



2023 EU-wide Transparency Exercise

Bank Name	ICCREA BANCA SPA
LEI Code	NNVPP80YIZGEY2314M97
Country Code	IT

2023 EU-wide Transparency Exercise

Key Metrics

ICCREA BANCA SPA

(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	12,027	12,286	12,210	12,497	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	11,418	11,729	12,140	12,422	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	12,057	12,316	12,240	12,527	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	11,448	11,759	12,170	12,453	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	12,771	13,025	12,947	13,232	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	12,161	12,468	12,877	13,157	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	62,865	63,891	63,426	62,854	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	62,265	63,357	63,342	62,771	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	19.13%	19.23%	19.25%	19.88%	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	18.34%	18.51%	19.17%	19.79%	(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	19.18%	19.28%	19.30%	19.93%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.39%	18.56%	19.21%	19.84%	(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	20.31%	20.39%	20.41%	21.05%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.53%	19.68%	20.33%	20.96%	(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	183,628	178,524	175,847	173,048	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	6.57%	6.90%	6.96%	7.24%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



2023 EU-wide Transparency Exercise

Leverage ratio

ICCREA BANCA SPA

(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	12,057	12,316	12,240	12,527	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	11,319	11,648	12,170	12,453	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	183,628	178,524	175,847	173,048	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	182,890	177,856	175,777	173,123	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.57%	6.90%	6.96%	7.24%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.19%	6.55%	6.92%	7.19%	[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 Transitional period	A	OWN FUNDS	12,771	13,025	12,947	13,232	C 01.00 (0000,0000)	Articles 4(1)(8) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	12,027	12,286	12,210	12,497	C 01.00 (0000,0000)	Article 59 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,061	1,041	1,041	1,041	C 01.00 (0000,0000)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	-1,257	-766	-1,996	-967	C 01.00 (0000,0000)	Articles 36(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-513	-461	-395	-370	C 01.00 (0000,0000)	Articles 4(1)(9), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	12,064	11,878	13,565	12,814	C 01.00 (0000,0000)	Articles 4(1)(7) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0000,0000)	Articles 4(1)(2), 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 (0000,0000)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	60	60	51	37	C 01.00 (0000,0000)	Articles 32 to 35 and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-97	-104	-100	-105	C 01.00 (0000,0000) + C 01.00 (0000,0000)	Articles 4(1)(3), 36(1) point (b) and 37 of CRR, Articles 4(1)(5), 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)	-22	-22	-21	-24	C 01.00 (0000,0000)	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 (0000,0000)	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 (0000,0000)	Articles 4(1)(9), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0000,0000)	Articles 4(1)(2), 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 (0000,0000)	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 (0400,0000) + C 01.00 (0400,0000) + C 01.00 (0400,0000) + C 01.00 (0400,0000) + C 01.00 (0400,0000)	Articles 4(36), 36(1) point (i) (i) and 89 to 91 of CRR, Articles 36(1) point (i) (ii), 24(3) point (b), 24(3) point (c) and 258 of CRR, Articles 36(1) point (i) (iii) and 270(2) of CRR, Articles 36(1) point (i) (iv) and 135(6) of CRR and Article 36(1) point (i) (v) and 135(6) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (0400,0000)	Articles 36(1) point (i) (ii), 24(3) point (b), 24(3) point (c) 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 (0400,0000)	Articles 4(27), 36(1) point (i), 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 (0400,0000)	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 (0500,0000)	Articles 4(27), 36(1) point (i), 43, 45, 47, 48(1) point (b), 49(1) (2) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0500,0000)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-8	-8	-5	-4	C 01.00 (0500,0000)	Articles 36(1) point (a) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0500,0000)	Articles 36(1) point (a) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0500,0000)	Articles 36(1) point (a) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (0504,0000)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (0500,0000)	-
	A.1.21	Transitional adjustments	739	668	70	75	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0500,0000)	Articles 48(1) to (3), and 48f and 48f of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0504,0000)	Articles 47b and 48f of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	739	668	70	75	C 01.00 (0500,0000)	Articles 46b to 47c, 47b and 48f of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	30	30	30	30	C 01.00 (0500,0000)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	30	30	30	30	C 01.00 (0500,0000) + C 01.00 (0500,0000)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0500,0000)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0500,0000) + C 01.00 (0500,0000) + C 01.00 (0500,0000) + C 01.00 (0500,0000) + C 01.00 (0500,0000)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0500,0000) + C 01.00 (0500,0000) + C 01.00 (0500,0000)	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	12,057	12,316	12,240	12,527	C 01.00 (0000,0000)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	713	710	707	704	C 01.00 (0700,0000)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	720	717	714	712	C 01.00 (0700,0000) + C 01.00 (0700,0000)	-	
A.4.2	Other Tier 2 Capital components and deductions	-7	-7	-7	-8	C 01.00 (0700,0000) + C 01.00 (0700,0000) + C 01.00 (0700,0000) + C 01.00 (0700,0000) + C 01.00 (0700,0000) + C 01.00 (0700,0000) + C 01.00 (0700,0000)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0700,0000) + C 01.00 (0700,0000) + C 01.00 (0700,0000)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	62,865	63,891	63,426	62,854	C 02.00 (0000,0000)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	601	534	84	83	C 01.00 (0000,0000)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	19.13%	19.23%	19.25%	19.88%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	19.18%	19.28%	19.30%	19.93%	CA3 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	20.31%	20.39%	20.41%	21.05%	CA3 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	11,288	11,618	12,140	12,422	CA3 (4)	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	18.13%	18.34%	19.17%	19.79%	CA3 (5)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	610	557	70	75	(B.1)-(B.4)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0400,0000)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0400,0000)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	601	534	84	83	C 01.00 (0400,0000)	-

¹The 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

2023 EU-wide Transparency Exercise

Overview of Risk exposure amounts

ICCREA BANCA SPA

	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	53,677	54,007	53,550	52,798	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	53,677	54,007	53,550	52,798	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	262	148	178	280	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	192	130	130	195	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)	318	332	316	312	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	522	492	471	488	C 02.00 (r0520, c0010)
Of which the standardised approach	522	492	471	488	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(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	7,895	8,782	8,782	8,782	C 02.00 (r0590, c0010)
Of which basic indicator approach	7,895	8,782	8,782	8,782	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	62,865	63,891	63,426	62,854	

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.

2023 EU-wide Transparency Exercise

P&L ICCREA BANCA SPA

(mn EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	2,847	4,112	1,400	2,810
Of which debt securities income	1,242	1,941	293	719
Of which loans and advances income	1,720	2,493	932	1,966
Interest expenses	277	419	444	864
(Of which deposits expenses)	144	234	389	749
(Of which debt securities issued expenses)	90	126	42	87
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	23	24	2	22
Net Fee and commission income	984	1,338	338	672
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	148	39	21	40
Gains or (-) losses on financial assets and liabilities held for trading, net	247	213	-37	-18
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-66	-82	0	-10
Gains or (-) losses from hedge accounting, net	2	-1	-1	1
Exchange differences (gain or (-) loss), net	-213	-147	46	34
Net other operating income /(expenses)	226	317	80	164
TOTAL OPERATING INCOME, NET	3,920	5,394	1,405	2,851
(Administrative expenses)	2,087	2,910	732	1,468
(Cash contributions to resolution funds and deposit guarantee schemes)	147	147	8	128
(Depreciation)	169	228	56	113
Modification gains or (-) losses, net	-2	-2	-1	-3
(Provisions or (-) reversal of provisions)	16	44	-6	9
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	2	16	-11	3
(Other provisions)	14	28	5	6
Of which pending legal issues and tax litigation ¹	0	6	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)	316	477	21	195
(Financial assets at fair value through other comprehensive income)	1	3	-3	-4
(Financial assets at amortised cost)	315	474	24	199
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	4	10	0	1
(of which Goodwill)	0	2	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	-1	-6	0	10
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	1,179	1,569	593	945
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,021	1,354	496	797
Profit or (-) loss after tax from discontinued operations	440	442	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,462	1,796	496	797
Of which attributable to owners of the parent	1,454	1,787	495	795

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

ICCREA BANCA SPA

(mli EUR)		As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				References
ASSETS:	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	2,974				1,779				3,131				2,147				IAS 1.54 (i)	
Financial assets held for trading	491	29	459	3	255	26	228	1	276	41	233	1	453	95	357	1	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	1,647	78	896	673	1,571	59	829	682	1,515	61	783	670	1,429	52	633	744	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	255	254	0	2	251	250	0	2	1	0	0	1	312	310	0	1	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	8,530	8,038	425	68	8,309	7,795	446	68	8,473	7,801	437	235	8,250	7,743	435	72	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	152,314				149,865				148,013				145,573				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	2,124	1	2,123	0	1,892	1	1,891	0	1,700	1	1,700	0	1,649	0	1,649	0	IFRS 9.6.2.1; Annex V.Part 1.32; Annex V.Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-903				-875				-827				-811				IAS 39.89A(e); IFRS 9.6.5.8	
Other assets ¹⁾	9,090				10,495				9,185				9,239					
TOTAL ASSETS	176,523				173,542				171,466				168,240				IAS 1.9(e), 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'.

(mli EUR)		As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References
Breakdown of financial assets by instrument and by counterparty sector ¹⁾		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				
Financial assets at fair value through other comprehensive income	Debt securities	7,895	149	0	-3	-7	0	7,682	140	0	-2	-8	0	7,853	127	0	-2	-5	0	7,627	124	0	-2	-4	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	60,854	651	1	-19	-90	-1	57,455	676	1	-15	-87	-1	56,191	591	1	-14	-84	-1	54,575	543	2	-12	-90	-1	Annex V.Part 1.31, 44(b)
	Loans and advances	81,871	8,279	5,408	-587	-501	-3,562	83,701	7,765	4,220	-497	-499	-2,860	84,621	6,283	4,267	-501	-409	-2,939	83,250	6,946	4,183	-482	-449	-2,897	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

ICCREA BANCA SPA

(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	463	236	287	351	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	158,113	156,830	153,174	149,286	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	284	350	333	234	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-1	-1	-1	-1	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	766	768	779	782	IAS 37.10; IAS 1.54(l)
Tax liabilities	76	75	117	48	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	5,303	3,165	4,223	4,915	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	248	219	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	165,004	161,672	159,129	155,614	IAS 1.9(b);IG 6
TOTAL EQUITY	11,518	11,871	12,337	12,626	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	176,523	173,542	171,466	168,240	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

ICCREA BANCA SPA

(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		737	582	563	576	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	10	5	56	9	Annex V.Part 1.31
Deposits	Central banks	28,698	26,291	21,493	20,579	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	2,153	2,211	2,133	2,141	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,047	2,092	2,017	2,045	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	2,689	2,223	2,263	2,442	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	2,349	2,034	1,938	1,819	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	8,422	9,886	15,705	12,658	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	2,182	2,011	1,916	2,036	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	29,298	30,323	27,885	29,113	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	28,415	29,120	26,544	27,426	ECB/2013/33 Annex 2.Part 2.9.1
	Households	80,263	79,955	77,425	76,193	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	67,217	67,710	65,058	63,528	Annex V.Part 1.42(f), 44(c)
Debt securities issued		6,090	5,434	5,770	5,667	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		781	767	753	759	Annex V.Part 1.37
Other financial liabilities		500	506	501	494	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		158,860	157,416	153,793	149,870	

2023 EU-wide Transparency Exercise
Market Risk
ICCREA BANCA SPA

	SA		IM										IM											
	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	505	476	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	491	470	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	14	6	0	0	0	0						0	0	0	0							0	0	
Equities	9	10	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	4	5	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	4	5	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	514	486	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	460	482	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	451	472	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	7	9	0	0	0	0						0	0	0	0							0	0	
Equities	7	2	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	2	1	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	5	1	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	467	485	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

ICCREA BANCA SPA

		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	74,582	93,125	2,023		69,835	88,346	1,866	
	Regional governments or local authorities	1,310	564	113		1,292	564	113	
	Public sector entities	272	220	191		294	239	206	
	Multilateral Development Banks	56	115	0		61	122	0	
	International Organisations	45	45	0		100	100	0	
	Institutions	4,820	4,261	1,299		4,346	4,085	1,383	
	Corporates	31,500	17,924	16,257		31,315	18,087	16,215	
	of which: SME	19,508	10,674	8,993		15,338	8,417	6,559	
	Retail	38,374	18,085	11,392		39,061	18,140	11,430	
	of which: SME	30,300	11,866	6,810		31,178	12,188	6,982	
	Secured by mortgages on immovable property	38,972	36,316	13,018		39,587	36,683	13,128	
	of which: SME	8,571	8,299	2,972		8,242	7,999	2,809	
	Exposures in default	5,057	1,819	1,893	2,806	4,490	1,497	1,544	2,570
	Items associated with particularly high risk	2,076	1,414	2,121		1,941	1,394	2,092	
	Covered bonds	19	19	2		19	19	2	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	774	773	991		782	782	945		
Equity	864	862	1,175		1,021	1,019	1,581		
Other exposures	4,473	5,118	3,458		4,760	5,413	3,646		
Standardised Total ²	203,192	180,662	53,934	4,380	198,904	176,490	54,149	3,960	

⁽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

ICCREA BANCA SPA

		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	71,217	89,581	1,915		67,338	85,748	1,827	
	Regional governments or local authorities	1,183	556	111		1,212	608	120	
	Public sector entities	278	235	206		285	235	210	
	Multilateral Development Banks	33	90	0		41	91	0	
	International Organisations	135	135	0		146	146	0	
	Institutions	4,234	4,013	1,363		4,611	4,413	1,541	
	Corporates	32,534	18,125	16,474		32,858	18,082	16,501	
	of which: SME	13,460	7,457	5,810		12,833	7,054	5,495	
	Retail	36,787	17,247	10,885		35,983	16,635	10,495	
	of which: SME	29,135	11,477	6,573		28,569	11,076	6,339	
	Secured by mortgages on immovable property	39,767	36,873	13,230		40,127	37,113	13,335	
	of which: SME	7,783	7,553	2,651		7,602	7,386	2,592	
	Exposures in default	4,129	1,063	1,105	2,661	4,182	1,016	1,048	2,732
	Items associated with particularly high risk	2,174	1,522	2,283		2,309	1,609	2,414	
	Covered bonds	59	59	11		60	60	6	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	820	820	953		817	817	947		
Equity	1,053	1,051	1,642		1,070	1,068	1,668		
Other exposures	4,750	5,379	3,540		4,217	4,841	2,961		
Standardised Total ²	199,152	176,750	53,719	4,072	195,256	172,485	53,072	4,144	

⁽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

ICCREA BANCA SPA

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		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
(mln EUR, %)												
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

ICCREA BANCA SPA

		IRB Approach										
		As of 31/03/2023					As of 30/06/2023					
		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			
(mln EUR, %)		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
General governments exposures by country of the counterparty

ICCREA BANCA SPA

As of 31/12/2022

		Direct exposures														Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet						
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)	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Africa	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 - 3M]	Others	2	2	0	0	0	2	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]		32	32	0	0	29	3	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		12	12	0	0	0	12	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		3	3	0	0	0	3	0	0	0	0	0	0	0	0	0
[10Y - more	1	1	0	0	1	0	0	0	0	0	0	0	0	0	0	
Total		50	50	0	0	30	20	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, Swaziland, 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 nGAP

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

ICCREA BANCA SPA

As of 30/06/2023

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	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				
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y - more Total	Finland																
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y - more Total	France	110	110	0	0	42	69	0	0	0	0	0	0	0	0	0	0
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y - more Total	Germany	48	48	0	0	11	36	0	0	0	0	0	0	0	0	0	0
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y - more Total	Croatia																
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y - more Total	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y - more Total	Hungary																
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y - more Total	Ireland																
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y - more Total	Italy	3,220	3,220	48	218	225	2,727	0	0	0	0	0	0	917	4	1	
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y - more Total	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y - more Total		59,411	59,396	74	310	6,748	52,254	0	0	0	0	0	0	944	3		333

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

ICCREA BANCA SPA

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	
		[1Y - 2Y]	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	
		[3Y - 5Y]	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	
	[10Y - more]	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	
	Others	[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	
		[1Y - 2Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[2Y - 3Y]	43	43	0	0	29	14	0	0	0	0	0	0	0	0	
		[3Y - 5Y]	13	13	0	0	0	13	0	0	0	0	0	0	0	0	
		[5Y - 10Y]	2	2	0	0	0	2	0	0	0	0	0	0	0	0	
	[10Y - more]	1	1	0	0	1	0	0	0	0	0	0	0	0	0		
	Total	59	59	0	0	30	29	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 HGAAP

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
ICCREA BANCA SPA

	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⁾		Collaterals and financial guarantees received on non-performing exposures	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⁾		Collaterals and financial guarantees received on non-performing exposures		
			Of which: defaulted	Of which Stage 3 ⁴⁾				Of which Stage 3 ⁴⁾			Of which: defaulted	Of which Stage 3 ⁴⁾								
Cash balances at central banks and other demand deposits	2,290	0	0	0	0	2	0	0	0	1,040	0	0	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	69,881	0	1	1	1	120	1	1	0	66,276	0	1	1	1	112	1	1	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	65,962	0	0	0	0	18	0	0	0	62,235	0	0	0	0	15	0	0	0		
Credit institutions	1,294	0	0	0	0	0	0	0	0	1,432	0	0	0	0	0	0	0	0		
Other financial corporations	2,225	0	0	0	0	80	0	0	0	2,272	0	0	0	0	77	0	0	0		
Non-financial corporations	395	0	1	1	1	13	1	1	1	357	0	1	1	1	10	1	1	0		
Loans and advances (including at amortised cost and fair value)	96,352	324	5,424	5,424	5,408	1,088	3,572	3,562	1,732	96,417	355	4,230	4,230	4,220	996	2,868	2,860	1,277		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	968	6	0	0	0	4	0	0	0	973	1	0	0	0	4	0	0	0		
Credit institutions	969	0	1	1	1	2	1	1	0	971	0	1	1	1	2	1	1	0		
Other financial corporations	3,440	2	46	46	46	14	27	27	10	3,893	7	34	34	34	12	19	19	11		
Non-financial corporations	45,623	142	3,521	3,521	3,508	647	2,470	2,462	993	45,190	120	2,717	2,717	2,700	546	1,958	1,952	722		
of which: small and medium-sized enterprises	37,480	113	1,951	1,951	1,951	542	1,240	1,239	680	34,606	106	1,828	1,828	1,828	433	1,226	1,225	575		
of which: Loans collateralised by commercial immovable property	10,847	36	1,183	1,183	1,180	200	792	790	390	10,531	37	896	896	893	191	630	629	266		
Households	45,305	174	1,857	1,857	1,854	420	1,074	1,071	725	45,390	219	1,478	1,478	1,476	432	890	888	544		
of which: Loans collateralised by residential immovable property	33,428	106	1,164	1,164	1,162	247	612	611	551	33,865	139	932	932	931	283	521	520	410		
of which: Credit for consumption	2,440	18	92	92	92	46	68	68	8	2,268	23	76	76	76	14	57	57	6		
NET INSTRUMENTS other than NPT	168,523	324	5,426	5,426	5,410	1,210	3,573	3,563	1,732	163,734	355	4,232	4,232	4,221	1,108	2,869	2,862	1,277		
OFF-BALANCE SHEET EXPOSURES	24,438		257	257	257	208	80	80	88	25,679		251	251	251	207	91	91	80		

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 measurement 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 measurement 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 10.00 / 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 term (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
ICCREA BANCA SPA

	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*				Collaterals and financial guarantees received on non-performing exposures
	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	2,454	0	0	0	0	0	0	0	0	0	1,443	0	0	0	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	64,811	0	1	1	1	104	1	1	0	63,229	0	2	2	2	188	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	68,799	0	0	0	0	34	0	0	0	59,100	0	0	0	0	12	0	0	0	0	0		
Credit institutions	1,520	0	0	0	0	4	0	0	0	1,487	0	0	0	0	5	0	0	0	0	0		
Other financial corporations	2,120	0	0	0	0	76	0	0	0	2,093	0	0	0	0	64	0	0	0	0	0		
Non-financial corporations	373	0	1	1	1	9	1	1	0	348	0	2	2	2	7	1	1	1	1	0		
Loans and advances (including at amortised cost and fair value)	95,782	449	4,278	4,278	4,267	910	2,947	2,939	1,241	94,911	384	4,192	4,192	4,183	931	2,905	2,897	1,201	1,201			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	1,034	2	0	0	0	4	0	0	0	1,048	1	0	0	0	4	0	0	0	0	0		
Credit institutions	1,032	0	1	1	1	2	1	1	0	956	0	1	1	1	3	1	1	1	1	0		
Other financial corporations	3,348	1	48	48	48	11	30	30	15	2,913	1	28	28	28	10	19	19	19	19	8		
Non-financial corporations	44,923	198	2,743	2,743	2,735	501	2,204	1,998	897	44,372	182	2,681	2,681	2,673	507	1,948	1,942	693	693			
of which: small and medium-sized enterprises	31,605	159	1,658	1,658	1,656	369	1,136	1,135	504	30,662	126	1,565	1,565	1,561	365	1,079	1,076	460	460			
of which: Loans collateralised by commercial immovable property	10,429	44	880	880	878	170	630	628	251	10,380	34	882	882	879	172	630	628	251	251			
Households	45,446	248	1,485	1,485	1,483	392	912	909	530	45,423	200	1,481	1,481	1,479	407	936	935	501	501			
of which: Loans collateralised by residential immovable property	34,853	164	928	928	927	254	530	529	397	34,303	134	915	915	914	272	544	545	348	348			
of which: Credit for consumption	2,272	22	75	75	75	41	57	57	5	2,207	17	74	74	74	44	57	57	57	57			
DEBT INSTRUMENTS other than HFT	163,047	449	4,279	4,279	4,269	1,015	2,949	2,940	1,241	159,583	384	4,194	4,194	4,185	1,039	2,906	2,898	1,201	1,201			
OFF-BALANCE SHEET EXPOSURES	24,683		245	245	245	195	92	92	77	25,482		256	256	256	202	98	98	74	74			

(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 for financial instruments measured at fair value through profit or loss other than HFT 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 (Annexes 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

ICCREA BANCA SPA

	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
(mln EUR)												
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	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)	4,383	2,081	1,454	1,290	2,791	768	3,866	1,640	1,285	1,092	2,462	534
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	10	0	0	0	9	0	11	0	0	0	9	0
Credit institutions	1	1	1	1	0	0	1	1	1	1	0	0
Other financial corporations	37	15	8	7	20	6	35	15	9	9	19	4
Non-financial corporations	2,849	1,397	1,035	917	1,730	470	2,487	1,080	904	763	1,509	313
of which: small and medium-sized enterprises	2,160	974	718	621	1,381		2,021	821	680	558	1,306	
Households	1,486	667	411	365	1,032	293	1,334	544	371	320	926	217
DEBT INSTRUMENTS other than HFT	4,383	2,081	1,454	1,290	2,791		3,866	1,640	1,285	1,092	2,462	
Loan commitments given	2	1	0	0	1	0	2	1	0	0	1	1
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	660						569					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	578						394					

⁽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

ICCREA BANCA SPA

	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)	3,383	1,628	1,258	1,116	2,024	499	3,084	1,561	1,215	1,090	1,784	460	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	10	0	0	0	8	0	9	0	0	0	8	0	0
Credit institutions	1	1	1	1	0	0	1	1	1	1	0	0	0
Other financial corporations	34	28	17	17	10	9	25	19	12	12	8	7	
Non-financial corporations	2,120	1,059	872	772	1,185	282	1,933	1,007	829	742	1,051	260	
of which: small and medium-sized enterprises	1,579	750	608	529	945		1,409	680	552	487	834		
Households	1,219	541	367	326	820	209	1,117	535	373	335	717	193	
DEBT INSTRUMENTS other than HFT	3,383	1,628	1,258	1,116	2,024		3,084	1,561	1,215	1,090	1,784		
Loan commitments given	2	0	0	0	1	0	2	1	0	0	1	1	
QUALITY OF FORBEARANCE ²													
Loans and advances that have been forborne more than twice ³	544						524						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	389						413						

(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
 ICCREA BANCA SPA

(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	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	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				
A Agriculture, forestry and fishing	2.340	108	108	2.340	106	0	2.371	79	79	2.371	86	0	2.386	89	89	2.386	88	0	2.406	99	99	2.406	94	0
B Mining and quarrying	125	14	14	125	14	0	113	6	6	113	7	0	104	6	6	104	7	0	101	6	6	101	6	0
C Manufacturing	12.135	541	541	12.135	522	0	12.096	467	467	12.096	455	0	12.097	479	479	12.097	461	0	12.019	464	464	12.019	440	0
D Electricity, gas, steam and air conditioning supply	721	28	28	721	33	0	771	27	27	771	36	0	773	32	32	773	38	0	777	31	31	777	30	0
E Water supply	620	21	21	620	23	0	628	22	22	628	21	0	628	22	22	628	21	0	652	23	23	652	19	0
F Construction	5.884	892	892	5.884	796	0	5.661	386	386	5.661	533	0	5.664	574	574	5.664	522	0	5.938	565	565	5.938	518	0
G Wholesale and retail trade	8.375	546	546	8.374	480	0	8.312	423	423	8.312	369	0	8.293	428	428	8.293	376	0	8.230	421	421	8.229	369	0
H Transport and storage	1.498	86	86	1.498	83	0	1.473	72	72	1.473	70	0	1.434	92	92	1.434	76	0	1.398	78	78	1.398	75	0
I Accommodation and food service activities	2.933	276	276	2.933	207	0	2.877	203	203	2.877	174	0	2.900	215	215	2.900	180	0	2.865	208	208	2.865	180	0
J Information and communication	784	33	33	784	29	0	716	28	28	716	23	0	701	28	28	701	24	0	666	29	29	666	24	0
K Financial and insurance activities	77	1	1	77	3	0	187	1	1	187	4	0	59	1	1	59	2	0	51	1	1	51	3	0
L Real estate activities	6.232	776	776	6.232	672	0	5.994	617	617	5.994	554	0	5.902	598	598	5.902	537	0	5.844	564	564	5.844	517	0
M Professional, scientific and technical activities	1.375	72	72	1.375	66	0	1.348	59	59	1.347	52	0	1.386	63	63	1.386	53	0	1.350	71	71	1.350	58	0
N Administrative and support service activities	894	47	47	894	42	0	901	42	42	901	34	0	890	39	39	890	33	0	913	37	37	913	33	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	104	9	9	104	6	0	105	10	10	105	6	0	104	8	8	104	7	0	105	9	9	105	7	0
Q Human health services and social work activities	789	29	29	789	29	0	807	28	28	807	28	0	823	28	28	823	29	0	807	30	30	807	32	0
R Arts, entertainment and recreation	436	51	51	436	53	0	416	30	30	416	38	0	411	30	30	411	38	0	409	30	30	409	39	0
S Other services	378	25	25	378	14	0	412	19	19	412	12	0	366	21	21	366	13	0	352	17	17	352	13	0
Loans and advances	46.600	1.521	1.521	46.620	1.116	0	45.190	2.717	2.717	45.190	2.904	0	44.923	2.733	2.733	44.923	2.505	0	44.572	2.681	2.681	44.572	2.455	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
ICCREA BANCA SPA

(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	
Gross carrying amount	96,352	90,928	324	5,424	1,962	96,417	92,187	355	4,230	1,812	95,782	91,504	449	4,278	1,811	94,911	90,719	384	4,192	1,853
Of which secured	80,609	75,743	286	4,865	1,812	80,769	76,970	318	3,799	1,655	80,320	76,477	413	3,844	1,665	79,280	75,542	335	3,738	1,715
Of which secured with immovable property	50,001	46,876	177	3,125	1,223	49,857	47,449	204	2,409	1,109	50,045	47,646	254	2,399	1,121	50,130	47,787	201	2,343	1,122
Of which instruments with LTV higher than 60% and lower or equal to 80%	14,684	14,064		621	259	14,816	14,324		491	244	14,883	14,394		489	243	14,893	14,411		482	248
Of which instruments with LTV higher than 80% and lower or equal to 100%	7,622	7,186		436	145	7,760	7,440		321	129	7,798	7,470		327	136	7,879	7,548		331	146
Of which instruments with LTV higher than 100%	2,766	2,077		689	166	2,512	2,062		449	153	2,472	2,028		444	155	2,390	1,980		410	157
Accumulated impairment for secured assets	4,021	897	27	3,124	937	3,359	840	36	2,519	955	3,362	787	49	2,993	978	3,312	780	39	2,533	1,041
Collateral																				
Of which value capped at the value of exposure	53,036	51,650	184	1,385	699	53,898	52,919	212	979	554	51,402	52,475	263	927	536	53,375	52,517	209	859	519
Of which immovable property	46,931	45,735	156	1,196	613	47,162	46,332	175	800	482	47,399	46,580	219	819	471	47,470	46,702	166	768	449
Of which value above the cap	59,206	53,684	198	5,521	2,290	58,573	53,902	231	4,672	2,152	62,138	57,418	259	4,721	2,200	62,489	57,857	209	4,632	2,315
Of which immovable property	54,822	49,968	184	4,853	2,045	54,260	50,156	212	4,104	1,898	54,780	50,641	241	4,138	1,936	55,315	51,191	185	4,124	2,000
Financial guarantees received	22,260	21,913	74	347	174	21,963	21,665	65	298	152	22,016	21,702	314	149	21,764	21,421	67	343	158	
Accumulated partial write-off	-266	0	0	-266	-11	-480	-2	0	-478	-50	-431	0	0	-431	-6	-413	0	0	-413	-8

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.