



2023 EU-wide Transparency Exercise

Bank Name	Cassa Centrale Banca
LEI Code	LO00AWXR8GF142JCO404
Country Code	IT

2023 EU-wide Transparency Exercise

Key Metrics

Cassa Centrale Banca

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	7,255	7,429	7,156	7,661	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	6,931	7,061	7,010	7,558	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	7,260	7,430	7,157	7,662	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	6,937	7,062	7,011	7,559	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	7,263	7,432	7,158	7,663	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	6,939	7,064	7,012	7,560	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	33,362	32,598	32,615	32,182	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	33,058	32,250	32,474	32,083	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	21.75%	22.79%	21.94%	23.81%	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	20.97%	21.90%	21.59%	23.56%	(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	21.76%	22.79%	21.94%	23.81%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.98%	21.90%	21.59%	23.56%	(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	21.77%	22.80%	21.95%	23.81%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.99%	21.90%	21.59%	23.56%	(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	97,211	96,116	96,250	94,115	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	7.47%	7.73%	7.44%	8.14%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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Leverage ratio

Cassa Centrale Banca

(mln EUR, %)		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	7,260	7,430	7,157	7,662	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	6,838	6,974	7,011	7,559	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	97,211	96,116	96,250	94,115	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	96,789	95,660	96,103	94,012	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.47%	7.73%	7.44%	8.14%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.06%	7.29%	7.29%	8.04%	[A.2]/[B.2]	

		(mln EUR, %)						
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION	
OWN FUNDS	A	OWN FUNDS	7,263	7,432	7,158	7,663	C 01.00 (0001,0001)	Articles 4(1)(b) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	7,255	7,429	7,156	7,661	C 01.00 (0002,0001)	Article 51 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	377	378	372	377	C 01.00 (0002,0001)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	6,805	6,896	6,897	7,432	C 01.00 (0130,0001)	Articles 36(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-290	-264	-220	-211	C 01.00 (0140,0001)	Articles 4(1)(b), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	33	33	33	33	C 01.00 (0200,0001)	Articles 4(1)(b) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0210,0001)	Articles 4(1)(b), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (0220,0001)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-12	-12	-12	-11	C 01.00 (0250,0001)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-46	-45	-47	-51	C 01.00 (0300,0001) + C 01.00 (0340,0001)	Articles 4(1)(b), 36(1) point (b) and 37 of CRR, Articles 4(1)(b), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTAs)	-6	-6	-6	-6	C 01.00 (0370,0001)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIR shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (0380,0001)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (0390,0001)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0400,0001)	Articles 4(1)(b), 36(1) point (a) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (0440,0001)	Article 36(1) point (f) 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 (0460,0001) + C 01.00 (0462,0001) + C 01.00 (0470,0001) + C 01.00 (0472,0001)	Articles 4(36), 36(1) point (i) and 89 to 91 of CRR, Articles 36(1) point (i), 24(1) point (b), 24(2) point (b) and 25 of CRR, Articles 36(1) point (i), 24(1) point (b), 24(2) point (b) and 25 of CRR, Articles 36(1) point (i), 24(1) point (b), 24(2) point (b) and 25 of CRR, Articles 36(1) point (i), 24(1) point (b), 24(2) point (b) and 25 of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (0462,0001)	Articles 36(1) point (i) (ii), 24(1) point (b), 24(2) point (b) and 25 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 (0480,0001)	Articles 4(27), 36(1) point (b), 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 (0490,0001)	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 (0500,0001)	Articles 4(27), 36(1) point (b), 43, 45, 47, 48(1) point (b), 48(1) (2) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,0001)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-2	-1	-2	-1	C 01.00 (0520,0001)	Articles 36(1) point (a) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0514,0001)	Article 36(1) point (a) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0515,0001)	Article 36(1) point (a) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-5	-5	-5	-5	C 01.00 (0524,0001)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-21	0	0	0	C 01.00 (0529,0001)	-
	A.1.21	Transitional adjustments	422	456	146	103	GA1 (1.1.16 + 1.1.18 + 1.1.1.20)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0520,0001)	Articles 48(1) to (3), and 48 to 48(7) of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0540,0001)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	422	456	146	103	C 01.00 (0526,0001)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6	1	1	1	C 01.00 (0530,0001)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	6	1	1	1	C 01.00 (0540,0001) + C 01.00 (0670,0001)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0670,0001)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0580,0001) + C 01.00 (0590,0001) + C 01.00 (0710,0001) + C 01.00 (0740,0001) + C 01.00 (0744,0001) + C 01.00 (0746,0001)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0560,0001) + C 01.00 (0580,0001) + C 01.00 (0730,0001)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,260	7,430	7,157	7,662	C 01.00 (0001,0001)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3	2	1	1	C 01.00 (0750,0001)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	3	2	1	1	C 01.00 (0760,0001) + C 01.00 (0980,0001)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (0960,0001) + C 01.00 (0980,0001) + C 01.00 (0990,0001) + C 01.00 (0992,0001) + C 01.00 (0993,0001) + C 01.00 (0994,0001) + C 01.00 (0995,0001) + C 01.00 (0996,0001) + C 01.00 (0997,0001) + C 01.00 (0998,0001) + C 01.00 (0999,0001)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0980,0001) + C 01.00 (0990,0001) + C 01.00 (0996,0001)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	33,362	32,598	32,615	32,182	C 02.00 (0010,0001)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	181	239	141	99	C 01.00 (0010,0001)	-
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	21.75%	22.79%	21.94%	23.81%	CA3 (1)	-
C.2	TIER 1 CAPITAL RATIO (transitional period)	21.76%	22.79%	21.94%	23.81%	CA3 (2)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)	21.77%	22.80%	21.95%	23.81%	CA3 (3)	-	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	6,833	6,973	7,010	7,558	CA3 (4)	-
CET1 RATIO (%) Fully loaded ¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	20.59%	21.55%	21.59%	23.56%	CA3 (5)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	324	368	146	103	(B.1)/(E-B.1)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0001)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0001)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	304	348	141	99	C 01.00 (0440,0001)	-

¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

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Overview of Risk exposure amounts

Cassa Centrale Banca

	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	28,592	27,769	27,871	27,456	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	28,592	27,769	27,871	27,456	C 02.00 (r0050, 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, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	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	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	147	37	28	20	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)
Credit valuation adjustment - CVA	302	43	29	30	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)	155	147	123	111	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	41	42	5	6	C 02.00 (r0520, c0010)
Of which the standardised approach	41	42	5	6	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, c0601)*12.5 + C 20.00 (r010, c0450)*12.5 + MAX(C 24.00(r0010, c0090), C 24.00(c0010, 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	4,125	4,559	4,559	4,559	C 02.00 (r0590, c0010)
Of which basic indicator approach	4,125	4,559	4,559	4,559	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	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	33,362	32,598	32,615	32,182	

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.

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P&L Cassa Centrale Banca

(mn EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	1,504	2,157	774	1,584
Of which debt securities income	608	855	280	524
Of which loans and advances income	843	1,235	469	1,003
Interest expenses	111	312	211	410
(Of which deposits expenses)	43	222	179	330
(Of which debt securities issued expenses)	1	6	7	22
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	3	4	0	3
Net Fee and commission income	537	740	186	377
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	42	-64	-27	-105
Gains or (-) losses on financial assets and liabilities held for trading, net	13	7	-2	-4
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-42	-36	5	2
Gains or (-) losses from hedge accounting, net	7	1	3	2
Exchange differences (gain or (-) loss), net	1	3	1	2
Net other operating income / (expenses)	144	198	48	96
TOTAL OPERATING INCOME, NET	2,099	2,697	778	1,548
(Administrative expenses)	1,096	1,547	394	806
(Cash contributions to resolution funds and deposit guarantee schemes)	73	73	7	74
(Depreciation)	91	124	28	58
Modification gains or (-) losses, net	0	-1	0	0
(Provisions or (-) reversal of provisions)	9	12	-1	0
(Payment commitments to resolution funds and deposit guarantee schemes)	2	5	0	2
(Commitments and guarantees given)	0	0	-1	-4
(Other provisions)	7	7	0	2
Of which pending legal issues and tax litigation ¹	0	-1	0	0
Of which restructuring ²	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)	82	272	-20	-73
(Financial assets at fair value through other comprehensive income)	2	2	0	0
(Financial assets at amortised cost)	81	271	-20	-73
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	3	19	0	0
(of which Goodwill)	0	1	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	5	6	3	2
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	751	654	372	684
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	649	562	319	587
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	649	562	319	587
Of which attributable to owners of the parent	647	560	318	587

¹ Information available only as of end of the year

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

2023 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution

Cassa Centrale Banca

ASSETS:	As of 30/09/2022					As of 31/12/2022					As of 31/03/2023					As of 30/06/2023					References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy							
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3					
Cash, cash balances at central banks and other demand deposits	1,611				1,238				1,572				1,276				IAS 1.54 (i)				
Financial assets held for trading	9	0	9	0	7	0	7	0	7	0	7	0	8	0	8	0	IFRS 7.8(a)(i); IFRS 9 Appendix A				
Non-trading financial assets mandatorily at fair value through profit or loss	514	183	15	316	445	142	8	296	430	138	7	284	334	128	6	200	IFRS 7.8(a)(i); IFRS 9.4.1.4				
Financial assets designated at fair value through profit or loss	1	0	0	1	1	0	0	1	1	0	0	1	1	0	0	1	IFRS 7.8(a)(i); IFRS 9.4.1.5				
Financial assets at fair value through other comprehensive income	11,291	11,103	33	155	10,919	10,788	20	111	11,008	10,881	13	114	10,306	10,174	13	119	IFRS 7.8(h); IFRS 9.4.1.2A				
Financial assets at amortised cost	76,179				75,848				75,847				74,696				IFRS 7.8(f); IFRS 9.4.1.2				
Derivatives – Hedge accounting	127	0	127	0	125	0	125	0	116	0	116	0	112	0	112	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	-115				-118				-107				-108				IAS 39.89A(a); IFRS 9.6.5.8				
Other assets ¹⁾	4,034				4,379				4,392				4,489								
TOTAL ASSETS	93,652				92,844				93,267				91,115				IAS 1.9(a); ICG 6				

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

Breakdown of financial assets by instrument and by counterparty sector ¹⁾	As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References		
	Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾					
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets			
Financial assets at fair value through other comprehensive income	Debt securities	11,115	6	0	-2	0	0	0	10,795	6	0	-2	0	0	10,885	3	0	-2	0	0	10,178	2	0	-2	0	0	Annex V.Part 1.31, 44(b)
	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 amortised cost	Debt securities	28,231	83	1	-7	-46	-1	27,816	80	1	-6	-45	-1	27,798	58	1	-6	-44	-1	26,645	56	1	-6	-44	-1	Annex V.Part 1.31, 44(b)	
	Loans and advances	41,024	6,888	2,647	-204	-383	-2,057	41,210	6,992	2,494	-212	-442	-2,039	41,377	6,852	2,466	-211	-428	-2,015	41,400	6,764	2,391	-160	-393	-1,956	Annex V.Part 1.32, 44(a)	

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

⁽²⁾ 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 periods.

2023 EU-wide Transparency Exercise

Breakdown of liabilities

Cassa Centrale Banca

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	6	7	6	5	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	1	1	1	1	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	83,034	83,614	82,450	79,580	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	1	1	1	1	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	464	466	460	482	IAS 37.10; IAS 1.54(l)
Tax liabilities	60	34	56	42	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	2,816	1,511	2,719	3,221	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	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	86,382	85,636	85,694	83,331	IAS 1.9(b);IG 6
TOTAL EQUITY	7,270	7,208	7,573	7,784	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	93,652	92,844	93,267	91,115	IAS 1.1G6

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

2023 EU-wide Transparency Exercise

Breakdown of liabilities

Cassa Centrale Banca

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		7	9	7	5	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
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	15,837	15,349	14,807	12,075	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	1,190	1,326	1,318	1,399	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,129	1,267	1,220	1,294	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	822	944	1,007	779	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	511	412	431	396	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	1,725	2,321	3,135	3,051	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	802	775	726	745	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	16,039	16,337	15,559	15,979	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	15,605	15,816	14,725	14,860	ECB/2013/33 Annex 2.Part 2.9.1
	Households	46,296	46,363	45,291	44,901	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	39,564	39,968	38,230	37,348	Annex V.Part 1.42(f), 44(c)
Debt securities issued		874	765	1,117	1,073	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		16	13	13	8	Annex V.Part 1.37
Other financial liabilities		251	209	218	325	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		83,042	83,624	82,459	79,587	

2023 EU-wide Transparency Exercise

Market Risk
Cassa Centrale Banca

	5A		1M										1M											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022											
Traded Debt Instruments	41	42	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	41	42	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0	
Equities	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0	
Total	41	42	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023											
Traded Debt Instruments	5	6	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	5	6	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0	
Equities	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0	
Total	5	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Market risk template does not include CUI 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.

2023 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Cassa Centrale Banca

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³
(mln EUR, %)									
Consolidated data	Central governments or central banks	41,006	49,583	951		39,885	48,329	878	
	Regional governments or local authorities	270	77	15		270	63	13	
	Public sector entities	90	75	67		103	81	74	
	Multilateral Development Banks	490	490	0		564	564	0	
	International Organisations	318	318	0		347	347	0	
	Institutions	2,026	745	389		1,643	479	182	
	Corporates	19,020	10,070	8,904		17,624	9,463	8,057	
	of which: SME	6,521	3,556	2,804		8,139	4,472	3,424	
	Retail	19,280	9,562	6,291		20,773	10,079	6,542	
	of which: SME	14,342	5,675	3,376		15,876	6,154	3,598	
	Secured by mortgages on immovable property	20,814	19,728	7,149		21,266	20,099	7,279	
	of which: SME	5,200	5,017	1,796		5,782	5,567	1,999	
	Exposures in default	2,493	471	478	1,853	2,409	332	336	1,892
	Items associated with particularly high risk	1,911	1,074	1,611		1,875	1,073	1,609	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		42	37	8	
	Collective investments undertakings (CIU)	248	248	316		206	206	273	
Equity	458	456	607		398	396	518		
Other exposures	2,659	2,659	1,959		2,852	2,851	2,035		
Standardised Total ²	111,083	95,555	28,739	2,824	110,257	94,398	27,805	2,887	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Standardised Total does not include the securitisation position unlike in the results prior to the 2019 exercise.

⁽³⁾ Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments.

2023 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Cassa Centrale Banca

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³
(mln EUR, %)									
Consolidated data	Central governments or central banks	40,474	48,775	943		38,510	46,689	902	
	Regional governments or local authorities	212	66	13		224	66	13	
	Public sector entities	103	76	71		91	68	64	
	Multilateral Development Banks	555	555	0		538	538	0	
	International Organisations	388	388	0		439	439	0	
	Institutions	1,484	543	219		1,452	499	200	
	Corporates	18,552	9,806	8,385		18,056	9,636	8,143	
	of which: SME	7,340	4,088	3,124		8,252	4,547	3,487	
	Retail	20,046	10,010	6,521		20,501	10,100	6,549	
	of which: SME	15,060	5,976	3,496		15,628	6,176	3,606	
	Secured by mortgages on immovable property	21,234	20,059	7,286		21,389	20,195	7,330	
	of which: SME	5,536	5,354	1,933		5,679	5,501	1,986	
	Exposures in default	2,383	320	325	1,878	2,316	301	310	1,832
	Items associated with particularly high risk	1,853	1,065	1,597		1,862	1,071	1,607	
	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)	200	200	275		187	187	249	
Equity	368	368	456		376	375	440		
Other exposures	2,470	2,470	1,807		2,320	2,319	1,668		
Standardised Total ²	110,323	94,700	27,898	2,847	108,260	92,482	27,475	2,699	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Standardised Total does not include the securitisation position unlike in the results prior to the 2019 exercise.

⁽³⁾ Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments.

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Cassa Centrale Banca

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
(mIn EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets			0					0			
	IRB Total ²			0				0				

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Cassa Centrale Banca

		IRB Approach											
		As of 31/03/2023					As of 30/06/2023						
		Original Exposure ¹	Of which: defaulted	Exposure Value ¹	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure ¹	Of which: defaulted	Exposure Value ¹	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
(mln EUR, %)													
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	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
	Other non credit-obligation assets				0								
IRB Total ²					0						0		

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Cassa Centrale Banca

As of 31/12/2022

Residual Maturity		Country / Region		Direct exposures												Risk weighted exposure amount	
				On balance sheet				Derivatives				Off balance sheet					
				Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
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]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Africa	9	9	0	0	0	0	9	0	0	0	0	0	0	0	0	
[3M - 1Y]		3	3	0	0	0	0	3	0	0	0	0	0	0	0	0	
[1Y - 2Y]		1	1	0	0	0	0	1	0	0	0	0	0	0	0	0	
[2Y - 3Y]		104	104	0	0	76	27	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		78	78	0	0	49	28	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		48	48	0	0	23	24	0	0	0	0	0	0	0	0	0	
[10Y - more]	106	106	0	0	39	67	0	0	0	0	0	0	0	0	0		
Total		349	348	0	0	187	160	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Others	9	9	0	0	0	0	9	0	0	0	0	0	0	0	0	
[3M - 1Y]		3	3	0	0	0	0	3	0	0	0	0	0	0	0	0	
[1Y - 2Y]		1	1	0	0	0	0	1	0	0	0	0	0	0	0	0	
[2Y - 3Y]		104	104	0	0	76	27	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		78	78	0	0	49	28	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		48	48	0	0	23	24	0	0	0	0	0	0	0	0	0	
[10Y - more]	106	106	0	0	39	67	0	0	0	0	0	0	0	0	0		
Total		349	348	0	0	187	160	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 counterparties with full or partial government guarantees
- (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments
- (5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

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

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

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

(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 €04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAP

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Cassa Centrale Banca

As of 30/06/2023

(min EUR)		Direct exposures														Risk weighted exposure amount		
		On balance sheet							Derivatives				Off balance sheet					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
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							
Residual Maturity	Country / Region																	
	Africa	[0 - 3M]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
		[3M - 1Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[1Y - 2Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[2Y - 3Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[3Y - 5Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Others	[0 - 3M]	10	10	0	0	0	10	0	0	0	0	0	0	0	0		
		[3M - 1Y]	22	22	0	0	20	2	0	0	0	0	0	0	0	0	0	
		[1Y - 2Y]	13	13	0	0	4	9	0	0	0	0	0	0	0	0	0	
		[2Y - 3Y]	161	161	0	0	119	42	0	0	0	0	0	0	0	0	0	
		[3Y - 5Y]	59	59	0	0	26	32	0	0	0	0	0	0	0	0	0	
		[5Y - 10Y]	52	52	0	0	22	30	0	0	0	0	0	0	0	0	0	
	[10Y - more	123	123	0	0	37	86	0	0	0	0	0	0	0	0	0		
	Total	439	439	0	0	227	212	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 counterparties with full or partial government guarantees
- (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments
- (5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

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

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

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

(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

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
Cassa Centrale Banca

	As of 30/09/2022										As of 31/12/2022									
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾				
	Of which performing best past due >30 days and <90 days		Of which non-performing ²⁾			On performing exposures ³⁾		On non-performing exposures ²⁾			Of which performing best past due >30 days and <90 days		Of which non-performing ²⁾			On performing exposures ³⁾		On non-performing exposures ²⁾		
			Of which: defaulted	Of which Stage 3 ⁴⁾				Of which Stage 3 ⁴⁾					Of which: defaulted	Of which Stage 3 ⁴⁾				Of which Stage 3 ⁴⁾		
Cash balances at central banks and other demand deposits	1,078	0	0	0	0	0	0	0	0	680	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	39,452	0	2	2	1	55	2	1	0	38,708	0	1	1	1	53	1	1	1	1	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	38,152	0	0	0	0	7	0	0	0	37,388	0	0	0	0	4	0	0	0	0	0
Credit institutions	884	0	0	0	0	3	0	0	0	857	0	0	0	0	2	0	0	0	0	0
Other financial corporations	412	0	1	1	1	42	1	1	1	356	0	1	1	1	43	1	1	1	1	0
Non-financial corporations	83	0	1	1	1	2	1	1	1	87	0	1	1	1	1	1	1	1	1	0
Loans and advances (including at amortised cost and fair value)	50,799	117	2,648	2,648	2,647	587	2,057	2,057	565	50,914	124	2,495	2,495	2,494	654	2,039	2,039	427	427	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	285	1	0	0	0	1	0	0	0	286	1	0	0	0	1	0	0	0	0	0
Credit institutions	198	0	0	0	0	2	0	0	0	235	0	0	0	0	1	0	0	0	0	0
Other financial corporations	1,039	0	17	17	17	5	16	16	1	918	0	15	15	15	5	14	14	14	1	1
Non-financial corporations	24,002	51	1,678	1,678	1,678	393	1,323	1,323	342	23,990	54	1,586	1,586	1,586	451	1,301	1,301	262	262	
of which: small and medium-sized enterprises	14,368	19	851	851	851	231	657	657	189	16,904	38	1,000	1,000	1,000	327	816	816	816	176	
of which: Loans collateralised by commercial immovable property	8,503	23	1,007	1,007	1,007	206	803	803	204	8,523	19	916	916	916	227	778	778	778	138	
Households	25,166	64	952	952	952	187	718	718	221	25,485	69	894	894	894	196	725	724	724	160	
of which: Loans collateralised by residential immovable property	17,784	44	621	621	621	119	457	457	164	18,149	45	590	590	590	116	474	474	474	118	
of which: Credit for consumption	1,148	4	25	25	25	9	19	19	2	1,188	4	24	24	24	9	19	19	19	2	
BEST INSTRUMENTS other than HFT	91,320	117	2,649	2,649	2,648	642	2,058	2,058	565	90,302	124	2,496	2,496	2,493	708	2,041	2,040	427	427	
OFF-BALANCE SHEET EXPOSURES	14,409		135	135	135	84	54	54	61	14,549		146	146	146	85	55	55	57	57	

¹⁾ For the definition of non-performing exposures please refer to Article 47(a) of Regulation (EU) No 575/2013 (CRR).

²⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

³⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRB framework (template F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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 PFRB sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁵⁾ From June 2022, 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 periods.

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
Cassa Centrale Banca

	As of 31/03/2023										As of 30/06/2023										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*				
	Of which performing but past due >90 days and <=90 days		Of which non-performing ⁽¹⁾			On performing exposures ⁽²⁾		On non-performing exposures ⁽²⁾				Of which performing but past due >90 days and <=90 days		Of which non-performing ⁽¹⁾			On performing exposures ⁽²⁾		On non-performing exposures ⁽²⁾		
			Of which: defaulted	Of which Stage 3 ⁽³⁾				Of which Stage 3 ⁽³⁾					Of which: defaulted	Of which Stage 3 ⁽³⁾				Of which Stage 3 ⁽³⁾			
Cash balances at central banks and other demand deposits	1,055	0	0	0	0	0	0	0	0	0	727	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	38,753	0	2	2	1	52	2	1	0	36,891	0	2	2	1	52	2	1	1	1	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	37,940	0	0	0	0	6	0	0	0	35,618	0	0	0	0	7	0	0	0	0	0	
Credit institutions	655	0	0	0	0	1	0	0	0	630	0	0	0	0	1	0	0	0	0	0	
Other financial corporations	377	0	1	1	0	43	1	0	0	366	0	1	1	0	44	1	0	0	0	0	
Non-financial corporations	82	0	1	1	1	1	1	1	0	76	0	1	1	1	1	1	1	1	0	0	
Loans and advances (including at amortised cost and fair value)	50,903	218	2,467	2,467	2,466	639	2,016	2,015	422	50,680	118	2,391	2,391	2,391	553	1,957	1,956	403	403		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	299	1	0	0	0	1	0	0	0	290	1	0	0	0	1	0	0	0	0	0	
Credit institutions	177	0	0	0	0	1	0	0	0	237	0	0	0	0	1	0	0	0	0	0	
Other financial corporations	90	4	15	15	15	5	14	14	1	73	0	16	16	16	4	14	14	14	2	2	
Non-financial corporations	24,078	101	1,580	1,580	1,580	442	1,291	1,291	270	24,049	43	1,520	1,520	1,520	370	1,247	1,247	262	262		
of which: small and medium-sized enterprises	15,590	61	830	830	830	284	678	678	145	17,121	30	940	940	940	258	773	772	170	170		
of which: Loans collateralised by commercial immovable property	8,454	31	890	890	890	221	764	764	126	8,405	21	826	826	826	180	713	713	113	113		
Households	25,447	113	872	872	872	191	710	710	153	25,372	74	846	846	846	179	695	695	140	140		
of which: Loans collateralised by residential immovable property	18,367	60	576	576	576	114	466	466	110	18,475	51	557	557	557	111	455	455	101	101		
of which: Credit for consumption	1,208	5	24	24	24	10	19	19	2	1,225	4	26	26	26	11	20	20	2	2		
DEBT INSTRUMENTS other than HFT	90,711	218	2,466	2,466	2,467	691	2,017	2,016	422	88,298	118	2,393	2,393	2,393	604	1,958	1,957	403	403		
OFF-BALANCE SHEET EXPOSURES	14,487		140	140	140	85	55	55	52	14,760		142	142	142	81	56	56	51	51		

(1) For the definition of non-performing exposures please refer to Article 4(1)(2) of Regulation (EU) No 575/2013 (CRD).

(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk and provisions for off-balance sheet exposures.

(4) For the on-balance sheet items, accumulated impairment 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 FRODO Framework (template F 18.00 / F 18.05), 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 exposures, the same item (Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions) is disclosed consistently with the FRODO sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(5) 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 periods.

2023 EU-wide Transparency Exercise

Forborne exposures

Cassa Centrale Banca

	As of 30/09/2022						As of 31/12/2022						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which 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	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	
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		
General governments	0	0	0	0	0		0	0	0	0	0		
Credit institutions	0	0	0	0	0		0	0	0	0	0		
Other financial corporations	0	0	0	0	0		0	0	0	0	0		
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	2,246	1,215	1,048	939	1,141	270	2,093	1,126	1,042	936	1,005	184	
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	0	
Other financial corporations	20	4	4	3	3	0	11	4	4	3	3	0	
Non-financial corporations	1,347	774	683	609	641	163	1,260	714	673	599	565	112	
of which: small and medium-sized enterprises	800	445	395	349	392		902	497	468	413	422		
Households	878	436	361	327	497	107	822	407	364	334	438	71	
DEBT INSTRUMENTS other than HFT	2,246	1,215	1,048	939	1,141		2,093	1,126	1,042	936	1,005		
Loan commitments given	26	10	2	2	8	4	20	8	2	2	15	5	
QUALITY OF FORBEARANCE ²													
Loans and advances that have been forborne more than twice ³	387						369						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	786						753						

⁽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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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.

2023 EU-wide Transparency Exercise

Forborne exposures

Cassa Centrale Banca

	As of 31/03/2023						As of 30/06/2023						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures		Of which 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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	2,038	1,105	1,030	927	967	171	1,877	1,032	954	876	883	150	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	1	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	7	4	4	3	3	0	7	5	4	4	2	1	
Non-financial corporations	1,232	715	676	602	535	108	1,126	657	615	560	490	94	
of which: small and medium-sized enterprises	758	417	403	356	345		811	450	426	385	370		
Households	798	386	350	321	429	62	744	370	336	313	391	55	
DEBT INSTRUMENTS other than HFT	2,038	1,105	1,030	927	967		1,877	1,032	954	876	883		
Loan commitments given	26	9	2	2	20	5	20	8	2	2	14	5	
QUALITY OF FORBEARANCE ²													
Loans and advances that have been forborne more than twice ³	375						362						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	750						697						

(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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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.

2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Cassa Centrale Banca

(min EUR)	AS OF 30/09/2022					AS OF 31/12/2022					AS OF 31/03/2023					AS OF 30/06/2023								
	Gross carrying amount	Of which: non-perform		Of which loans and advances subject to impairment	Accumulated impairment ¹	Gross carrying amount	Of which: non-perform		Of which loans and advances subject to impairment	Accumulated impairment ¹	Gross carrying amount	Of which: non-perform		Of which loans and advances subject to impairment	Accumulated impairment ¹	Gross carrying amount	Of which: non-perform		Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹			
		of which: defaulted	of which: defaulted				of which: defaulted	of which: defaulted				of which: defaulted	of which: defaulted				of which: defaulted	of which: defaulted				of which: defaulted	of which: defaulted	
A Agriculture, forestry and fishing	1.232	59	59	1.232	67	0	1.228	59	59	1.228	74	0	1.213	61	61	1.213	74	0	1.202	51	51	1.202	62	0
B Mining and quarrying	92	6	6	92	7	0	91	5	5	91	6	0	91	5	5	91	6	0	89	5	5	89	6	0
C Manufacturing	6.185	283	283	6.179	305	0	6.190	309	309	6.184	351	0	6.299	299	299	6.252	344	0	6.299	301	301	6.293	331	0
D Electricity, gas, steam and air conditioning supply	381	13	13	381	15	0	396	13	13	396	19	0	381	15	15	381	20	0	366	14	14	366	19	0
E Water supply	242	4	4	242	6	0	250	5	5	250	6	0	257	5	5	257	6	0	253	5	5	253	6	0
F Construction	3.192	391	391	3.192	379	0	3.112	333	333	3.113	339	0	3.159	335	335	3.159	338	0	3.144	314	314	3.143	312	0
G Wholesale and retail trade	4.405	246	246	4.404	234	0	4.349	230	230	4.349	233	0	4.392	236	236	4.390	238	0	4.381	237	237	4.380	231	0
H Transport and storage	781	44	44	781	48	0	788	43	43	788	50	0	786	41	41	786	49	0	800	35	35	800	45	0
I Accommodation and food service activities	2.785	269	269	2.784	273	0	2.772	255	255	2.771	266	0	2.788	250	250	2.767	292	0	2.760	238	238	2.759	260	0
J Information and communication	293	18	18	293	18	0	296	17	17	296	19	0	306	19	19	306	19	0	306	21	21	308	21	0
K Financial and insurance activities	2	0	0	2	0	0	3	0	0	3	0	0	5	0	0	6	0	0	6	0	0	6	0	0
L Real estate activities	2.715	254	254	2.714	267	0	2.721	226	226	2.721	260	0	2.678	221	221	2.678	250	0	2.698	217	217	2.698	232	0
M Professional, scientific and technical activities	677	21	21	676	24	0	678	22	22	678	26	0	660	23	23	659	26	0	650	21	21	646	24	0
N Administrative and support service activities	412	25	25	412	25	0	420	24	24	420	24	0	420	24	24	420	25	0	407	23	23	407	23	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	31	1	1	31	1	0	31	1	1	31	1	0	30	1	1	30	1	0	28	1	1	28	1	0
Q Human health services and social work activities	308	12	12	308	13	0	313	14	14	313	14	0	318	18	18	318	16	0	317	17	17	317	16	0
R Arts, entertainment and recreation	179	15	15	179	16	0	177	14	14	177	17	0	181	14	14	181	16	0	163	14	14	163	14	0
S Other services	180	17	17	180	17	0	174	15	15	174	15	0	176	13	13	176	14	0	179	14	14	179	14	0
Loans and advances	24.092	1.678	1.678	24.083	1.715	0	23.999	1.586	1.586	23.987	1.752	0	24.078	1.580	1.580	24.068	1.731	0	24.099	1.579	1.579	24.016	1.618	0

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 (EU) 2021/451 - ITS on Supervisory reporting.

2023 EU-wide Transparency Exercise
Collateral valuation - loans and advances
 Cassa Centrale Banca

(m€ EUR)	As of 30/09/2022					As of 31/12/2022					As of 31/03/2023					As of 30/06/2023				
	Performing		Of which past due > 30days <= 90 days	Non-performing		Performing		Of which past due > 30days <= 90 days	Non-performing		Performing		Of which past due > 30days <= 90 days	Non-performing		Performing		Of which past due > 30days <= 90 days	Non-performing	
	Loans and advances	Unlikely to pay that are not past due or past due <= 90 days		Loans and advances	Unlikely to pay that are not past due or past due <= 90 days	Loans and advances	Unlikely to pay that are not past due or past due <= 90 days		Loans and advances	Unlikely to pay that are not past due or past due <= 90 days	Loans and advances	Unlikely to pay that are not past due or past due <= 90 days								
Gross carrying amount	50,799	48,152	117	2,648	1,328	50,914	48,419	124	2,495	1,346	50,903	48,436	218	2,467	1,258	50,680	48,289	118	2,391	1,223
Of which secured	44,963	42,478	110	2,485	1,278	45,058	42,736	115	2,322	1,278	45,000	42,702	193	2,298	1,203	44,914	42,702	110	2,212	1,169
Of which secured with immovable property	29,685	27,771	77	1,914	996	29,960	28,212	75	1,748	971	29,965	28,266	107	1,699	916	29,961	28,261	82	1,599	878
Of which instruments with LTV higher than 60% and lower or equal to 80%	12,707	12,139		569	333	12,952	12,438		514	307	12,982	12,480		502	293	13,060	12,593		467	276
Of which instruments with LTV higher than 80% and lower or equal to 100%	3,673	3,442		230	114	3,462	3,288		174	91	3,396	3,237		159	85	3,438	3,280		158	86
Of which instruments with LTV higher than 100%	1,967	1,607		360	151	2,038	1,727		311	158	1,941	1,650		291	138	1,831	1,563		268	129
Accumulated impairment for secured assets	3,454	540	18	1,915	997	2,489	602	11	1,887	991	2,454	587	18	1,868	948	2,310	509	12	1,801	921
Collateral																				
Of which value capped at the value of exposure	28,339	27,910	65	429	282	28,662	28,369	68	294	193	28,646	28,372	98	274	175	28,856	28,609	73	248	164
Of which immovable property	27,269	26,847	64	421	276	27,555	27,266	66	289	189	27,582	27,312	94	270	171	27,723	27,479	72	244	160
Of which value above the cap	23,910	20,983	71	2,927	1,410	24,539	21,635	67	2,904	1,489	24,556	21,656	93	2,900	1,435	24,425	21,661	64	2,764	1,377
Of which immovable property	23,901	20,590	70	2,911	1,397	24,130	21,246	67	2,885	1,471	24,133	21,258	92	2,875	1,405	24,006	21,266	63	2,740	1,358
Financial guarantees received	12,708	12,572	28	136	86	12,410	12,277	33	134	90	12,364	12,216	70	148	76	12,160	12,005	23	155	80
Accumulated partial write-off	-263	0	0	-263	0	-276	0	0	-276	-3	-270	0	0	-270	-2	-271	0	0	-271	-2

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.