



2015 EU-wide Transparency Exercise

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

2015 EU-wide Transparency Exercise

Capital

Banca popolare dell'Emilia Romagna SC

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	4,982	5,251	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	4,581	4,690	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,367	2,367	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	1,651	1,719	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
Accumulated other comprehensive income	81	200	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
Other Reserves	733	730	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
Minority interest given recognition in CET1 capital	195	188	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	-15	-15	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (f) of CRR
(-) Intangible assets (including Goodwill)	-509	-501	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	0	0	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
Of which: from securitisation positions (-)	0	0	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	-152	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceeding the 17.65% threshold	0	0	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	-66	-64	CA1 {1.1.1.27} + CA1 {1.1.1.28}	-
Transitional adjustments	144	218	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	330	257	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	-186	-38	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	11	16	CA1 {1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	19	25	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	-8	-9	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,592	4,706	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	390	545	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	351	475	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	
Other Tier 2 Capital components and deductions (after transitional adjustments)	39	70	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	40,600	40,640	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	11.28%	11.54%	CA3 {1}	-
Tier 1 Capital ratio	11.31%	11.58%	CA3 {3}	-
Total Capital ratio	12.27%	12.92%	CA3 {5}	-



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Risk exposure amounts

Banca popolare dell'Emilia Romagna SC

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

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

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Banca popolare dell'Emilia Romagna SC

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

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



2015 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banca popolare dell'Emilia Romagna SC

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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, %)									
Consolidated data	Central governments or central banks	9,349	10,388	1,218		10,320	11,498	1,237	
	Regional governments or local authorities	680	292	58		651	262	52	
	Public sector entities	426	225	70		447	224	78	
	Multilateral Development Banks	271	271	0		374	374	0	
	International Organisations	41	41	0		39	39	0	
	Institutions	9,367	5,441	2,374		9,398	4,704	2,371	
	Corporates	24,425	14,224	12,764		24,276	13,922	12,745	
	of which: SME	7,318	5,039	4,809		6,790	4,609	4,390	
	Retail	14,171	7,514	4,621		14,378	7,380	4,568	
	of which: SME	11,228	5,694	3,256		10,932	5,428	3,104	
	Secured by mortgages on immovable property	11,985	11,919	4,461		12,314	12,497	4,705	
	of which: SME	3,698	3,652	1,433		3,812	3,786	1,482	
	Exposures in default	11,648	6,441	7,713	4,508	11,808	6,418	7,492	4,724
	Items associated with particularly high risk	106	99	149		96	89	133	
	Covered bonds	576	576	89		726	726	106	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	134	133	133		181	181	181	
	Equity	424	424	559		496	489	696	
Securitisation	226	222	446		208	206	408		
Other exposures	2,392	2,390	1,439		1,920	1,919	1,222		
Standardised Total	86,218	60,601	36,094	4,731	87,634	60,927	35,995	4,956	

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



2015 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Banca popolare dell'Emilia Romagna SC

		IRB Approach									
		As of 31/12/2014					As of 30/06/2015				
		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			
Consolidated data	Central banks and central governments	0		0	0	0	0	0	0	0	
	Institutions	0		0	0	0	0	0	0	0	
	Corporates	0		0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0		0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0		0	0	0	0	0	0	0	
	Retail	0		0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0		0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0		0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0		0	0	0	0	0	0	0	
	Retail - Other Retail	0		0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0		0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0		0	0	0	0	0	0	0	
	Equity										
	Securitisation	0		0	0	0	0	0	0	0	0
	Other non credit-obligation assets										
	IRB Total			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).

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Sovereign Exposure

Banca popolare dell'Emilia Romagna SC

(mln EUR)		As of 31/12/2014															
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
						Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value					
		of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	China																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Switzerland																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other advanced economies non EEA																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa	6	6	6													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others																

Notes and definitions

(1) 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

(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(3) The exposures reported include the positions towards 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

(mln EUR)		As of 30/06/2015															
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
						Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value					
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	China																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Switzerland																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other advanced economies non EEA																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa	1 6	1 6	1 6													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others																

Notes and definitions

(1) 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

(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(3) The exposures reported include the positions towards 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

2015 EU-wide Transparency Exercise

Information on performing and non-performing exposures

Banca popolare dell'Emilia Romagna SC

	As of 31/12/2014							As of 30/06/2015							
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³	On performing exposures ²	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³		
								(min EUR, %)							
Debt securities (including at amortised cost and fair value)	9,613	0	9	9	0	6	0	10,536	52	19	19	0	11	0	
Central banks	10	0	0	0	0	0	0	23	0	0	0	0	0	0	
General governments	6,311	0	0	0	0	0	0	6,743	47	0	0	0	0	0	
Credit institutions	2,129	0	2	2	0	2	0	2,862	2	12	12	0	9	0	
Other financial corporations	1,110	0	6	6	0	3	0	801	0	6	6	0	3	0	
Non-financial corporations	54	0	1	1	0	0	0	108	2	1	1	0	0	0	
Loans and advances (including at amortised cost and fair value)	49,486	889	10,992	10,992	211	4,468	5,343	49,373	941	11,223	11,223	208	4,687	5,493	
Central banks	114	0	0	0	0	0	0	578	0	0	0	0	0	0	
General governments	1,970	33	7	7	7	1	8	2,037	3	8	8	8	1	7	
Credit institutions	1,535	1	0	0	0	0	0	835	2	0	0	0	0	0	
Other financial corporations	2,764	36	358	358	6	191	122	2,607	33	395	395	9	215	167	
Non-financial corporations	28,492	524	8,406	8,406	165	3,256	4,221	28,553	645	8,577	8,577	162	3,437	4,291	
Households	14,611	296	2,221	2,221	32	1,020	992	14,764	258	2,244	2,244	29	1,034	1,029	
DEBT INSTRUMENTS other than HFT	59,099	889	11,001	11,001	211	4,474	5,343	59,910	993	11,242	11,242	208	4,698	5,493	
OFF-BALANCE SHEET EXPOSURES	19,158		601	601	12	41	959	19,300		564	564	9	42	908	

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

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

³ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

2015 EU-wide Transparency Exercise

Forborne Exposures

Banca popolare dell'Emilia Romagna SC

	As of 31/12/2014					As of 30/06/2015				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		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 non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	3,682	2,404	542	521	2,668	3,469	2,578	571	546	2,661
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	11	6	1	1	6
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	197	161	59	58	131	205	190	59	58	137
Non-financial corporations	2,867	1,930	402	384	2,014	2,674	2,037	421	400	2,054
Households	618	313	81	79	523	579	345	90	88	464
DEBT INSTRUMENTS other than HFT	3,682	2,404	542	521	2,668	3,470	2,578	571	546	2,661
Loan commitments given	0	0	0	0	0	63	40	0	0	0

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



2015 EU-wide Transparency Exercise

Leverage ratio

Banca popolare dell'Emilia Romagna SC

(mln EUR, %)

		As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	4,592	4,706	LRCom {20}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
B	Total leverage ratio exposures	62,291	63,877	LRCom {21}	
C	Leverage ratio	7.37%	7.37%	A/B	

2015 EU-wide Transparency Exercise

Information on collaterals: Mortgage loans

Banca popolare dell'Emilia Romagna SC

	As of 31/12/2014		As of 30/06/2015	
	Mortgage loans [Loans collateralized by immovable property]		Mortgage loans [Loans collateralized by immovable property]	
	Carrying amount	Maximum amount of the collateral that can be considered ¹	Carrying amount	Maximum amount of the collateral that can be considered ¹
(min EUR, %)				
Loans and advances	<i>19,672</i>	<i>18,343</i>	<i>19,577</i>	<i>18,494</i>
of which: Other financial corporations	<i>130</i>	<i>65</i>	<i>153</i>	<i>71</i>
of which: Non-financial corporations	<i>9,493</i>	<i>8,485</i>	<i>9,315</i>	<i>8,304</i>
of which: Households	<i>10,041</i>	<i>9,762</i>	<i>10,102</i>	<i>10,031</i>

¹This column includes information only on immovable property collaterals. In accordance with the ITS on supervisory reporting, the sum of the amounts of the collateral shall not exceed the carrying amount of the related loan.