 2Y 「		0	0	0	0 0	0	0	0	0	0	0	0	0	
ſ 2Y - 3Y ſ	France	0	0 0 45	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y [10Y - more Total		45 203 0	203	0	0	45 17 0	0 186 0	0 0 0	0	0	0	0 0 0	0	
Total [0 - 3M [[3M - 1Y [249	249	0	0	62	186	0	0	0	0	0	0	0
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Germany													
[5Y - 10Y [[10Y - more														
Total 「 0 - 3M 「 「 3M - 1Y 「 「 1Y - 2Y 「														
[2Y - 3Y [Croatia													
[3Y - 5Y [5Y - 10Y [10Y - more Total														
[0 - 3M [3M - 1Y 1Y - 2Y														
[3Y - 3Y [Greece													
[5Y - 10Y [10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [_												
1 2Y - 3Y I	Hungary													
[5Y - 10Y [10Y - more Total														
T 0 - 3M														
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Ireland													
f10Y - more Total														



		Credito Emiliano Holding SnA					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
														Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											exposure amount
			positions)	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 2M [54	62	0	0	0	62		0	0	0	0	0	
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	Italy	64 74 18 37	62 74 18 37	1 2 1	0	16 16 25	62 57 0 11	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y [10Y - more	Italy	253 2,051 531 3,028	253 2,050 530 3,025	2 1 1	0 0 0	25 251 971 381 1,659	1 1,078 149 1,358	0 0 0	0 0 0	0 0 0	0 0 0	0 0 1	0 0 0	58
Total		3,028	3,025		U	1,059	1,358	0		U	0		U	58
[3Y - 5Y] [5Y - 10Y]	Latvia													
[10Y - more Total [0 - 3M [[3M - 1Y [
1 1Y - 2Y I I 2Y - 3Y I I 3Y - 5Y I	Lithuania													
[5Y - 10Y [10Y - more Total														
[0 - 3M [
1 2Y - 3Y 1 13Y - 5Y 1 15Y - 10Y 1 110Y - more Total	Luxembourg													
Total [0 - 3M [
1 2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Malta													
Total														
[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Netherlands													
[5Y - 10Y [10Y - more Total	:													
[10Y - more Total [0 - 3M [[3M - 1Y [[1Y - 2Y [
[27 - 37 [[37 - 57]	Poland													
f10Y - more Total														



	General govern	Credito Emiliano Holding SpA	the counterparty											
		CICAMINA I MINIMA I MARANINA I MA					As of 30/06/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet		·		Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of									-		Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [0 0	0	0	0	0 0	0	0	0	0	0	0	0	
[1Y - 2Y [Portugal	0	0	0	0	0	0	0	0	0	0	0	0	
134 - 54 15Y - 10Y 10Y - more Total		87 0	87 0	0	0	87 0	0	0	0	0	0	0	0	
[0 - 3M [87	87	0	0	87	0	0	0	0	0	0	0	0
[3M - 1Y [Romania													
[5Y - 10Y 														
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Slovakia													
[5Y - 10Y [10Y - more Total														
「0-3M「 「3M-1Y「 「1Y-2Y「														
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Slovenia													
Total														
[0 - 3M [3M - 1Y 1Y - 2Y		0 0 0	0	0 0 0	0	0 0	0 0	0 0 0	0 0	0 0 0	0 0 0	0 0 0	0 0 0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Spain	0 0 537	0 0 537	0 0 0	0 0	0 0 436	0 0 101	0	0	0	0	0 0	0	
[10Y - more Total		537	0 537	0	0	0 436	0 101	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Sweden													
Total		0	0	0	0	0	0	n	0	0	0	0	0	
[0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [United Kingdom	0 54	0 54	0	0	0 54	0	0	0	0	0	0	0	
l 10Y - more Total	1	0 54	0 54	0	0	0 54	0	0	0	0	0	0 0	0	0



		Credito Emiliano Holding SnA					As of 30/06/2018							
						Dire	ct exposures	<u>'</u>						
	(mln EUR)			On balance st	heet				Deriva	tives		Off bala	ice sheet	
	(min Edity											Off-balance sl	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
														Blok welshaud
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Iceland													
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y	Liechtenstein													
110Y - more	Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y	Hong Kong													
[10Y - more Total [0 - 3M f [3M - 1Y f [11Y - 2Y f [22Y - 3Y f [15Y - 5Y f [15Y - 10Y f] Total	Japan													



		Credito Emiliano Holding SpA					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance st	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance sl	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
														Diek weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	Risk weighted exposure amount
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M 13M - 1Y 1Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	U.S.	0 0 0 0 0 2,280	0 0 0 0 0 2,279 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 2,279	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
[0 - 3M	China	2,280	2,279	0	0	2,279	0	0	0	0	0	0	0	0
Total [0 - 3M	Switzerland													
Total [0 - 3M 1 1 1 1 1 1 1 1 1	Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
Total [0 - 3M [1 3M - 1 Y] [1 3M - 1 Y] [1 Y - 2 Y [1 2 Y - 3 Y] [3 Y - 5 Y] [5 Y - 1 0 Y] [10 Y - more Total	Middle East													
TOTAL TO - 3M T 3M - 1Y T 1Y - 2Y T 2Y - 3Y T 3Y - 5Y T 5Y - 10Y T 10Y - more T 10T	Latin America and the Caribbean													



General governments exposures by country of the counterparty

	-	Credito Emiliano Holding SpA	,											
							As of 30/06/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
								Derivatives with po	sitive fair value	Derivatives with	n negative fair value	Off-balance si	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others													

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 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 records cover or view consoures to central, recording all cases are designed and case of the control of the counterparts with full or cartial coverment cuarantees.

(3) The basks disclose the exposures in the "Financial assets held for tradition" confloid after offsettime the cash short oxidions have to the exposures to enter in control assets the for tradition of the control of the exposures to enter in control assets that the control of the exposures to enter in control of the exposures to exposure to exposure the exposure to exposure exposure to exposure the exposure to exposure expo

(5) Residual countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not not recovered and Turkey.

Other CEF one TEAL Albania, Bossia and Herzeoprina, PTR Mecadonia, Mortenegro, Serbia and Turkey.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan, Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia. United Arab Emirates and Yemen.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan, Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Libra. Natural Arabia. Sudian. Swia. Libra. Saud Arabia. Swia. Libra. Swia.



Performing and non-performing exposures

	As of 31/12/2017							As of 30/06/2018						
	rying amount		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial		Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial		
		Of which performing but past due >30	Of which non-performing ¹		On performing exposures ²	On non- performing	guarantees received on non- performing exposures		Of which performing but past due >30			On performing exposures ²	On non- performing	guarantees received on non- performing exposures
(min EUR)		days and <=90 days		Of which: defaulted	exposures	exposures ³			days and <=90 days		Of which: defaulted	exposures	exposures ³	
Debt securities (including at amortised cost and fair value)	6,676	0	0	0	0	0	0	8,287	0	0	0	7	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	4,569	0	0	0	0	0	0	6,328	0	0	0	3	0	0
Credit institutions	1,106	0	0	0	0	0	0	1,038	0	0	0	2	0	0
Other financial corporations	732	0	0	0	0	0	0	659	0	0	0	1	0	0
Non-financial corporations	269	0	0	0	0	0	0	263	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	26,716	234	1,326	1,326	73	598	625	26,504	189	1,281	1,281	77	633	545
Central banks	1,021	0	0	0	0	0	0	1,048	0	0	0	0	0	0
General governments	320	22	10	10	0	1	0	286	16	5	5	0	1	0
Credit institutions	275	0	0	0	0	0	0	299	0	0	0	0	0	0
Other financial corporations	278	0	4	4	0	4	0	382	0	5	5	0	4	0
Non-financial corporations	13,223	67	584	584	29	312	219	12,908	48	558	558	29	320	189
of which: small and medium-sized enterprises at amortised cost	8,506	46	498	498	24	252	201	8,171	37	482	482	24	264	177
Households	11,599	144	727	727	44	282	406	11,582	124	713	713	48	308	356
DEBT INSTRUMENTS other than HFT	33,392	234	1,326	1,326	73	598	625	34,791	189	1,281	1,281	84	633	545
OFF-BALANCE SHEET EXPOSURES	8,992		20	20	0	1	3	9,004		21	21	3	1	2

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

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

⁽⁹⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 Regulation (EU) No 880/2014 - 1TS 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 of fib-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

			As of 31/12/2017			As of 30/06/2018						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial		
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	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		
	·	0	0		0	0	0	·	•	0		
Central banks	0	· ·	U	0	Ů	U	Ü	0	0	U		
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)	503	318	90	88	355	478	305	93	88	279		
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	200	145	48	47	111	182	135	49	48	52		
of which: small and medium-sized enterprises at amortised cost	173	128	38	37	104	97	75	34	34	49		
Households	303	172	41	40	244	296	170	43	40	227		
DEBT INSTRUMENTS other than HFT	503	318	90	88	355	478	305	93	88	279		
Loan commitments given	1	0	0	0	0	1	0	0	0	0		

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

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