



## 2016 EU-wide Transparency Exercise

<b>Bank Name</b>	Banca popolare dell'Emilia Romagna SC
<b>LEI Code</b>	N747OI7JINV7RUUH6190
<b>Country Code</b>	IT

## 2016 EU-wide Transparency Exercise

### Capital

Banca popolare dell'Emilia Romagna SC

		(mín EUR, %)	As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
<b>OWN FUNDS Transitional period</b>	<b>A</b>	<b>OWN FUNDS</b>	<b>5,012</b>	<b>5,049</b>	C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>4,507</b>	<b>4,563</b>	C 01.00 (r020,d10)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,267	2,267	C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	1,799	1,881	C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	40	47	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	648	675	C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	218	191	C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-17	-17	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-623	-610	C 01.00 (r300,d10) + C 01.00 (r340,d10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 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 DTLs	0	0	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIRB shortfall of credit risk adjustments to expected losses	0	-40	C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,d10)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,d10)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(c) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,d10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,d10)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,d10)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,d10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,d10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-69	-46	C 01.00 (r529,d10)	-
	A.1.21	Transitional adjustments	135	115	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,d10)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	246	199	C 01.00 (r240,d10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	-110	-83	C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>42</b>	<b>18</b>	C 01.00 (r530,d10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	52	37	C 01.00 (r540,d10) + C 01.00 (r670,d10)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,d10)		
A.2.3	Other Additional Tier 1 Capital components and deductions	-14	-13	C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)		
A.2.4	Additional Tier 1 transitional adjustments	4	-5	C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)		
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>4,549</b>	<b>4,581</b>	C 01.00 (r015,d10)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>463</b>	<b>468</b>	C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	296	302	C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions	0	83	C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)		
A.4.3	Tier 2 transitional adjustments	166	83	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)		
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>40,009</b>	<b>30,570</b>	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,d40)	
<b>CAPITAL RATIOS (%) Transitional period</b>	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>11.26%</b>	<b>14.93%</b>	CA3 (1)	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>11.37%</b>	<b>14.99%</b>	CA3 (3)	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>12.53%</b>	<b>16.52%</b>	CA3 (5)	-
<b>CET1 Capital Fully loaded</b>	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>4,372</b>	<b>4,448</b>	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0))]	-
<b>CET1 RATIO (%) Fully loaded<sup>1</sup></b>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>10.93%</b>	<b>14.55%</b>	[D.1]/[B-B.1]	-

<sup>(1)</sup> Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



## 2016 EU-wide Transparency Exercise

### Risk exposure amounts

Banca popolare dell'Emilia Romagna SC

(mln EUR)	as of 31/12/2015	as of 30/06/2016
Risk exposure amounts for credit risk	35,573	26,042
Risk exposure amount for securitisation and re-securitisations in the banking book	375	316
Risk exposure amount for contributions to the default fund of a CCP	1	1
Risk exposure amount Other credit risk	35,197	25,725
Risk exposure amount for position, foreign exchange and commodities (Market risk)	642	639
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	0	0
Risk exposure amount for Credit Valuation Adjustment	294	389
Risk exposure amount for operational risk	3,501	3,501
Other risk exposure amounts	0	0
<b>Total Risk Exposure Amount</b>	<b>40,009</b>	<b>30,570</b>

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

## 2016 EU-wide Transparency Exercise

### P&L

Banca popolare dell'Emilia Romagna SC

(mln EUR)	As of 31/12/2015	As of 30/06/2016
Interest income	1,654	760
Of which debt securities income	200	100
Of which loans and advances income	1,409	638
Interest expenses	439	174
(Of which deposits expenses)	159	80
(Of which debt securities issued expenses)	257	82
(Expenses on share capital repayable on demand)	0	0
Dividend income	16	9
Net Fee and commission income	727	358
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	316	92
Gains or (-) losses on financial assets and liabilities held for trading, net	1	-27
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	23	9
Gains or (-) losses from hedge accounting, net	-1	0
Exchange differences [gain or (-) loss], net	10	-10
Net other operating income /(expenses)	176	93
<b>TOTAL OPERATING INCOME, NET</b>	<b>2,482</b>	<b>1,110</b>
(Administrative expenses)	1,406	686
(Depreciation)	70	35
(Provisions or (-) reversal of provisions)	49	10
(Commitments and guarantees given)	5	-11
(Other provisions)	44	21
Of which pending legal issues and tax litigation <sup>1</sup>	54	
Of which restructuring <sup>1</sup>	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	733	283
(Loans and receivables)	706	276
(Held to maturity investments, AFS assets and financial assets measured at cost)	27	7
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	16	8
(of which Goodwill)	0	3
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	5	4
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>214</b>	<b>93</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>219</b>	<b>65</b>
Profit or (-) loss after tax from discontinued operations	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>219</b>	<b>65</b>
Of which attributable to owners of the parent	221	65

<sup>(1)</sup> Information available only as of end of the year



## 2016 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

Banca popolare dell'Emilia Romagna SC

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	9,811	10,956	1,282		9,819	10,423	1,271	
	Regional governments or local authorities	703	264	52		591	224	45	
	Public sector entities	685	211	88		672	338	110	
	Multilateral Development Banks	445	449	0		674	688	0	
	International Organisations	40	40	0		55	55	0	
	Institutions	8,637	4,458	1,708		11,644	5,841	1,944	
	Corporates	25,173	14,323	13,282		7,416	4,925	4,468	
	of which: SME	7,047	4,855	4,640		1,542	957	938	
	Retail	13,963	7,276	4,481		1,178	727	488	
	of which: SME	11,089	5,477	3,132		1,000	603	395	
	Secured by mortgages on immovable property	12,807	12,724	4,759		988	983	446	
	of which: SME	3,876	3,830	1,503		495	494	234	
	Exposures in default	11,909	6,172	7,077	5,074	1,839	1,114	1,337	641
	Items associated with particularly high risk	104	80	120		78	69	103	
	Covered bonds	842	842	127		1,061	1,061	161	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	236	236	236		289	289	289	
Equity	541	541	748		610	610	835		
Securitisation	195	195	375		181	180	316		
Other exposures	2,329	2,329	1,234		342	342	319		
<b>Standardised Total</b>	<b>88,421</b>	<b>61,096</b>	<b>35,572</b>	<b>5,307</b>	<b>37,437</b>	<b>27,869</b>	<b>12,131</b>	<b>739</b>	

<sup>(1)</sup> 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).

## 2016 EU-wide Transparency Exercise

**Credit Risk - IRB Approach**  
Banca popolare dell'Emilia Romagna SC

		IRB Approach													
		As of 31/12/2015					As of 30/06/2016								
		Original Exposure <sup>1</sup>	Of which: defaulted	Exposure Value <sup>1</sup>	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure <sup>1</sup>	Of which: defaulted	Exposure Value <sup>1</sup>	Risk exposure amount	Of which: defaulted	Value adjustments and provisions		
(min EUR, %)															
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		31,428		20,289	9,482		3,036		0	
	Corporates - Of Which: Specialised Lending	0		0	0		0		0	0		0		0	
	Corporates - Of Which: SME	0		0	0		16,629		12,111	4,090		2,318		0	
	Retail	0		0	0		21,221		18,937	3,357		1,725		0	
	Retail - Secured on real estate property	0		0	0		11,668		11,650	1,818		527		0	
	Retail - Secured on real estate property - Of Which: SME	0		0	0		3,219		3,206	578		309		0	
	Retail - Secured on real estate property - Of Which: non-SME	0		0	0		8,449		8,444	1,240		219		0	
	Retail - Qualifying Revolving	0		0	0		0		0	0		0		0	
	Retail - Other Retail	0		0	0		9,553		7,287	1,539		1,198		0	
	Retail - Other Retail - Of Which: SME	0		0	0		6,465		3,747	903		947		0	
	Retail - Other Retail - Of Which: non-SME	0		0	0		3,088		3,540	636		250		0	
	Equity														
	Securitisation	0		0	0		0		0	0		0		0	
	Other non credit-obligation assets														1,070
<b>IRB Total</b>				<b>0</b>					<b>13,910</b>						

<sup>1)</sup> 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).

2016 EU-wide Transparency Exercise

Sovereign Exposure

Banca popolare dell'Emilia Romagna SC

(mil EUR)

		As of 31/12/2015																
Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
	of which: loans and advances	of which: debt securities		Held for trading <sup>1</sup>	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss <sup>2</sup>	of which: Loans and advances	of which: Debt securities	Available-for-sale <sup>3</sup>	of which: Loans and advances	of which: Debt securities	Loans and Receivables <sup>4</sup>	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
<b>TOTAL - ALL COUNTRIES</b>	<b>8,820.3</b>	2,072.2	6,748.1	<b>340.3</b>	0.0	340.3	<b>12.2</b>	0.0	12.2	<b>4,960.4</b>	0.0	4,960.4	<b>2,074.3</b>	2,072.2	2.1	<b>1,433.1</b>	0.0	1,433.1

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

<sup>1)</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

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

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

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

## 2016 EU-wide Transparency Exercise

### Sovereign Exposure

Banca popolare dell'Emilia Romagna SC

(mln EUR)

		As of 30/06/2016																
Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
	of which: loans and advances	of which: debt securities	Held for trading <sup>(1)</sup>	Designated at fair value through profit or loss <sup>(2)</sup>			Available-for-sale <sup>(3)</sup>	Loans and Receivables <sup>(4)</sup>			Held-to-maturity investments							
				of which: Loans and advances	of which: Debt securities	of which: Loans and advances		of which: Debt securities	of which: Loans and advances	of which: Debt securities	of which: Loans and advances	of which: Debt securities						
<b>TOTAL - ALL COUNTRIES</b>	<b>8,914.3</b>	2,210.1	6,704.2	<b>307.3</b>	0.0	307.3	<b>12.1</b>	0.0	12.1	<b>4,957.6</b>	0.0	4,957.6	<b>2,212.2</b>	2,210.1	2.1	<b>1,425.1</b>	0.0	1,425.1

**Note:**

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

<sup>(1)</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

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

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

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

## 2016 EU-wide Transparency Exercise

### Performing and non-performing exposures

Banca popolare dell'Emilia Romagna SC

	As of 31/12/2015							As of 30/06/2016						
	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		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			
		Of which: defaulted						Of which: defaulted						
(min EUR, %)														
<b>Debt securities (including at amortised cost and fair value)</b>	<b>10,644</b>	<b>0</b>	<b>13</b>	<b>13</b>	<b>0</b>	<b>12</b>	<b>0</b>	<b>12,025</b>	<b>0</b>	<b>13</b>	<b>13</b>	<b>0</b>	<b>12</b>	<b>23</b>
Central banks	23	0	0	0	0	0	0	23	0	0	0	0	0	0
General governments	6,408	0	0	0	0	0	0	6,398	0	0	0	0	0	0
Credit institutions	3,145	0	12	12	0	12	0	4,160	0	12	12	0	12	0
Other financial corporations	886	0	0	0	0	0	0	1,123	0	0	0	0	0	7
Non-financial corporations	182	0	1	1	0	0	0	321	0	1	1	0	0	16
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>49,637</b>	<b>941</b>	<b>11,394</b>	<b>11,394</b>	<b>201</b>	<b>5,039</b>	<b>5,270</b>	<b>50,095</b>	<b>583</b>	<b>11,624</b>	<b>11,624</b>	<b>198</b>	<b>5,234</b>	<b>5,480</b>
Central banks	255	0	0	0	0	0	0	182	8	0	0	0	0	0
General governments	2,078	65	9	9	5	1	7	2,218	15	8	8	8	1	5
Credit institutions	788	14	0	0	0	0	0	823	1	0	0	0	0	0
Other financial corporations	2,762	22	436	436	5	220	141	2,813	6	391	391	8	211	135
Non-financial corporations	28,597	581	8,701	8,701	156	3,725	4,156	28,691	353	8,903	8,903	149	3,911	4,294
of which: small and medium-sized enterprises at amortised cost	19,485	344	7,260	7,260	97	3,217	3,551	18,739	239	7,276	7,276	86	3,316	3,563
Households	15,158	259	2,247	2,247	35	1,093	966	15,367	200	2,322	2,322	34	1,111	1,045
<b>DEBT INSTRUMENTS other than HFT</b>	<b>60,280</b>	<b>941</b>	<b>11,407</b>	<b>11,407</b>	<b>201</b>	<b>5,051</b>	<b>5,270</b>	<b>62,120</b>	<b>583</b>	<b>11,637</b>	<b>11,637</b>	<b>198</b>	<b>5,246</b>	<b>5,503</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>20,144</b>		<b>546</b>	<b>546</b>	<b>9</b>	<b>46</b>	<b>47</b>	<b>20,000</b>		<b>480</b>	<b>480</b>	<b>9</b>	<b>47</b>	<b>123</b>

<sup>(1)</sup> 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

<sup>(2)</sup> 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)

<sup>(3)</sup> 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)

## 2016 EU-wide Transparency Exercise

### Forborne exposures

Banca popolare dell'Emilia Romagna SC

	As of 31/12/2015					As of 30/06/2016				
	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		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, %)										
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>3,650</b>	<b>2,604</b>	<b>642</b>	<b>623</b>	<b>2,598</b>	<b>3,695</b>	<b>2,748</b>	<b>724</b>	<b>704</b>	<b>2,583</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	13	6	1	1	6	20	5	1	1	5
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	338	188	78	78	100	175	149	32	29	127
Non-financial corporations	2,690	2,049	464	449	2,011	2,832	2,170	574	560	1,934
of which: small and medium-sized enterprises at amortised cost	1,694	1,189	321	309	1,605	1,881	1,401	389	379	1,419
Households	607	361	99	96	481	668	424	117	115	518
<b>DEBT INSTRUMENTS other than HFT</b>	<b>3,650</b>	<b>2,604</b>	<b>642</b>	<b>623</b>	<b>2,598</b>	<b>3,695</b>	<b>2,748</b>	<b>724</b>	<b>704</b>	<b>2,583</b>
<b>Loan commitments given</b>	<b>139</b>	<b>81</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>115</b>	<b>74</b>	<b>0</b>	<b>0</b>	<b>0</b>

<sup>(1)</sup> 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□