

Bank Name	CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI
LEI Code	815600AD83B2B6317788
Country Code	IT

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.



Key Metrics

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	2,465	2,591	2,487	2,453	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,465	2,591	2,487	2,453	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	2,525	2,654	2,549	2,512	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	2,525	2,654	2,549	2,512	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	2,865	2,993	2,832	2,791	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,865	2,993	2,832	2,791	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	17,940	18,907	18,309	18,221	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17,940	18,907	18,309	18,221	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.74%	13.70%	13.59%	13.46%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.74%	13.70%	13.59%	13.46%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	•
Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.07%	14.04%	13.92%	13.79%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.07%	14.04%	13.92%	13.79%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Total capital (as a percentage of risk exposure amount) - transitional definition	15.97%	15.83%	15.47%	15.32%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.97%	15.83%	15.47%	15.32%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	•
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	47,569	52,034	51,531	57,433	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.31%	5.10%	4.95%	4.37%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,525	2,654	2,549	2,512	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	2,525	2,654	2,549	2,512	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	47,569	52,034	51,531	57,433	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	47,569	52,034	51,531	57,433	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.31%	5.10%	4.95%	4.37%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.31%	5.10%	4.95%	4.37%	[A.2]/[B.2]	



EBA 2022 EU-wide Transparency Exercise Capital

		(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	OWN FUNDS	2,865	2,993	2,832	2,791	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of ORR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,465	2,591	2,487	2,453	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	301	301	301	299	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	2,141	2,279	2,279	2,382	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	24	15	-118	-278	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	106	106	106	106	C 01.00 (r0200,c0010)	Articles 4(117) and 25(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	376	399	386	374	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-30	-25	2	22	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-341	-352	-349	-341	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) or COR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-111	-100	-86	-77	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12		0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 35(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (b) (i) and 59 to 91 of CRR; Articles 36(1) point (b) (ii), 24(1) point (b), 24(1) point (b) and 256 of CRR; Articles 36(1) point (b) (ii) and 257(1) of CRR; Articles 36(1) point b) (iv) and 153(4) of CRR and Articles 36(1) point b) (iv) and 153(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	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	0	0	C 01.00 (r0480,c0010)	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	0	0	C 01.00 (r0490,c0010)	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	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-1	-1	-2	-3	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foresecable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (f) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	-32	-32	-32	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	0	0	0	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	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	60	63	61	60	C 01.00 (r0530.c0010)	Article 65 of CRR
	A.2.1	Additional Tier 1 Capital instruments	60	63	61	60	C 01.00 (r0540,c0010) + C 01.00	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	(r0670,c0010) C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 61.00 (+6660,c0310) + C 01.00 (+6700,c030) + C 01.00 (+6710,c0310) + C 01.00 (+6740,c0310) + C 01.00 (+6744,c0310) + C 01.00 (+6748,c0310)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (+0660,c0010) + C 01.00 (+0680,c0010) + C 01.00 (+0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,525	2,654	2,549	2,512	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	339	340	283	279	C 0s.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	339	340	283	279	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A4.2		0	0	0	0	C 05.00 (r0910,c0050) + C 01.00 (r0930,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0950,c0010) + C 01.0	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	17,940	18,907	18,309	18,221	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.74%	13.70%	13.59%	13.46%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.07%	14.04%	13.92%	13.79%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	15.97%	15.83%	15.47%	15.32%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,465	2,591	2,487	2,453	[A1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0,0)]	
CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.74%	13.70%	13.59%	13.46%	A.4.3.01.011 [D.1]/[8-8.1]	
Fully loaded ¹	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	·	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (10440.c0040)	
		Adjustments included in KWAS due to IPKS 9 transitional arrangements ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re				L	- Consequences	

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indinuments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" —clease note that this minth lead to differences to fully loaded CET1 capital ratio exhibitation by the particularity behavior. In this Pillar 3 disclosure



Overview of Risk exposure amounts

		RW	As		
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) [‡]	15,700	16,533	15,943	15,752	C 02.00 (10040, c0010) -[C 07.00 (10090, c0220, s001) + C 07.00 (10110, c0220, s001) + C 07.00 (10130, c0220, s001) + C 08.01 (10040, c0220, s002) + C 08.01 (10040, c0220, s002) + C 08.01 (10040, c0220, c022) + C 08.01 (10040, c0220, c
Of which the standardised approach	4,922	5,409	5,366	5,336	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, r0010) - [C 08.01 (r0040, r0260, s002) + C 08.01 (r0050, r0260, s002) + C 08.01 (r0060, r0260, s002)]
Of which the advanced IRB (AIRB) approach	9,332	9,643	9,275	9,339	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	1,445	1,480	1,303	1,076	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	58	66	54	59	C 07.00 (10090, (2)20, 5001) + C 07.00 (10110, (2)220, 5001) + C 07.00 (10120, (2)20, 5001) + C 08.01 (10040, (2)260, 5002) + C 08.01 (10040, (2)260,
Credit valuation adjustment - CVA	5	6	5	11	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	121	143	141	150	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	245	246	252	335	C 02.00 (r0520, c0010)
Of which the standardised approach	245	246	252	335	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c4501)*12.5+C 20.00 (r0010,c458)*12.5+MAV(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010,c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	1,813	1,914	1,914	1,914	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	1,813	1,914	1,914	1,914	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	17,940	18,907	18,309	18,221	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



2022 EU-wide Transparency Exercise P&L CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	428	585	155	330
Of which debt securities income	30	43	18	49
Of which loans and advances income	301	411	107	223
Interest expenses	70	94	26	60
(Of which deposits expenses)	12	17	5	11
(Of which debt securities issued expenses)	23	31	8	18
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	2
Net Fee and commission income	471	692	168	331
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	38	47	51	55
Gains or (-) losses on financial assets and liabilities held for trading, net	7	9	5	12
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	1	2	0	-2
Gains or (-) losses from hedge accounting, net	1	0	-1	-3
Exchange differences [gain or (-) loss], net	5	7	-5	-8
Net other operating income /(expenses)	201	136	32	70
TOTAL OPERATING INCOME, NET	1,079	1,384	378	729
(Administrative expenses)	646	885	225	447
(Cash contributions to resolution funds and deposit guarantee schemes)	45	51	26	22
(Depreciation)	67	92	24	49
Modification gains or (-) losses, net	-1	-1	0	0
(Provisions or (-) reversal of provisions)	4	13	3	7
(Payment commitments to resolution funds and deposit guarantee schemes)	3	3	3	4
(Commitments and guarantees given)	-2	0	-1	-3
(Other provisions)	4	10	1	6
Of which pending legal issues and tax litigation ¹	0	0	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-1	28	2	5
(Financial assets at fair value through other comprehensive income)	-1	-1	0	0
(Financial assets at amortised cost)	-1	29	2	5
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	96	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	29	41	9	19
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	347	451	107	216
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	275	349	76	154
Profit or (-) loss after tax from discontinued operations	1	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	276	349	76	154
Of which attributable to owners of the parent	214	270	59	120
(1) Information available only as of end of the year				

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

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



Total Assets: fair value and impairment distribution

(min EUR)	ı	As of 30/09/20	21			As of 31	/12/2021			As of 31,	/03/2022			As of 30,	06/2022		
		Fi	air value hierar	chy		Fi	ir value hierar	chy		Fa	ir value hierar	chy		Fa	ir value hierar	:hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	11,860				7,935				8,570				5,550				IAS 1.54 (i)
Financial assets held for trading	90	51	37	3	102	58	41	3	102	71	30	0	124	67	56	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	26	1	0	26	22	1	0	22	21	1	0	20	25	1	0	25	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	4,713	4,673	3	37	6,593	6,554	3	37	6,559	6,520	3	36	6,665	6,627	3	35	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	38,889				41,445				41,024				42,212				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	218	0	218	0	211	0	211	0	405	0	405	0	670	0	670	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	99				83				2				-66				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	2,545				2,630				2,576				2,284				
TOTAL ASSETS	58,440				59,021				59,258				57,464				IAS 1.9(a), IG 6

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

(min	EUR)		As of 30/09/2021						As of 31	/12/2021					As of 31	/03/2022			As of 30/06/2022							
		Gross carryi	ing amount ⁽²⁾		Accun	nulated impairn	nent ⁽²⁾	Gross	s carrying amo	unt ⁽²⁾	Accum	nulated impairn	ient ⁽²⁾	Gros	s carrying amou	ınt ⁽²⁾	Accur	nulated impairs	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairm	ient ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	credit risk since		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	4,678	0	0	-2	0	0	6,558	0	0	-2	0	0	6,524	0	0	-2	0	0	6,631	0	0	-2	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	6,842	0	0	-4	0	0	7,581	0	0	-4	0	0	7,422	0	0	-4	0	0	8,054	0	0	-4	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	29,951	1,786	797	-43	-44	-423	31,659	1,912	788	-43	-41	-439	31,516	1,792	786	-39	-40	-440	32,142	1,734	722	-32	-40	-388	Annex V.Part 1.32, 44(a)

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

⁽⁷⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous period



Breakdown of liabilities

CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

(mln EUR)

		Carrying	j amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	31	33	19	39	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	52,145	52,952	52,749	50,954	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	365	408	529	653	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	130	104	-10	-103	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	212	243	249	213	IAS 37.10; IAS 1.54(I)
Tax liabilities	131	145	151	128	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	1,956	1,607	2,211	2,357	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	2	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	54,973	55,492	55,898	54,240	IAS 1.9(b);IG 6
TOTAL EQUITY	3,467	3,529	3,360	3,224	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	58,440	59,021	59,258	57,464	IAS 1.IG6

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



Breakdown of liabilities

CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

(mln EUR)

			Carrying	j amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		397	441	548	692	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	8,186	8,165	8,144	8,124	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	528	532	559	569	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	508	512	540	553	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	3,343	4,419	4,164	2,719	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	142	149	385	578	ECB/2013/33 Annex 2.Part 2.9.1
Dehosics	Other financial corporations	4,070	4,665	4,608	3,391	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,084	1,112	1,103	1,025	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	12,158	11,815	10,613	10,920	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	12,012	11,641	10,477	10,809	ECB/2013/33 Annex 2.Part 2.9.1
	Households	20,333	20,642	21,419	21,528	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	19,880	20,187	21,044	21,170	Annex V.Part 1.42(f), 44(c)
Debt securities issued		3,250	2,424	2,950	3,385	Annex V.Part 1.37, Part 2.98
Of which: Subordin	nated Debt securities issued	357	301	303	307	Annex V.Part 1.37
Other financial liabilities		278	291	293	317	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		52,542	53,393	53,298	51,646	



2022 EU-wide Transparency Exercise Market Risk

CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

	SA		VaR (Memora	ndum item)	STRESSED VaR (I Memorandum item)	AND MIC	NTAL DEFAULT GRATION RISK 'AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memori	andum item)	STRESSED VaR (I	IM Memorandum item)	INCREI DEFAU MIGRATI CAPITAL	ILT AND ION RISK	ALL PRICE	RISKS CAPITA FOR CTP	L CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE 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	LASI	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30/	09/2021									As of 31/12	/2021					
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities	39 38 0	54 51 3	0 0 0	0 0 0	0 0	0 0 0							0 0 0	0 0 0	0 0	0 0						
Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	11 11 0	4 4 0	0 0	0	0	0							0 0	0 0	0	0						
Total	73	68	ő	ő	0	0	0	0	0	0	0	0	Ö	0	0	0	0	0	0	0	0	0
	As of 31/03/2022	As of 30/06/2022				As of 31/	03/2022									As of 30/06	/2022					
Traded Debt Instruments	86	175	0	0	0	0							0	0	0	0						
Of which: General risk	80	168	0	0	0	0							0	0	0	0						
Of which: Specific risk	6	6	0	0	0	0							0	0	0	0						
Equities Of which: General risk	5 1	5 1	0	0	0	0							0	0	0	0						
Of which: Specific risk Foreign exchange risk	1 0	1 0	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	91	179	. 0	0	. 0	0	0	0	0	0	U	0	. 0	. 0	. 0	0	0	0	0	0	0	0

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



CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

		Standardised Approach												
		As of 30/09/2021 As of 31/12/2021												
	(min EUR. %)	Original Exposure* Exposure Value* Risk exposure amount Value adjustments and previous Original Exposure* Exposure Value* Risk exposure amount												
	(min EUR, %) Central governments or central banks	20.839	24.205	316		19.024	22.424	351						
	Regional governments or local authorities	68	65	13		78	75	15						
	Public sector entities	77	77	29		35	35	23						
	Multilateral Development Banks	84	206	0		86	201	0						
	International Organisations	46	46	0		408	408	0						
	Institutions	7,341	1,855	642		8,935	2,071	684						
	Corporates	3,577	2,609	1,855		3,844	2,965	2,135						
		961	366	284		953	392	302						
	Retail	1,814	1,406	768		1,908	1,512	869						
Consolidated data		417	214	126		466	276	158						
consonautea auta	Secured by mortoages on immovable property	363	360	125		337	335	116						
		23	23	7		22	22	6						
	Exposures in default	57	41	58	14	52 77	38	50 73	10					
	Items associated with particularly high risk	81	53	79		77	49	73						
	Covered bonds	0	0	0		U	0	0						
	Claims on institutions and comorates with a ST credit assessment Collective investments undertakings (CIU)	2	2			4	4							
	Collective investments undertakings (C10) Equity	25	25	25		26	76	26						
	Other exposures	1.443	1.443	1.051		1.587	1.587	1.112						
	Standardised Total ²	35.818	32,396	4,963	35	36,403	31,731	5,457	35					
						or credit risk mitigation techniq		3,437						

Oppore openan, relia Episone visus, a reportal belos sizin più a sessori e refeti de la sessi di comezion hobra o result i dei religiona belossario (e,a absiliazione della segli.)

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					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	12/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
ITALY	Control overmentate or centrol stanks Revisional overmentate or centrol stanks Revisional overmentate or bool authorities Relitational control oversities Tentrandational Constantions Tentrandations Tentrandat	0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	14,382 78 35 0 0 3,550 2,396 933 1,552 412 334 52 52 77 0 0 2 2 55 1,571	17,780 75 35 115 67 1,520 37,7 1,688 228 33 22 24 48 6 0 0 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	3411 15 23 0 0 0 276 1,435 287 838 338 119 6 6 73 0 0 1 25 1,101	10
	Standardised Total ²								33

					Standardise	d Approach				
			As of 30	/09/2021		As of 31/12/2021				
		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 ar provisions ²	
UNITED STATES	Control Contro		000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		1,858 0 0 0 0 220 529 1 1 3 0 0 0 0 0 0	1,858 0 0 0 0 131 519 1 3 3 0 0 0 0 0	0 0 0 3 241 1 2 2 0 0 0 0 0		
	Standardised Total ²				0					

		exposures, but includes gene	ral credit risk adjustments.	anterparty excelose cross for se	Carcinatori Esponares, accisori	recesor aspasinents (ANA)	and come own raines recounts	a reason to the	
					Standardisi	ed Approach			
			As of 30	/09/2021			As of 31,	12/2021	
	(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
FRANCE	Count of concernments or control hard life, by the separal queroments or local admirties shades each entities shades each entities shades each entities shades each entities shades for the separate shades each entitle shades of which the separate shades each entitle shad		000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	495 0 0 0 3,425 126 1 1 9 8 0 0 0 0 0	495 0 0 0 0 874 116 1 9 8 0 0 0 0	0 0 0 0 224 63 1 1 5 5 0 0 0 0	0
	Charles Cond Total	,				Ŭ			

		(2) Total value adjustments and provisions per country of counterparty excludes those for securification exposures, additional valuation adjustments (AVAs) and other own funds aductions related to the exposures, the related securification exposures, the related securification and the exposures of the department of the exposures of the department of the exposures of the exposures of the department of the exposures of the exposure of the exp								
					Standardisi	ed Approach				
			As of 30	/09/2021			As of 31,	/12/2021		
	(refe EUR, %))	Original Exposure ¹	Risk exposure amount	Value adjustments and provisions ²						
SPAIN	Control oncernments or control towice Enricol of convention or hand solutions Enricol of the control of hand solutions Enricol of the control		000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	1,399 0 0 0 0 916 1 1 6 5 0 0 0 0 0	1,399 0 0 0 120 1 1 0 5 0 0 0 0	0 0 0 0 52 1 1 0 3 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
1	Standardised Total ²				0				1	

EBA LUCTURAN 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

					Standardise	d Approach			
			As of 30	/09/2021			As of 31	/12/2021	
	(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
Country of Counterpart 5	Control deversiments or colored bearing of the Sectional conversion of the Sectional Conference Section of Sectional Conversion of Section of Sectional Conversion of Section of Conversion of Conversion of Conversion of Conversion of Conversion of Conversion of Conversi	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0
		(2) Original exposure, unlike Ex	posure value, is reported befo	e taking into account any effect	due to credit conversion factors	or credit risk mitigation technic	aues (e.a. substitution effects)		

		exposures, but includes general credit risk adjustments.								
					Standardis	d Approach				
			As of 30	/09/2021			As of 31/12/2021			
		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	
Country of Counterpart 6	Control Construence or Control	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0		
	Standardised Total ²				0				0	

(1) Chignel exposure, unlike Exposure visios, in reported before taking into account any effect due to credit convenion factors or credit nik mitigation techniques (u.g., substitution effects).

(2) Total visios adjustments and provisions per country of counterpainty excludes those for securitisation exposures, additional visitation adjustments (AVAs) and other own funds inductions related to the

		exposures, but includes general credit risk adjustments.								
					Standardisc	d Approach				
			As of 30	/09/2021			As of 31	/12/2021		
	(min-FIE %).)	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	
Country of Counterpart 7	Coming deversements or coming hashing decisional conversionals or local arthritism sectional and conversional	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٥	

		exposures, but includes general credit risk adjustments.									
					Standardisc	d Approach					
			As of 30,	/09/2021		As of 31/12/2021					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²		
	(min EUR, %)										
	Central over-ments or central banks Resional oover-ments or local authorities Public sector entities Public sector entities Public sector entities Publicational Organisations International Organisations Institutions Institutions	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0		0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
Country of Counterpart 8	Corporates of which: SME Retail of which: SME Secured by mortoaces on immovable property	0 0	0	0		0	0	0 0			
Counterpart o	of which: SME Exposures in default Thems associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0000	0	0 0 0	0 0	0 0 0			
	Collective investments undertakings (CIU) Equity Other exposures Standardized Tabail	0 0 0	0	0		0	0 0	0			

		(2) Total would adjustment and profession for Country or counterparty exocutes mode for setumenton exposures, according valuation adjustments (AVAs) and other own turns insulations needed to the opposures, according valuation adjustments (AVAs) and other own turns insulations needed to the opposures, according operate country and adjustments.								
					Standardise	d Approach				
			As of 30	/09/2021			As of 31	/12/2021		
		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	0	0	0		0	0	0		
	Regional governments or local authorities Public sector entities	0		0		0				
	Multilateral Development Banks	ő	o o	o o		o o	l o	ŏ		
	International Organisations	0	0	0		0	0	0		
	Institutions	0	0	0		0	0	0		
	Corporates of which: SME	0		0		0				
	Retail	ő	o o	o o		o o	l o	ŏ		
Country of	of which: SME	0	0	0		0	0	0		
Counterpart 9	Secured by mortoages on immovable property	0	0	0		0	0	0		
	of which: SME Exposures in default	0	0	0		0	0	0		
	Exposures in default Items associated with particularly high risk	0		0	0	0				
	Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity Other exposures	0		0		0				
	Standardised Total ²			Ů				Ů		

					Standardisc	d Approach			
			As of 30,	/09/2021			As of 31	/12/2021	
	(min ELIR. %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Regional get Public sector Healthleaders Institution Country of Country of Counterpart 10 Institution Counterpart 10 Institution Country of Country of Public Evaluation Evaluation Evaluation Evaluation Evaluation	ermental or central hants member de local authorities Devidenment tanks of Oreansations Devidenment tanks Devidenment	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

		Standardised Approach										
			As of 31,	03/2022			As of 30/	06/2022				
	(min EUR. %)	Original Exposure Yalue* Esk exposure amount Value adjustments and provisions Original Exposure* Exposure Yalue* Esk exposure amount Value Adjustments and Provisions										
	Central governments or central banks Regional governments or local authorities	19,466 22,803 485 17,212 20,512 581 57 54 11 72 69 14										
	Public sector entities	27	26	16		31	31	18				
	Multilateral Development Banks	82	216	0		83	239	0				
	International Organisations	403	403	0		378	378	0				
	Institutions	8,804	2,231	757		5,781	1,850	649				
	Corporates	3,604	2,644	1,947		3,657 884	2,808	2,011				
	of which: SME Retail	936 2,022	362 1,605	279 928		2,244	359 1.802	276 1,039				
	of which: SMF	410	211	121		433	226	1,039				
Consolidated data	Secured by mortgages on immovable property	318	316	110		320	319	110				
	of which: SMF	23	22	6		23	22	6				
	Exposures in default	52	36	50	11	51	34	44	12			
	Items associated with particularly high risk	64	43	64		51	34	51				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and cornorates with a ST credit associment	0	0	0		0	0	0				
	Collective investments undertakinos (CIU)	4 26	.4	1 26		.4	.4	2 26				
	Equity Other exposures	1.451	1.451	1.003		26 1.135	1.135	26 829				
	Other exposures Standardised Total ²	36,378	31.857	5,398	30	31.046	29,240	5.373	26			
	Standardised Total *	(1) Original exposure, unlike Ex						5,373	- 21			

		calculated as of last quarter									
					Standardise	d Approach					
			As of 31,	03/2022			As of 30/	06/2022			
	(mh ELR. %)	Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions? Original Exposure* Exposure Value* Risk exposure amount Val									
	Central governments or central banks	14,963	18,301	485		12,666	15,966	581			
	Regional governments or local authorities	5/	54 26	11 16		72 31	69	14			
	Public sector entities Multilateral Development Banks	27	26 134	16		31	31 156	18			
	Multitateral Development Banks International Organisations	0	134	0			130	0			
	Institutions	3,575	632	268		2.460	593	261			
	Corporates	2,267	1,311	1,232		2,199	1,354	1,276			
	of which: SME	918	345	265		863	338	260			
	Retail	1,989	1,575	910		2.209	1.768	1.018			
TT 4137	of which: SME	385	186	107		406	199	114			
ITALY	Secured by mortgages on immovable property	317	316	109		319	318	110			
	of which: SME	23	22	6		23	22	6			
	Exposures in default	52	36	50	11	50	34	44	12		
	Items associated with particularly high risk	63	42	63		51	34	51			
	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 undertakinos (CIU)	2 26	2	. 1		2	2	. 1			
	Equity		26 1.446	26 1.003		26 1.129	26	26 829			
	Other exposures	1,446					1,129				

		exposures, but includes gener	credit risk adjustments.						
					Standardise	ed Approach			
			As of 31,	/03/2022			As of 30,	(06/2022	
		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
UNITED STATES	Coulty for promotions of control in the County of County	1,934 0 0 0 25 552 2 4 4 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,934 0 0 0 19 552 3 3 3 0 0 0 0 0	0 0 0 0 4 268 1 2 2 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	1,990 0 0 0 65 541 3 3 2 2 0 0 0 0	1,990 0 0 0 58 51 2 2 2 2 0 0 0	0 0 0 0 22 286 2 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Other exposures Standardised Total ²	2	2		0	2	2	0	0

As of 31/(91/2022 As of 30/(91/2022 As o						Standardise	d Approach			
Compared Expension Compare				As of 31,	/03/2022			As of 30,	06/2022	
Comparison of		(mb 800 (b)	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
Other excourse 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	FRANCE	Control deveniments or control basics (Septiment of Control of Co	0 0 0 0 2,568	0 0 0 0 781			0 0 0 0 1,422	0 0 0		0

Re Pu Mu	(oth EEF, %) sorb of conversacets or central basis solution or central bas	Original Exposure ¹	As of 31) Exposure Value ¹	03/2022 Risk exposure amount	Standardise Value adjustments and provisions ²			06/2022 Risk exposure amount	Value adjustments an
Re Pu Mu	entral governments or central banks egional governments or local authorities		Exposure Value ¹		Value adjustments and provisions ²	Original Exposure ¹			Value adjustments an
Re Pu Mu	entral governments or central banks egional governments or local authorities			Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments as
Re Pu Mu	entral governments or central banks egional governments or local authorities	1,247	1.247						provisions
SPAIN Sex CC	utilizate of to-orderent basis for installated Controllation for orderent C	0 998 2 2 2 2 2 0 0 0 0 0 0	0 0 0 0 126 2 2 2 2 2 0 0 0 0 0	0 0 0 0 53 2 0 0 1 1 1 0 0 0 0 0	0	1,320 0 0 0 535 21 1 4 4 3 0 0 0 0	1,320 0 0 0 120 2 1 1 3 3 0 0 0 0 0	0 0 0 0 55 12 1 1 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0	



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	CREDITO EMILIANO HOLDING SOCIETA: PER AZIONI								
					Standardise	d Approach			
			As of 31,	/03/2022			As of 30	/06/2022	
		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 ELR, %) Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0			0	0	
	Multilateral Development Banks	0	0	0		ō	0	0	
	International Organisations Totalitations	0	0	0		0	0	0	
	Institutions Corporates	0	0			0	0	0	
	of which: SME	0	0	0		0	0	0	
Country of	Retail of which: SMF	0	0	0		0	0	0	
	of which: SME Secured by mortgages on immovable property	0	0			0	0	0	
Counterpart 5	of which: SME	0	0	ō		ō	0	0	
	Exposures in default	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		ō	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Other exposures	0	0	0		0	0	0	
	Other exposures Standardised Total ²	· ·			0	,		·	0
		(1) Original exposure, unlike E	oposure value, is reported befo	ne taking into account any effec	t due to credit conversion factor	or credit risk mitigation techni	ques (e.g. substitution effects)		

		exposures, but includes gener	nal credit risk adjustments.						
					Standardise	d Approach			
			As of 31	/03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(min ELR, %)								
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	ŏ	l o	ő		ő	o o	ő	
	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	0	
Country of	of which: SME	0					0	0	
Counterpart 6	Secured by mortgages on immovable property	o o		0		0	0	0	
Counterpart 6	of which: SMF	o o		i i		i i	0	ō	
	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	
	Claims on institutions and corporates with a ST credit assessment	0	1 0				0		
	Collective investments undertakings (CIU)	0		0			0	0	
	Other exposures	ŏ	l o	ő		ő	o o	ő	
	Standardised Total ²				0				

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenion factors or credit nik mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

As of 31/03/2022 As of 30/04/2022 As of 31/03/2022 As of 30/04/2022 Original Exposure* Exposure Value* Risk exposure amount. Value officiented as well provided by a contract of the contr		(2) Total value adjustments ar exposures, but includes gener		interparty excludes those for se	curitisation exposures, additiona	I valuation adjustments (AVAs)	and other own funds reduction	ns related to the	
Country of					Standardise	d Approach			
Country of			As of 31,	/03/2022			As of 30	/06/2022	
Country of Countr	(m) 50 (h)	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
Control Contro	Central coveramenta or central salanta Sensival coveramenta or local salantificas sensival coveramenta or local salantificas sensival coveramenta consistente feritalizado Povidomenta Ranka feritalizado Povidomenta Ranka feritalizado Povidomenta Ranka feritalizado Povidomenta Ranka feritalizado Povidomenta Coveramenta feritalizado Povidomenta Coveramenta feritalizado Povidomenta Coveramenta feritalizado Povidomenta Coveramenta feritalizado Povidomenta feritalizado Pov	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٠

O (1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit coversion fellows or coult risk mitigation techniques (u.e., substitution efficials).
(2) Yould value adjustments and provisions per country of counterparty enducies those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds inductions related to the

		exposures, but includes gener		unserparty excuces those for se	curosation exposures, additiona	i valuación adjuschistics (AXAS)	and other own runds reduction	ts related to the	
					Standardise	d Approach			
			As of 31	/03/2022			As of 30	/06/2022	
		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	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 Corporates	0	0				0	0	
	of which: SME	0					0	0	
	Retail	ů ů				0	0	0	
Country of	of which: SME	ō	0	i i		i i	0	ō	
Counterpart 8	Secured by mortoages on immovable property	0	0			0	0	0	
Counterpart	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0			0	0	
ĺ	Collective investments undertakinos (CIU)						0	0	
	Equity	0	0				0	0	
	Other exposures Standardised Total ²	,							

(1) Original exposure, unlike Diposive value, is reported before taking into account any effect due to credit connection factions or credit risk integration techniques (e.g., substitution efficies).
(2) Total value adjustments and provisions per crustry of counterparty encludes those for securitaristic exposure, additional valuation adjustments (ARIA) and other own funds inductions related to the commons that fortices and result and induces and results adjustments (ARIA) and other own funds inductions related to the commons that fortices are fund and adjustments (ARIA) and other own funds inductions related to the

					Standardise	d Approach			
			As of 31	/03/2022			As of 30	/06/2022	
	(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
Country of Counterpart 9	Central covermentate or central basheds Andreas and several control and services Andreas and several control and services Andreas and several control and several c	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		o
	Other exposures Standardised Total ²	0	0	0	0	۰	0	0	0

					Standardise	d Approach			
			As of 31	/03/2022			As of 30	06/2022	
	(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
Country of Counterpart 10	Control governments or control seals. Septimal governments of both atthroffices deplicated governments of both atthroffices destinated Tourishment Earlies Intelligence Tourishments Intelligence Tourishments Intelligence Governments G	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

							IRB Ap	proach					
				As of 3	0/09/2021					As of 3	31/12/2021		
		Original	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustment
	(min EUR, %)		Of which: defaulted	• 4104		Of which: defaulted	provisions		Of which: defaulted	· ·		Of which: defaulted	provision
	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	22,219	261	12,171	4,818	87	206	22,743	280	12,984	5,080	89	209
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0			0	0	0	0
	Corporates - Of Which: SME Retail	12,827	100 546	6,574	2,480 4.528	31	86	13,016	116 528	7,008	2,556 4.578	35	8/
	Retail - Secured on real estate property	16,221 8,571	546 242	15,159 8,545	4,528 2.527	162 84	288 95	16,407 8.688	528 242	15,301 8.662	4,578 2,544	157 84	293 104
		8,5/1 473	61	8,545 471	2,527	24	95 26	8,688 471	61	8,662	2,544	24	104
Consolidated data	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sh	4/3 8.098	182	8,074	2.307	29 60	26 69	4/1 8.217	180	969 8.192	2.327	60	28
	Retail - Qualifying Revolving	371	43	371	78	00	31	394	42	394	79	60	70
	Retail - Other Retail	7.279	261	6,243	1.923	69	162	7.326	245	6.245	1.955	64	159
	Retail - Other Retail - Of Which: SME	2,701	106	1.603	1,923	28	68	2,774	100	1.646	1,933	27	68
	Retail - Other Retail - Of Which: non-SMF	4,578	156	4,640	1.364	41	94	4.552	144	4,600	1.373	38	01
	Equity	402	0	402	616	0	,	412	0	412	1,480	0	21
	Other non credit-obligation assets		-	- 112	0	_			_		0		
	IRB Total ²				9.962						11.138		

(1) Original responses, urbita Explainer values, in response fourther stress perior because at any effect due to credit connection factors or credit risk inhigisation techniques (e.g., published wirefinity).

(1) IRB Tatil date on ant schools the Scientification position urbita. In the results of the scient and produce of the scient and schools and schools the Scientification position urbita in the scient and the reflection of the schools and schools and schools are schools the scient and the scient and the school and schools are schools. The scient are schools the scient and school and schools are schools the scient and the school and schools are schools the scient and school and schools are schools the scient and schools are schools the school and schools are schools a

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	e 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
	Corporates Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	20,246	242	10,834	4,247	66	184
	Corporates - Of Which: SME			0		0	0	11.308	103	5.521	2.026	27	77
	Retail			0		0	0	15,857	500	14,777	4.388	147	278
	Retail - Secured on real estate property		0	0	0	0	0	8,535	222	8,509	2,469	74	96
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	327	42	326	146	14	20
ITALY	Retail - Secured on real estate property - Of Which: non-Si	ō	ō	ō	ō	ō	ō	8.208	180	8.183	2.322	60	75
	Retail - Qualifying Revolving	0	0	0	0	0	0	393	42	393	79	8	30
	Retail - Other Retail	0	0	0	0	0	0	6.928	237	5.874	1.840	60	152
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	2,538	93	1,429	511	23	62
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	4,390	144	4,445	1,330	38	90
	Equity	0	0	0	0	0	0	409	0	409	1,467	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of :	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	• aloc		Of which: defaulted	provisions		Of which: defaulted	• and		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	21	0	19			
	Corporates			0	0	0	0	21	0	19	2		
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0
	Retail	0	0	0	0	0		2	0	2	2		
	Retail - Secured on real estate property	0	0	0	0	0	0	5	0	2	5	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-S	0	0	0	0	0	0	2	0	2	2	0	0
	Retail - Qualifying Revolving	ō	ō	ō	0	ō	ō	ō	0	ō	ō	ō	ō
	Retail - Other Retail	0	0	0	0	0	0	1	0	1	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	1	0	1	0	0	0
	Equity	0	0	0	0	0	0	3	0	3	11	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min ELIR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
FRANCE	Central basks and central provenments Strategistic Comparation Com	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Other non credit-obligation assets IRB Total												

							IRB Ap	proach					
				As of :	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure	Risk exposure	: amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min ELR _v %)		Of which: defaulted	Value ^t		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	00000	0 0 0	00000	0 0 0	0 0 0	0 0 0 0	00000	0 0 0	0 0 0	0	0 0 0	0 0 0 0 0
SPAIN	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SHE Retail - Secured on real estate property - Of Which: non-SI Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Other Retail - Of Which: SME	0 0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0
	Retail - Other Retail - Of Which: non-SME Equity Other non-credit-obligation assets IRB Total	0	0	0	0	0	0	0	0	0	0	0	0

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustment and
	(min EUR, %)	Of which: Of whi											provisions
	Central banks and central governments	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 Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
	Retail					0	0		0		0	0	0
	Retail - Secured on real estate property					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
Country of Counterpart 5	Retail - Secured on real estate property - Of Which: non-Sh		0	0			0	0		0	0	0	0
,	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	ő
	Retail - Other Retail	0	0	0	0	0	0		0	0	0	0	
	Retail - Other Retail - Of Which: SMF	0	0	0	0	0	ō		0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	ō	0	ō	0	0	ō	ō	0	ō	0	ō	ō
	Equity	0	0	0	0	0	0		0		0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e 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
	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 Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
	Retail					0	0	0	0				0
	Retail - Secured on real estate property					0	0	0	0				0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 6	Retail - Secured on real estate property - Of Which; non-SI		0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail	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
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	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 Institutions	0	0	0	0	0	0	0 0	0	0	0	0	0
	Corporates	o o	0	o o	ő	0	0	0	0	ő	ő	0	ő
	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
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: SN		0	0	0	0	0	0	0	0	0	0	0
country or counterpart 7	Retail - Secured on real estate property - Of Which: no	i-Si 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
	Retail - Other Retail			0	0	0				0			
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity		0	0	0	0	0	0	0	0	i i		0
	Other non credit-obligation assets		,		, and		ů				,	, in	
	IRB Total		1										

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central bar	nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0		0	0	0	0		0		0	0	0
		Corporates - Of Which: Specialised Lending			0		0	0		0	0			0
	Retail	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Recall	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
Country of Counterpart 8		Retail - Secured on real estate property - Of Which: non-Si	0		0	0	0	0		0	0		0	0
,		Retail - Qualifying Revolving	0		0		0	0	0	0	0	o o	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	ō	ō	0	ō	o o	0	ō
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	ō	ō	0	ō	o o	0	ō
	Equity	The same of this is the same	0	0	ō	0	0	ō	ō	ō	ō	0	0	ō
		credit-obligation assets												
	IRB Total													

		_												
								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	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 government	ients	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 Corporates - Of Which:	Constituted London	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which:			0	0	0	0	0	0	0	0		0	0
	Retail	J. 1.	0	0	0	0	0	0	0	0	0	0	0	ŏ
	Retail - Secured on re	al estate property	ō	ō	0	0	0	ō	0	0	ō	ō	ō	ō
		ecured on real estate property - Of Which: SME	0		0	0	0	0		0	0	0	0	
Country of Counterpart 9	Retail - S	ecured on real estate property - Of Which: non-Sh	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Re	volving	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
		ther Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		ther 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
	Other non credit-obligation assets													
	IRB Total													

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	: amount	Value adjustments
		(min EUR, %)	Of which: Of which: provisions Of which: Of which: provisions defaulted defaulted defaulted defaulted											provisions
		anks and central governments												
	Institutio													0
	Corporati		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0
	Retail	Corporates • Or Wildi: SHE	0		0	0	0	0	0	0	0			0
	Policiani.	Retail - Secured on real estate property	0		0		0	0		0	0			0
		Retail - Secured on real estate property - Of Which: SME	0		0		0	0		0	0			0
Country of Counterpart 10		Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	o o	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
		Retail - Other Retail - Of Which: SME	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
	Other nor	n credit-obligation assets												
	IRB Total													

Credit Risk - IRB Approach

CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

							IRB Ap	proach					
				As of :	31/03/2022					As of 3	0/06/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustment
	(min EUR, %)	Of which: Of which: provisions											provisions
	Central banks and central governments												
	Institutions	0	0	0	0	0	0	0	0		0		0
	Corporates - Of Which: Specialised Lending	22,789	284	13,254	5,347	227	207	23,065	271	13,876	5,457	216	191
	Corporates - Of Which: SME	12.924	124	6.979	2.522	88	00	12.762	123	7.074	2.487	87	83
	Retail	16,493	519	14.418	3.946	377	296	16,555	465	14.467	3.903	322	253
	Retail - Secured on real estate property	8.858	218	8,869	2.334	147	99	9.025	202	9.001	2.340	134	86
Constitution of the	Retail - Secured on real estate property - Of Which: SME	448	55	454	199	41	25	446	52	451	198	39	23
Consolidated data	Retail - Secured on real estate property - Of Which: non-S	8,411	163	8,415	2,135	106	74	8,579	151	8,550	2,143	95	63
	Retail - Qualifying Revolving	375	42	391	100	31	31	401	43	418	104	32	31
	Retail - Other Retail	7,260	258	5,157	1,511	199	165	7,129	220	5,048	1,459	156	136
	Retail - Other Retail - Of Which: SME	2,780	109	1,623	491	84	71	2,766	105	1,619	482	75	67
	Retail - Other Retail - Of Which: non-SME	4,480	149	3,534	1,020	115	94	4,363	115	3,429	977	81	69
	Equity	364	0	364	1,303	0		312	0	312	1,076	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				10,596						10,437		

							IRB Ap	proach					
	ĺ			As of :	31/03/2022					As of	30/06/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	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	0
	Institutions Corporates	22,758	284	13.230	5.343	227	207	23.034	271	13.852	5.453	216	191
	Corporates - Of Which: Specialised Lending	22,730	204	13,230	0	22/	0	23,034	0	13,032	3,433	210	191
	Corporates - Of Which: SME	12,924	124	6,979	2.522	88	88	12.762	123	7.074	2.487	87	83
	Retail	16,475	518	14.403	3.941	377	295	16,530	465	14,448	3,898	322	253
	Retail - Secured on real estate property	8,850	218	8,860	2,331	147	99	9,017	202	8,993	2,337	134	86
ITALY	Retail - Secured on real estate property - Of Which: SME	448	55	454	199	41	25	446	52	451	198	39	23
TIALT	Retail - Secured on real estate property - Of Which: non-St	8,402	163	8,407	2,132	105	74	8,571	151	8,542	2,140	95	63
	Retail - Qualifying Revolving	374	42	391	100	31	31	400	43	417	104	32	31
	Retail - Other Retail	7,251	258	5,152	1,510	199	165	7,113	220	5,038	1,457	156	136
	Retail - Other Retail - Of Which: SME	2,780	109	1,623	491	84	71	2,766	105	1,618	482	75	67
	Retail - Other Retail - Of Which: non-SME	4,471 361	149	3,529 361	1,019 1,291	115	94	4,348 261	115	3,420 261	975 927	81	69
	Equity Other non-credit-obligation assets	361	0	361	1,231		0	261		261	74/	-	-
	IRB Total												
	IRB lotal												

UNITED STATES

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(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
	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 Retail	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0			0	0	0		0		0
	Retail - Secured on real estate property 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-St		0	0		0	0	0	0		0		0
	Retail - Qualifying Revolving		0	0		0	0	0	0		0		0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		0	0	0
	Retail - Other Retail - Of Which: SME	0	0		0		0	0	0		0	0	0
	Retail - Other Retail - Of Which: non-SME	ő	ı ö	ő	ō	0	ő	ő	ő	ŏ	ō	0	l ő l
	Equity	0	0	ō	0	0	ō	0	0	ō	o o	0	i i
	Other non credit-obligation assets												
	IRB Total												

	•						IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	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 Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	ō	0	ő	0	ő	ő	ő	ő	ő	0	ő	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
SPAIN	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-St		0	0	0	0		0	0	0	0		0
	Retail - Qualifying Revolving		0	0	0	0	ů	0	0	0	0		0
	Retail - Other Retail	ō	ō	ō	0	ō	ō	ō	ō	ō	0	ō	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
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provision:
	Central banks and central governments	0	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 Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		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		0
Country of Counterpart 5	Retail - Secured on real estate property - Of Which: non-St		0				0	0	0	0	0		0
,	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	ō	0	ō	ō	0	ō	0	ō	ō	ō	ō	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
	Other non credit-obligation assets												
	IRB Total												

		•						IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		0	0		0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0		0	0	0	0	0	0
	Retail	corporates - or winds: sive		0	0	0	0		0	0		0		0
	Recaii	Retail - Secured on real estate property		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
Country of Counterpart 6		Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	o o	0	0	0	0	0	0
		Retail - Qualifying Revolving	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
		Retail - Other Retail	0	0	0	0	0		0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	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
		credit-obligation assets												
	IRB Total													
		•	(1) Original ex	oosure, unlike Ex	oosure value, is i	eported before taking is	nto account any	effect due to cres	dit conversion fa	ctors or credit ris	sk mitigation tecl	hniques (e.g. substitutio	in effects).	

		•						IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate			0					0		0	0		
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0		0		0	0		0	0		0
	Retail	Corporates - Of Which: SME		0				0	0		0	0		0
	Retail	Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0		0		0		0	0	0		0
Country of Counterpart 7		Retail - Secured on real estate property - Of Which: non-St							0		0			0
,		Retail - Secured on real estate property - Ut which: non-St Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail		0		0		0	0	0	0	0		0
		Retail - Other Retail - Of Which: SME		0		0		0	0	0	0	0		0
		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0		0
	Equity	Recall - Other Recall - Of Wilds: Horrshe		0								0	0	0
	Other non	credit-obligation assets		0	Ů			,	,		0			,
	IDD Total													

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustment
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central ba	nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate	Corporates - Of Which: Specialised Lending	0	0	0	0	0		0	0	0	0	0	0
		Corporates - Of Which: SME		0	0		0	0	0		0	0		0
	Retail	copanies of what are	0	0	0	0	0	o o	0	0	o o	n	0	0
		Retail - Secured on real estate property	ō	ō	ō	ō	ō	ō	0	ō	ō	0	ō	0
		Retail - Secured on real estate property - Of Which: SME	0	0		0	0		0	0		0	0	0
Country of Counterpart 8		Retail - Secured on real estate property - Of Which: non-Si	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
		credit-obligation assets												
	IRB Total													

								IRB Ap	proach					
		ĺ			As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure	Risk exposur	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	e 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
		inks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		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
Country of Counterpart 9		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-Si	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
		credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(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
	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
	Corporates - Of Which: Specialised Lending 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
	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
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	o o	0	0	0
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0		0	0	0
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0		0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												



General governments exposures by country of the counterparty

						CREDITO EM	ILIANO HOLDING SOCIE							
							As of 31/12/2021							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	neet exposures	
			Tatal asserting amount of		Non-derivative financial a	ssets by accounting portfolio	•	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 positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria	0 0 0	0 0 0				0	((((0 0 0 0 0	0 0 0	0 0 0 0		
To - 3M	Belgium	450 450	0 0 0 0 0 0 0 0 0 450 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0		
To - 3M	Bulgaria	333					J							
To - 3M	Cyprus													
Total Tota	Czech Republic													
To - 3M	Denmark	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia											, and the second		



General governments exposures by country of the counterparty

Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with positive fair value on non-derivative financial assets by accounting portfolio Derivatives with positive fair value on non-derivative financial assets by accounting portfolio Derivatives with positive fair value on non-derivative financial assets by accounting portfolio Derivatives with positive fair value on non-derivative financial assets by accounting portfolio Derivatives with positive fair value on non-derivative financial assets by accounting portfolio Derivatives with positive fair value on non-derivative financial assets by accounting portfolio Derivatives with positive fair value on non-derivative financial assets by accounting portfolio Derivatives with positive fair value on non-derivative financial assets by accounting portfolio Derivatives with positive fair value on non-derivative financial assets by accounting portfolio Derivatives with positive fair value on non-derivative financial assets by accounting portfolio Derivatives with positive fair value on non-derivative financial assets by accounting portfolio Derivatives with positive fair value on non-derivative financial assets by accounting portfolio Derivatives with positive fair value on non-derivative financial assets account for non-derivative financial ass	itives Derivatives with negative fair value	Off balance she Off-balance sheet expos	
(min EUR) On balance sheet Non-derivative financial assets by accounting portfolio Derivatives with positive fair value			
Non-derivative financial assets by accounting portfolio Derivatives with positive fair value			
	Derivatives with negative fair value	Off-balance sheet expos	ures
	Denvatives with negative fair value		
Recidual Metwife Country / Region Total gross carrying amount of non- non-derivative financial		_	Risk weighted exposure amount
derivative financial assets assets (net of short positions) of which: Financial assets designated at fair value through profit or loss of which: Financial assets at fair value through profit or loss of which: Financial assets at fair value through profit or loss of which: Financial assets at fair value through profit or loss of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through profit or loss of which: Financial assets at fair value through other comprehensive income	Carrying amount Notional amount	Nominal Prov	sions
10 - 341	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0
10-3M1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0
10-3M1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0
10 - 3M			
10 - 3M			
[0-3M] [3M-1Yf] [1M-1Yf] [1Y-2Yf] [1Y-2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
10-3M	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0
10-3Mf	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0
10 - 3M1			



General governments exposures by country of the counterparty

						CREDITO EM	ILIANO HOLDING SOCIE	TA' PER AZIONI						
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ıce sheet	
					Non-derivative financial a	ssets by accounting portfolic		Derivatives with po	sitiva fair value	Dariustivae with	negative fair value	Off-balance sl	neet exposures	
		Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short		NOIP-DELIVATIVE IIIIAIICIAI A	sees by accounting portione		Derivatives with po-	suve iaii vaiue	Derivatives with	negative ian value			Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	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	
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg	((1) 33 ((0 0 0 4 14 14 2 2 32 0 0 0	(0 0 0 1 14 32 0 0	0 0 0 0 0	000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [[3M - 1Y [f 1Y - 2Y] f 2Y - 3Y [f 3Y - 5Y] f 5Y - 10Y [f 10Y - more Total f 0 - 3M [Malta													
0 - 3M	Netherlands		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0		
[0 - 3M [Poland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Portugal	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 309 0	000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Romania		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

						CREDITO EM	ILIANO HOLDING SOCIE	TA' PER AZIONI						
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					No. delicate					D. J. W. W.		Off-balance si	neet exposures	
			Total carrying amount of		Non-derivative financial a	ssets by accounting portfolio		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 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	
[0 - 3M [Spain	(((((((((((((((((((1			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 372 0 3 72	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Sweden													
[0 - 3M [United Kingdom	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		10
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Australia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	((((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

						CREDITO EM	ILIANO HOLDING SOCIE	TA' PER AZIONI						
							As of 31/12/2021		_	_				
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
10 - 3M 3M - 1Y 13M - 1Y 14Y 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 110Y - more Total	U.S.	((4 1.81 1,855		(0 0 0 0 0 0 0 40 40 1.818 0 1,858	0 0 0 0 0	0 0 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													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
0 - 3M 3M - 1Y 13M - 1Y 12Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more	Other Central and eastern Europe countries non EEA		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
To - 3M	Middle East													
10 - 3M	Latin America and the Caribbean		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		



General governments exposures by country of the counterparty

CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

						CREDITO EN	ILIANO HOLDING SOCIE	TA FER AZIONI						
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
	(Non devicative financial se	ssets by accounting portfolic		Derivatives with po	elthre fair value	Downstines with	n negative fair value	Off-balance sl	heet exposures	
					Non-derivative ilitariciai as	ssets by accounting portionic		Denvauves with po	Sitive fall value	Derivatives with	Theyative lan value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	kisk Weighted exposure amount
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa		0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0	0 0 0 0 0		000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Others	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 3 3 3 3 3 3 3	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 363 0 363	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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

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

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

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
- (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



General governments exposures by country of the counterparty

						CREDITO EM	ILIANO HOLDING SOCIE							
							As of 30/06/2022							
						Direc	t exposures							
_	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance sl	neet exposures	
			Total carrying amount of		Non-derivative financial as	ssets by accounting portfolio	•	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 positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria	0 0 0 0	0 0 0				0 0 0 0	((((0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		
Total Tota	Belgium	0 0 0 0 421 0	0 0 0 0 0 0 0 421 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0		
10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 11Y - more Total	Bulgaria	Val	742				J			·		·		
10 - 3M 3M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Cyprus													
To - 3M	Czech Republic													
To - 3M	Denmark	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	(((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



General governments exposures by country of the counterparty

						CREDITO EM	ILIANO HOLDING SOCIE	TA' PER AZIONI						
							As of 30/06/2022							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
			Total carrying amount of		Non-derivative financial as	ssets by accounting portfolio	'	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 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	
[0 - 3M [Finland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [France	((458 457	0 0 0 0 0 0 0 0 0 456 0 456	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Germany		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
「0-3M「 「3M-1Y「 「1Y-2Y「 「2Y-3Y「 [3Y-5Y「 [5Y-10Y「 [10Y-more Total	Croatia													
[0 - 3M [Greece													
[0 - 3M [Hungary		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	(0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Ireland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Italy	55 211 799 2.035 1.777 1.424 533 6,833	59 212 4 793 9 2,037 3 1,771 1,423 536 6,831	(2 (0 0 1855 0 455 0 2 2 0 51 0 0 52 0 0 52	745 2,033 1,720 1,422	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	1 2 0 0 0 0 0 7		37
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

						CREDITO EM	ILIANO HOLDING SOCIE	TA' PER AZIONI						
							As of 30/06/2022	2						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					No. doi: No. Complete				alaba falamatan			Off-balance sl	neet exposures	
			Total carrying amount of		Non-derivative financial a	ssets by accounting portfolio	'	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 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	
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg	(12 3 (4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 13 13 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Malta													
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 0 0 0 0 0 0				0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0		
[0 - 3M [Poland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	27/ 9 9	0 0 0 0 0 0 0 0 269 0 0 90			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 194 90 0	000000000000000000000000000000000000000	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Romania		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

						CREDITO EM	ILIANO HOLDING SOCIE	TA' PER AZIONI						
							As of 30/06/2022	2						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial a	ssets by accounting portfolic		Derivatives with po	citiva fair valua	Dariustivas with	negative fair value	Off-balance sl	eet 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			secs by accounting portionic		Delivatives with po-	Sittle fall Value	Demauves with	Theyauve fall Value			Risk weighted exposure amount
		uel vauve iliair.ai assets	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	
[0 - 3M [Spain	(((((((((((((((((((1,106	((((((((((((((((((((0 0 0 0 0 0 1 214 757 0 971		0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Sweden													
[0 - 3M [United Kingdom		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0	0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Australia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

						CREDITO EM	ILIANO HOLDING SOCIE							
							As of 30/06/2022							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial a	ssets by accounting portfolio		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 positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
[0 - 3M [u.s.	0 0 0 0 1,450 1,950		(0)		0 0 0 0 0 0 41 1,949 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0
[0 - 3M [3M - 1Y	China													
[0 - 3M [Switzerland													
[0 - 3M [3M - 1Y	Other advanced economies non EEA													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other Central and eastern Europe countries non EEA	0	0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0
To - 3M	Middle East						·					·		
Total [0 - 3M	Latin America and the Caribbean	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0



General governments exposures by country of the counterparty

CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

						CREDITO EN	ILIANO HOLDING SOCIE	TA FER AZIONI						
							As of 30/06/2022							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					N. J. J. B. G. J. J.	ssets by accounting portfolic		Derivatives with po	alaba falamatan		h negative fair value	Off-balance s	heet exposures	
					Non-derivative illiancial as	ssets by accounting portionic		Denvauves with po	Sitive fall value	Delivatives with	n negative ian value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Kisk Weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	333 333	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 335 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0	(000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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

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

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

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04. (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

Performing and non-performing exposures CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

					As of 30/09/2021									As of 31/12/2021				
		Gross ca	arrying amount/ Nomina	amount		Accumulated imp	nairment, accumulated ne lit risk and provisions ^{4,8}	gative changes in fair	Collaterals and		Gross ca	rrying amount/ Nomina	lamount		Accumulated imp	pairment, accumulated neg fit risk and provisions ^{4,8}	gative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing	*	On performing exposures ²	On non-perform	ing exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	r	On performing exposures ²	On non-perform	ing exposures ³	financial guarantees received on non- performing exposures
(min EUR)		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	11,72	8 0	0					0		7,783								0
Debt securities (including at amortised cost and fair value)	11,52		-			-		-		14,140		-			6		-	
Central banks	,		-	-		-		-				-	-	-	-		-	
General governments	8,37	s 0								10,754					5	0		
Credit institutions	1,46					1				1.511					1	0		0
Other financial corporations	1,14									1.269						0		0
Non-financial corporations	53									606						0		0
Leans and advances(including at amortised cost and fair value)	32,58		824	824	797	87	423	423	332	34,406	54	819	819	788	84	440	439	311
Central banks																		
Centrial barries				,					ı °		u u		٥	٥	0	u u		٩
General governments	63	9 5	8	8			2	2	0	650	5	7	7	7	0	2	2	0
Credit institutions	56	a 0	0			0	0	0		684	0		0	0	0	0		o
Other financial corporations	58	18 0	3	:			0	0	0	774	0	3	3	0	0	0		0
Non-financial corporations	15,77	9 12	344	34	327	41	211	210	110	16,985	24	353	353	337	38	220	215	108
of which: small and medium-sized enterprises	9,71	4 10	173	173	159	32	88	88	72	10,336	10	186	186	173	30	98	90	76
of which: Loans collateralised by commercial immovable property	76	1 0	72	72	64		36	35	34	727		70	70	62	5	36	36	30
Households	15,00	16 23	469	469	461	46	210	210	222	15,313	25	456	456	444	44	217	217	203
of which: Loans collateralised by residential immovable property	10,09	10	264	24	238	26	72	72	165	10,249	8	236	236	231	26	79	75	151
of which: Credit for consumption	2,17	2 4	61	6	61	11	30	30	16	2,292	3	61	61	57	10	30	25	15
DEBT INSTRUMENTS other than HFT	55,82	7 40	824	824	797	92	423	423	332	56,329	54	819	819	788	89	440	439	311
OFF-BALANCE SHEET EXPOSURES	12,31	0	32	32	32	5	1	1	2	11,795		44	44	43	5	3	3	5

Performing and non-performing exposures
CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

					As of 31/03/2022								As of 30/06/2022				
		Gross c	arrying amount/ Nomina	d amount		Accumulated imparts of the control o	pairment, accumulated ne dit risk and provisions ^{4,8}	egative changes in fair	Collaterals and	Gro	s carrying amount/ Non	inal amount		Accumulated impa value due to credit	irment, accumulated no risk and provisions ^{4,3}	gative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing	y.	On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures	Of which performi but past due >30 d	g ys	Of which non-performin	9*	On performing exposures ²	On non-perforn	ning exposures ³	financial guarantees received on non- performing exposures
(min EUR)		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	8,432	2 0				0	0	0	0	5,399	0	0		0	0	0	0
Debt securities (including at amortised cost and fair value)	13,946	5 0				6		0		14,686	0			6	0	0	0
Central banks		0			0		0	0	0	0	0	0		0	0	0	0
General governments	10,511	8 0			0	4	0	0	0	11,119	0	0	0	5	0	0	0
Credit institutions	1,500	2 0			0	1	. 0	0	0	1,613	0	0	0	1	0	0	0
Other financial corporations	1,145	5 0			0		0	0	0	1,192	0	0	0	0	0	0	0
Non-financial corporations	78:	1 0			0		0	0	0	762	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	34,139	50	815	815	786	79	442	440	307	34,642	44	45 74	722	73	389	388	293
Central banks		0			0		0	0	0	0	0	0	0	0	0	0	0
General governments	62:	1 5	:	,	7		2	2	0	632	S	7	7	0	2	2	0
Credit institutions	822	2 0			0		0	0	0	633	0	0	0	0	0	0	0
Other financial corporations	67:	7 0	:	3	0		0	0	0	517	0	2	2 0	1	0	0	0
Non-financial corporations	16,569	9 12	36	360	344	33	222	221	114	17,156	10	342 34	329	28	208	207	113
of which: small and medium-sized enterprises	10,029	9 11	200	200	186	25	5 102	101	85	10,079	7	197 19	7 186	23	100	99	83
of which: Loans collateralised by commercial immovable property	68:	3 1	6	66	57		33	33	31	664	0	64 6	4 57	3	34	33	28
Households	15,45	1 33	44	446	435	45	217	217	193	15,703	30	395 39	385	44	179	178	180
of which: Loans collateralised by residential immovable property	10,359	9 7	22	227	223	22	78	78	145	10,463	9	196 19	5 193	25	59	59	132
of which: Credit for consumption	2,38	2 4	6	60	56	11	30	30	13	2,555	4	62 6	2 57	11	31	31	12
DEBT INSTRUMENTS other than HFT	56,517	50	815	815	786	84	442	440	307	54,726	44	45 74	722	79	389	388	293
OFF-BALANCE SHEET EXPOSURES	11,989	,	43	43	42	4	3	3	6	11,723		44 4	43	3	3	3	6

(1) for the distinction of more pulsaring appears pipes rate to Action (AC) of Regulation (10) to \$17,0003 (200) (2) Institution specific with the second of second order to be come to the exception of the cold in second order to be second or the cold in the

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first approximation (impriment is an ground according to the FIRED framework (impriment is an approximation as ground as ground approximation as ground a



Forborne exposures

			As of 30/	09/2021					As of 31/:	12/2021		
		ying amount of with forbearance	Accumulated i accumulated o value due to o provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures		ying amount of with forbearance	Accumulated in accumulated ch value due to cre provisions for forbearance me	hanges in fair edit risk and exposures with	received on e	ancial guarantees exposures with measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	o	0	0	0	0	О	0	0	0	0	o
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)	658	278	113	101	447	164	631	284	121	112	459	159
Central banks	0	0	0	0	0	0	0	0	0	0	O	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	1	0	0	0	o	0
Non-financial corporations	338	114	56	50	210	59	323	124	63	57	231	60
of which: small and medium-sized enterprises	276	62	27	20	199		265	73	32	26	209	
Households	320	164	56	51	238	105	307	160	58	54	227	99
DEBT INSTRUMENTS other than HFT	658	278	113	101	447		631	284	121	112	459	
Loan commitments given	6	1	0	0	0	0	6	1	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽a) 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 F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-TTS on Supervisory reporting, However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽¹⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



Forborne exposures

CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

			As of 31/	03/2022					As of 30/	06/2022		
		ying amount of with forbearance	Accumulated i accumulated c value due to c provisions for forbearance m	changes in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures	Gross carr exposures measures	ying amount of with forbearance	Accumulated in accumulated of value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	o	0	0	0	0	0	0	0	0	0	0	o
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)	611	280	121	113	412	153	556	264	109	102	402	122
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	o
Other financial corporations	4	0	0	0	3	0	5	0	0	0	4	0
Non-financial corporations	314	126	64	59	196	60	289	124	61	57	206	35
of which: small and medium-sized enterprises	247	77	33	28	175		229	79	32	29	181	
Households	294	154	57	54	213	93	262	140	48	45	193	86
DEBT INSTRUMENTS other than HFT	611	280	121	113	412		556	264	109	102	402	
Loan commitments given	4	1	0	0	0	0	3	1	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽³⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



2022 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading CREDITO EMILIANO HOLDING SOCIETA' PER AZIONI

(mln EUR) 707 664 3.670 3.901 293 252 277 265 285 277 265 1.436 1.436 1.414 1,414 1.385 1.385 1.411 1.411

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (81) 2021/451 - 175 on Supervisory reporting.