



CREDITO AL CREDITO 2026

**31 marzo
1 aprile**

**CREDITO.
INFRASTRUTTURA
DEL FUTURO**

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degli Intermediari Finanziari
**Università Roma Tre –
University of Essex**

**Milano, Auditorium Bezzi
Banco BPM**

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14.30 - 16.00 | PANEL A1- CREDITO PER LE IMPRESE
L'EVOLUZIONE DELLA GESTIONE DEL RISCHIO DI CREDITO: STRUMENTI E
PROSPETTIVE

Promosso da
ABI Associazione
Bancaria
Italiana

Organizzato da
ABISERVIZI

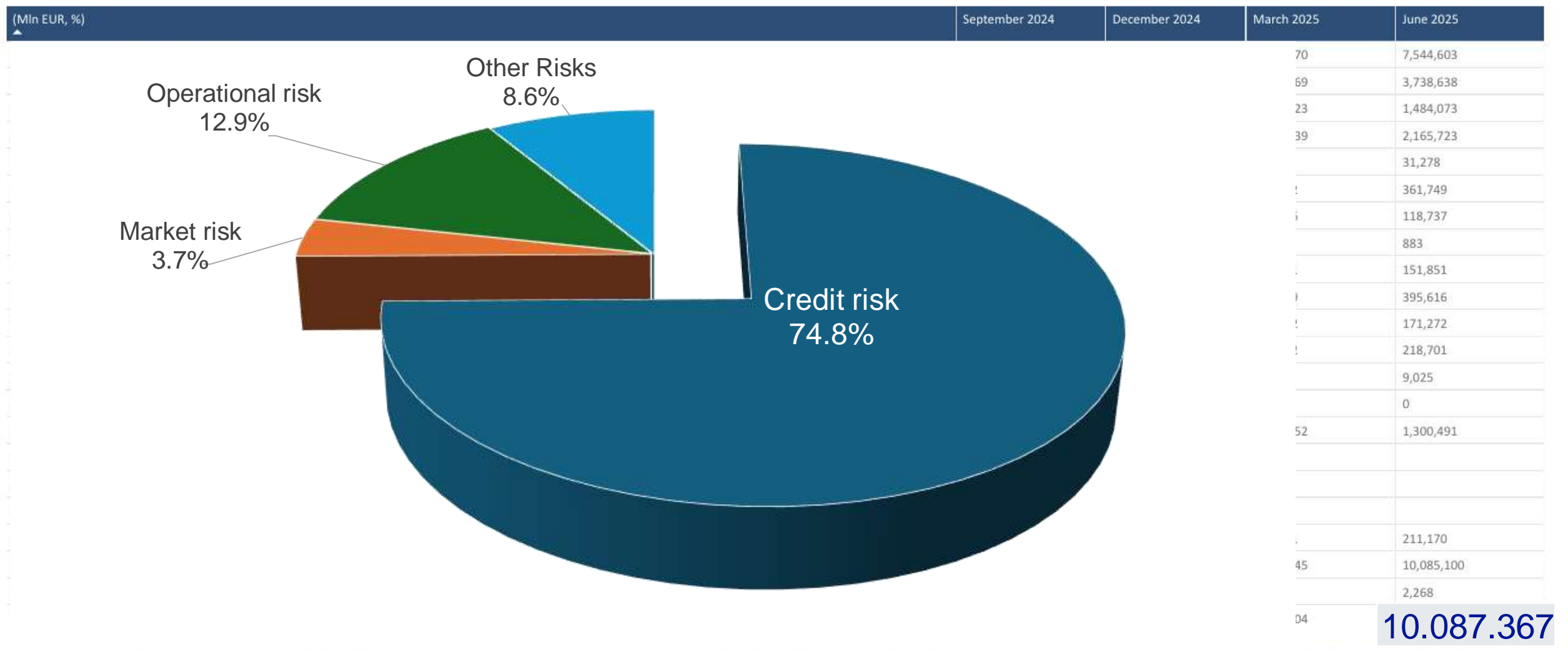
In collaborazione con
ASSOFIN
ASSOCIAZIONE ITALIANA
PER LO STUDIO E LO SVILUPPO
DELLA CREDITO E CREDITO
INTERMEDIARI E CREDITO

European
SME Week

Media Partner
BANCAFORTE
Innovation Day

Filters | Country: Tutte | Bank: Tutte | View: Leverage, Capital, **RWA**, P&L, Assets, Financia..., Liabilities, Financia... | Clear all

RWA: EU/EEA

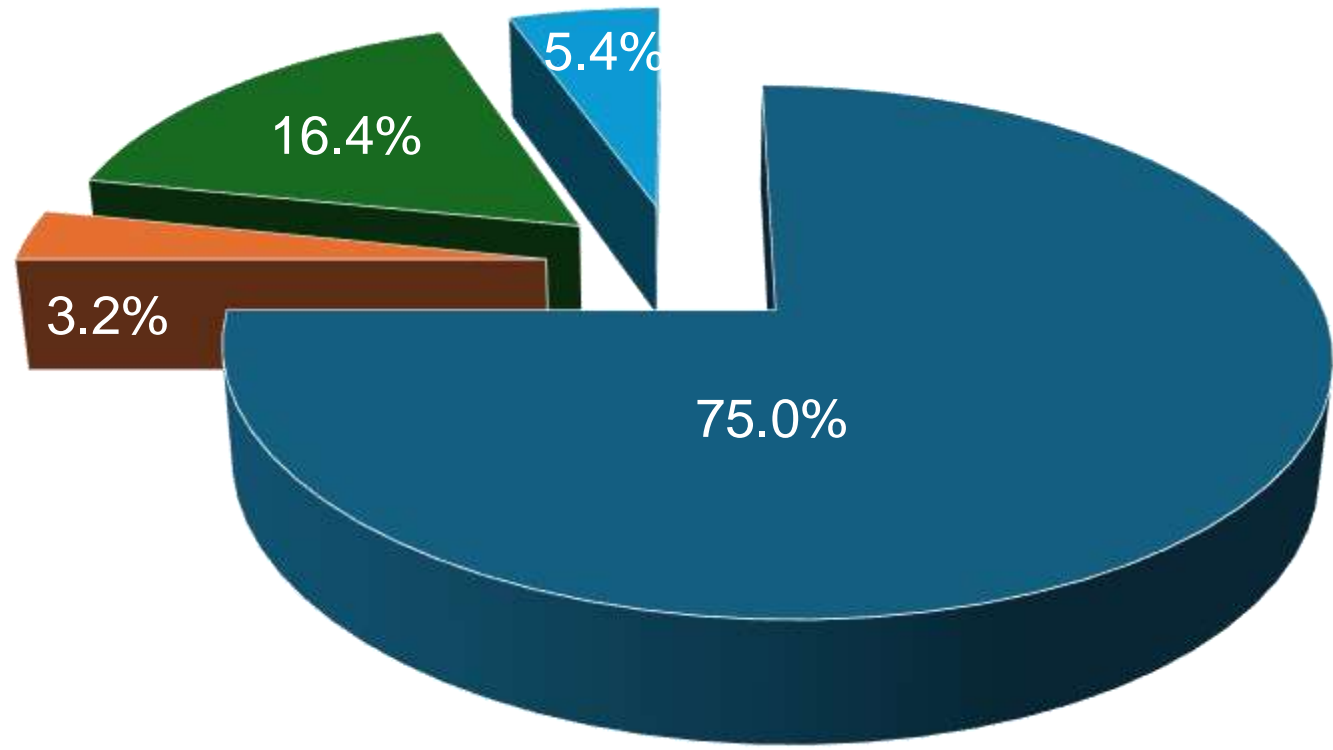


The Evergreening Credit Risk

Filters | Country: Italy | Bank: Tutte | View | Leverage | Capital | **RWA** | P&L | Assets | Financia... | Liabilities | Financia... | Clear all

RWA: Italy

| (MIn EUR, %) | September 2024 | December 2024 | March 2025 | June 2025 |
|--------------|----------------|---------------|------------|-----------|
|--------------|----------------|---------------|------------|-----------|



- Credit risk
- Market risk
- Operational risk
- Other Risks

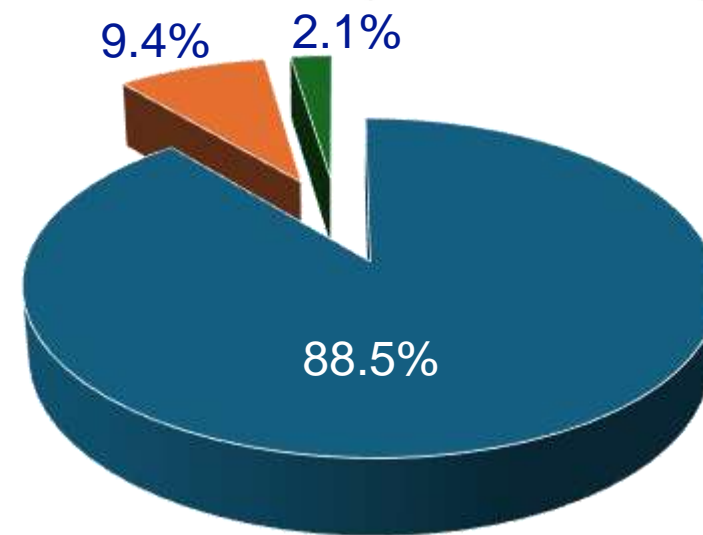
| | | | | |
|--|--|--|--------|----------------|
| | | | 0,940 | 732,287 |
| | | | 2,017 | 369,873 |
| | | | 1,243 | 126,077 |
| | | | 9,796 | 231,730 |
| | | | | 0 |
| | | | ,538 | 16,803 |
| | | | 470 | 3,681 |
| | | | | 16 |
| | | | ,841 | 21,291 |
| | | | ,528 | 31,557 |
| | | | ,217 | 16,260 |
| | | | ,292 | 15,267 |
| | | | 6 | 507 |
| | | | | 0 |
| | | | 7,784 | 159,738 |
| | | | | |
| | | | | |
| | | | ,244 | 10,975 |
| | | | ,9,359 | 976,349 |
| | | | | 0 |
| | | | 9,359 | 976.349 |

Filters | Date: Jun 25 | Country: Tutte | Bank: Tutte | View | Leverage | Capital | RWA | P&L | Assets | **Financia...** | Liabilities | Financia... | Clear all

Financial Assets: EU/EEA

| | (MIn EUR) | Gross carrying amount | | | Accumulated impairment | | |
|---|--------------------|---|--|---------------------------------|---|--|---------------------------------|
| | | 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 | 1,309,795 | 15,650 | 816 | -455 | -89 | -466 |
| | Loans and advances | 37,302 | 1,697 | 325 | -29 | -25 | -117 |
| Financial assets at amortised cost | Debt securities | 1,857,648 | 24,641 | 5,715 | -707 | -649 | -1,344 |
| | Loans and advances | 14,530,417 | 1,544,083 | 348,343 | -27,630 | -50,741 | -149,680 |

16.422.843



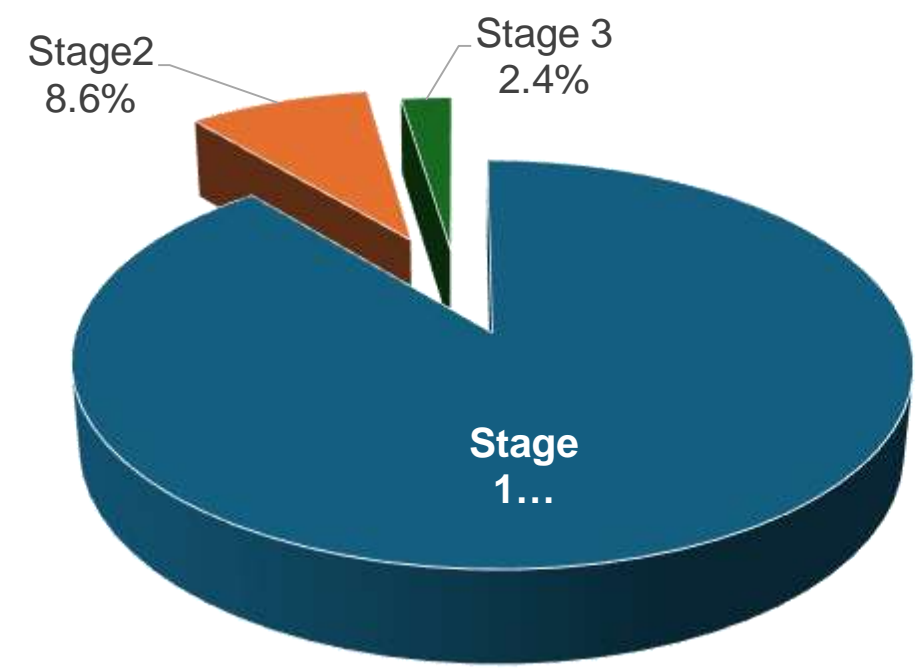
■ Stage 1 ■ Stage 2 ■ Stage 3

Filters | Date: Jun 25 | Country: Italy | Bank: Tutte | View: Leverage Capital RWA P&L Assets Financia... Liabilities Financia... Clear all

Financial Assets: Italy

| | (MIn EUR) | Gross carrying amount | | | Accumulated impairment | | |
|---|--------------------|---|--|---------------------------------|---|--|---------------------------------|
| | | 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 | 201,921 | 4,528 | 150 | -43 | -24 | -118 |
| | Loans and advances | 2,562 | 97 | 10 | -5 | -3 | -5 |
| Financial assets at amortised cost | Debt securities | 368,117 | 8,898 | 1,805 | -84 | -285 | -187 |
| | Loans and advances | 1,370,566 | 132,224 | 36,569 | -2,829 | -6,695 | -19,178 |

1.539.359





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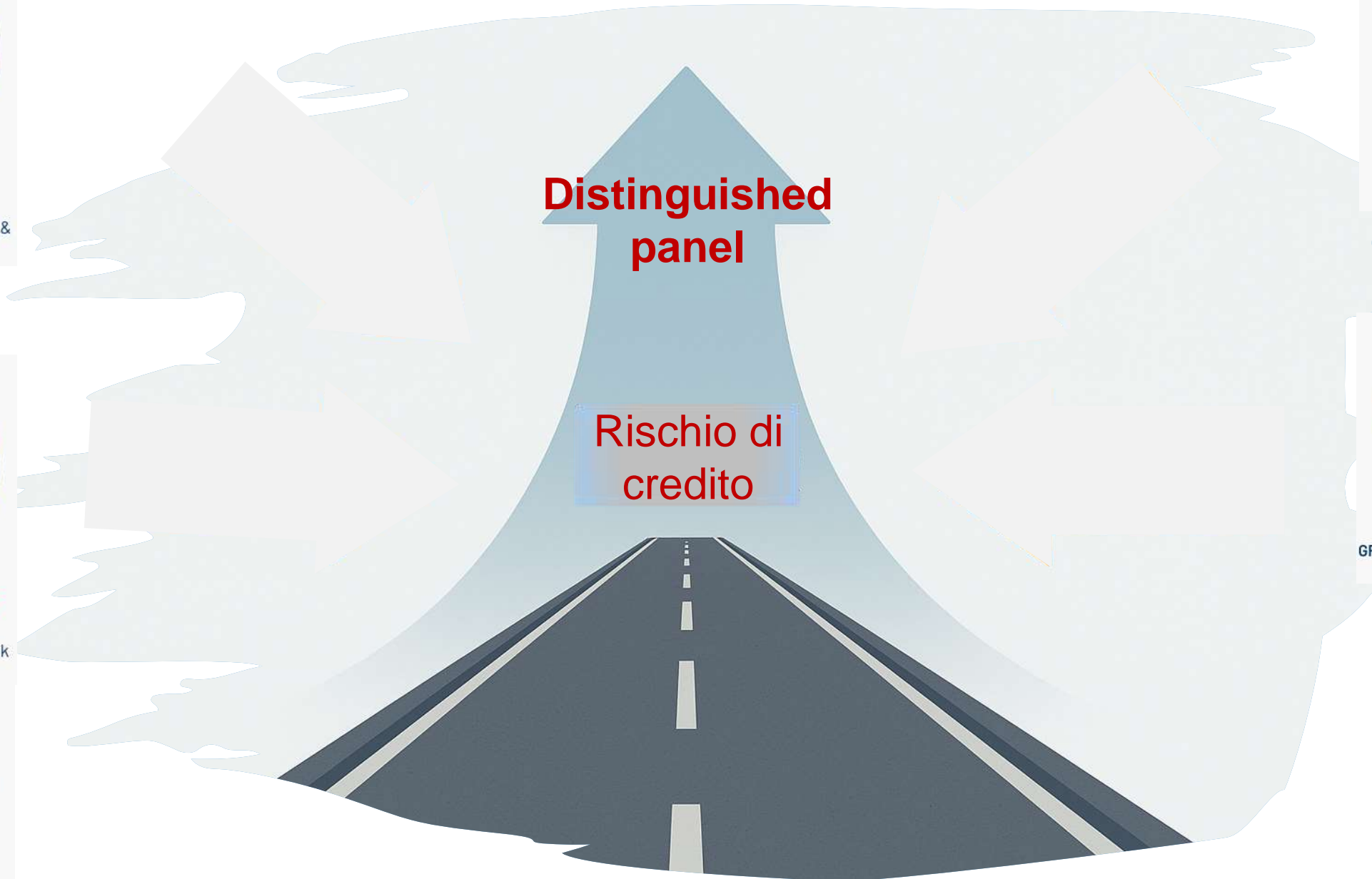
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KLARO
Presidente



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GRUPPO CRÉDIT AGRICOLE ITALIA
Chief Risk Officer



Domande?

