# Pillar 3 Disclosure

Update as at

30 September 2024

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# Introduction

The new Pillar 3 disclosure framework, that aims to foster the role of institutions' disclosures in promoting market discipline, entered into force as of 30 June 2021.

Pillar 3 was designed on the notion that Market Discipline can be harnessed to reinforce capital regulation to promote stability and soundness in banks and financial systems.

It thus incorporates the minimum capital requirements (Pillar I) and the prudential control process (Pillar II).

In particular, the **new Pillar 3 disclosure framework, in force since 30 June 2021**, seeks to:

- improve clarity for users of information, by provide a single comprehensive package;
- ensure consistency and comparability among the intermediaries;
- facilitate access by users of information to institutions' key prudential data by introducing the new key metrics templates;
- facilitate technical implementation for the retrieval of information;
- increase the efficiency of disclosures and reduce costs through synergies and integration of quantitative information with supervisory reporting.

The regulatory sources of reference are:

- the new EU Regulation 2019/876 (CRR2) amending EU Regulation no. 575/2013 (CRR), which, in Article 434a, mandated the EBA to develop implementing technical standards (ITS) specifying the uniform disclosure formats required under Titles II and III of Part 8 of the CRR.

The standardisation process pursued by the EBA through subsequent ITS releases (EBA/ITS/2020/04 and EBA/ITS/2021/07 – IRRBB) is not applied in the following cases, which continue to be governed by the previous guidelines:

• disclosure requirements of the IFRS 9 transitional arrangement (EBA/ GL/2020/12).

Pillar 3 Disclosure is prepared at consolidated level by the Parent Company.

Further information on the Group's risk profile, pursuant to Art. 434 of the CRR, is also published in the Consolidated Half-yearly Report as at 30 June 2024, the Report on Corporate Governance and the Remuneration Report.

Unless otherwise indicated, all the amounts in this report are stated in thousand Euros.

The Montepaschi Group regularly publishes its Pillar 3 disclosures on its website at: Pillar III reports - Banca MPS – ENG (gruppomps.it)

# Annex I - Disclosure of key metrics and overview of risk-weighted exposure amounts

## EU OV1 – Overview of total risk exposure amounts

| | | RWA | | Capital requirements |
|---|---|---|---|---|
| | | Sep-24 | Jun-24 | Sep-24 |
| 1 | **Credit risk (excluding CCR)** | **34,628,927** | **34,952,608** | **2,770,314** |
| 2 | Of which the standardised approach | 11,127,558 | 11,369,099 | 890,205 |
| 3 | Of which the foundation IRB (FIRB) approach | - | - | - |
| 4 | Of which: slotting approach | 1,094,852 | 1,108,445 | 87,588 |
| EU 4a | Of which: equities under the simple risk-weighted approach | | | |
| 5 | Of which the advanced IRB (AIRB) approach | 22,406,517 | 22,475,064 | 1,792,521 |
| 6 | **Counterparty credit risk - CCR** | **935,042** | **935,812** | **74,803** |
| 7 | Of which the standardised approach | 440,564 | 455,036 | 35,245 |
| 8 | Of which internal model method (IMM) | - | - | - |
| EU 8a | Of which exposures to a CCP | 58,901 | 47,886 | 4,712 |
| EU 8b | Of which credit valuation adjustment - CVA | 322,302 | 333,007 | 25,784 |
| 9 | Of which other CCR | 113,275 | 99,882 | 9,062 |
| 15 | **Settlement risk** | **-** | **-** | **-** |
| 16 | **Securitisation exposures in the non-trading book (after the cap)(*)** | **448,324** | **510,519** | **35,866** |
| 17 | Of which SEC-IRBA approach | 439,542 | 501,397 | 35,163 |
| 18 | Of which SEC-ERBA (including IAA) | 8,717 | 9,039 | 697 |
| 19 | Of which SEC-SA approach | 65 | 83 | 5 |
| EU 19a | Of which 1250% | - | - | - |
| 20 | **Position, foreign exchange and commodities risks (Market risk)** | **2,176,356** | **2,033,423** | **174,109** |
| 21 | Of which the standardised approach | 2,176,356 | 2,033,423 | 174,109 |
| 22 | Of which IMA | - | - | - |
| EU 22a | **Large exposures** | **-** | **-** | **-** |
| 23 | **Operational risk** | **9,788,327** | **9,833,608** | **783,066** |
| EU 23a | Of which basic indicator approach | 140,101 | 140,577 | 11,208 |
| EU 23b | Of which standardised approach | - | - | - |
| EU 23c | Of which advanced measurement approach | 9,648,226 | 9,693,031 | 771,858 |
| 24 | **Amounts below the thresholds for deduction (subject to 250% risk weight)** | **3,015,863** | **3,015,579** | **241,269** |
| 29 | **TOTAL** | **47,976,977** | **48,265,970** | **3,838,158** |

*(*) The amount shown does not include equivalent deducted securitizations amounting to 585€/thousand RWA and 46.8 €/thousand requirement.*

A slight decrease in credit risk was observed during the quarter, mainly due to exposures measured under the standardised approach. With regard to operational risk, the decrease is mainly due to a reduction in the number loss-related operational risk events compared to the past. For market risk, the increase was due to increased activity in bonds.

## EU KM1 – Key metrics template

| | | a | b | c | d | e |
|---|---|---|---|---|---|---|
| | | Sep-24 | Jun-24 | Mar-24 | Dec-23 | Sep-23 |
| | **Available own funds (amounts)** | | | | | |
| 1 | Common Equity Tier 1 (CET1) capital | 8,725,392 | 8,720,728 | 8,659,553 | 8,726,677 | 7,867,879 |
| 2 | Tier 1 capital | 8,725,392 | 8,720,728 | 8,659,553 | 8,726,677 | 7,867,879 |
| 3 | Total capital | 10,282,863 | 10,329,785 | 10,305,533 | 10,407,095 | 9,582,195 |
| | **Risk-weighted exposure (amounts)** | | | | | |
| 4 | Total risk-weighted exposure amount | 47,976,977 | 48,265,970 | 48,473,131 | 48,099,061 | 49,046,796 |
| | | | | | | |
| 5 | Common Equity Tier 1 ratio (%) | 18.1866% | 18.0681% | 17.8646% | 18.1431% | 16.0416% |
| 6 | Tier 1 ratio (%) | 18.1866% | 18.0681% | 17.8646% | 18.1431% | 16.0416% |
| 7 | Total capital ratio (%) | 21.4329% | 21.4018% | 21.2603% | 21.6368% | 19.5368% |
| | **Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount)** | | | | | |
| EU 7a | Additional own funds requirements to address risks other than the risk of excessive leverage (%) | 2.7500% | 2.7500% | 2.7500% | 2.7500% | 2.7500% |
| EU 7b | of which: to be made up of CET1 capital (percentage points) | 1.5469% | 1.5469% | 1.5469% | 1.5469% | 1.5469% |
| EU 7c | of which: to be made up of Tier 1 capital (percentage points) | 2.0625% | 2.0625% | 2.0625% | 2.0625% | 2.0625% |
| EU 7d | Total SREP own funds requirements (%) | 10.7500% | 10.7500% | 10.7500% | 10.7500% | 10.7500% |
| | **Combined buffer requirement (as a percentage of risk-weighted exposure amount)** | | | | | |
| 8 | Capital conservation buffer (%) | 2.5000% | 2.5000% | 2.5000% | 2.5000% | 2.5000% |
| EU 8a | Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%) | | | | | |
| 9 | Institution specific countercyclical capital buffer (%) | 0.0210% | 0.0210% | 0.0180% | 0.0170% | 0.0150% |
| EU 9a | Systemic risk buffer (%) | | | | | |
| 10 | Global Systemically Important Institution buffer (%) | | | | | |
| EU 10a | Other Systemically Important Institution buffer (**) | | | | 0.2500% | 0.2500% |
| 11 | Combined buffer requirement (%) | 2.5210% | 2.5210% | 2.5180% | 2.7670% | 2.7650% |
| EU 11a | Overall capital requirements (%) | 13.2710% | 13.2710% | 13.2680% | 13.5170% | 13.5150% |
| 12 | CET1 available after meeting the total SREP own funds requirements (%) | 10.1241% | 10.0056% | 9.8021% | 10.0806% | 7.9791% |
| | **Leverage ratio** | | | | | |
| 13 | Leverage ratio total exposure measure | 123,040,287 | 130,320,326 | 129,994,625 | 125,362,536 | 127,978,933 |
| 14 | Leverage ratio | 7.0915% | 6.6918% | 6.6615% | 6.9612% | 6.1478% |
| | **Additional own funds requirements to address risks of excessive leverage (as a percentage of leverage ratio total exposure amount)** | | | | | |
| EU 14a | Additional own funds requirements to address the risk of excessive leverage (%) | | | | | |
| EU 14b | of which: to be made up of CET1 capital (percentage points) | | | | | |
| EU 14c | Total SREP leverage ratio requirements (%) | 3.0000% | 3.0000% | 3.0000% | 3.0000% | 3.0000% |
| | **Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)** | | | | | |
| EU 14d | Leverage ratio buffer requirement (%) | | | | | |
| EU 14e | Overall leverage ratio requirement (%) | 3.0000% | 3.0000% | 3.0000% | 3.0000% | 3.0000% |
| | **Liquidity Coverage Ratio** | | | | | |
| 15 | Total high-quality liquid assets (HQLA) (Weighted value - average) | 22,632,306 | 22,323,158 | 22,449,356 | 23,201,172 | 24,067,555 |
| EU 16a | Cash outflows - Total weighted value | 15,678,959 | 15,324,805 | 14,818,455 | 14,546,709 | 14,541,961 |
| EU 16b | Cash inflows - Total weighted value | 2,001,247 | 2,007,232 | 2,025,709 | 2,008,306 | 1,982,558 |
| 16 | Total net cash outflows (adjusted value) | 13,677,713 | 13,317,573 | 12,792,746 | 12,538,403 | 12,559,403 |
| 17 | Liquidity coverage ratio (%)(*) | 165.5026% | 167.8687% | 176.3125% | 185.9576% | 192.2101% |
| | **Net Stable Funding Ratio** | | | | | |
| 18 | Total available stable funding | 80,918,879 | 80,646,834 | 78,404,908 | 79,015,218 | 79,511,173 |
| 19 | Total required stable funding | 60,643,572 | 60,365,680 | 60,626,789 | 60,740,253 | 60,801,199 |
| 20 | NSFR ratio (%) | 133,4336% | 133.5972% | 129.3239% | 130.0871% | 130.7724% |

*(*) The values shown are calculated as simple averages of month-end observations in the twelve months preceding the end of each quarter, consistent with the representation provided in the EU LIQ1 table.*

*(**) It should be noted that from 1 January 2024, the Group is no longer required to comply with the O-SII buffer, as it has not been identified by the Bank of Italy as a nationally authorised systemically important institution in Italy for 2024.*

### Template IFRS 9/Article 468-FL: Comparison of institutions' own funds and capital and leverage ratios with and without the application of transitional arrangements for IFRS 9 or analogous ECLs, and with and without the application of the temporary treatment in accordance with Article 468 of the CRR (*)

| | | Sep-24 | Jun-24 | Mar-24 | Dec-23 |
|---|---|---|---|---|---|
| **Available capital (amounts)** | | | | | |
| 1 | Common Equity Tier 1 (CET1) capital | 8,725,392 | 8,720,728 | 8,659,553 | 8,726,677 |
| 2 | Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 8,716,514 | 8,714,858 | 8,652,600 | 8,711,212 |
| 2a | CET1 capital as if the temporary treatment of unrealised gains and losses measured at fair value through OCI (other comprehensive income) in accordance with Article 468 of the CRR had not been applied | 8,696,194 | - | - | - |
| 3 | Tier 1 capital | 8,725,392 | 8,720,728 | 8,659,553 | 8,726,677 |
| 4 | Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 8,716,514 | 8,714,858 | 8,652,600 | 8,711,212 |
| 4a | Tier 1 capital as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied | 8,696,194 | - | - | - |
| 5 | Total capital | 10,282,863 | 10,329,785 | 10,305,533 | 10,407,095 |
| 6 | Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 10,273,985 | 10,323,915 | 10,298,580 | 10,391,630 |
| 6a | Total capital as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied | 10,253,664 | - | - | - |
| **Risk-weighted assets (amounts)** | | | | | |
| 7 | Total risk-weighted assets | 47,976,977 | 48,265,970 | 48,473,131 | 48,099,061 |
| 8 | Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 47,976,977 | 48,265,671 | 48,470,348 | 48,096,569 |
| **Capital Ratios** | | | | | |
| 9 | Common Equity Tier 1 (as a percentage of risk exposure amount) | 18.19% | 18.07% | 17.86% | 18.14% |
| 10 | Common Equity Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 18.17% | 18.06% | 17.85% | 18.11% |
| 10a | CET1 (as a percentage of risk exposure amount) as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied | 18.11% | - | - | - |
| 11 | Tier 1 (as a percentage of risk exposure amount) | 18.19% | 18.07% | 17.86% | 18.14% |
| 12 | Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 18.17% | 18.06% | 17.85% | 18.11% |
| 12a | Tier 1 (as a percentage of risk exposure amount) as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied | 18.11% | - | - | - |
| 13 | Total capital (as a percentage of risk exposure amount) | 21.43% | 21.40% | 21.26% | 21.64% |
| 14 | Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 21.41% | 21.39% | 21.25% | 21.61% |
| 14a | Total capital (as a percentage of risk exposure amount) as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied | 21.36% | - | - | - |
| **Leverage ratio** | | | | | |
| 15 | Leverage ratio total exposure measure | 123,040,287 | 130,320,326 | 129,994,625 | 125,362,536 |
| 16 | Leverage ratio | 7.09% | 6.69% | 6.66% | 6.96% |
| 17 | Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 7.09% | 6.69% | 6.66% | 6.95% |
| 17a | Leverage ratio as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied | 7.07% | - | - | - |

*(*) It should be noted that from 30 September 2024, the MPS Group will apply the prudential filter relating to the reserve Other Comprehensive Income on government bonds reintroduced by Regulation (EU) 2024/1623 (CRR3). This transitional treatment will apply until 31 December 2025.*

The application of the IFRS 9 fully loaded without taking into account the impact deriving from the cohesion with he transitional regime expected from 2018, would have entailed a reduction of 2 bp, respectively of CET1 ratio and total capital ratio. Such coefficients would have resulted in 18.17% (instead of 18.19% transitional arrangements) and 21.41% (instead of 21.43%) respectively of CET1 ratio and total capital ratio. IFRS 9 fullyloaded application would have entailed a total CET1 decrease of about 0.01 bn euro.

# Annex XIII - Disclosure of liquidity requirements

## EU LIQ 1: Quantitative information of LCR

| | Currency and units (EUR million) | Total unweighted value (average) | | | | Total weighted value (average) | | | |
|---|---|---|---|---|---|---|---|---|---|
| EU 1a | Quarter ending on (DD Month YYY) | **Sep-24** | **Jun-24** | **Mar-24** | **Dec-23** | **Sep-24** | **Jun-24** | **Mar-24** | **Dec-23** |
| EU 1b | Number of data points used in the calculation of averages | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 |
| 1 | **Total high-quality liquid assets (HQLA)** | | | | | **22,632** | **22,323** | **22,449** | **23,201** |
| 2 | Retail deposits and deposits from small business customers, of which: | 49,456 | 49,351 | 49,507 | 50,015 | 3,197 | 3,180 | 3,183 | 3,213 |
| 3 | *Stable deposits* | *39,042* | *39,082* | *39,281* | *39,684* | *1,952* | *1,954* | *1,964* | *1,984* |
| 4 | *Less stable deposits* | *10,413* | *10,269* | *10,225* | *10,332* | *1,245* | *1,226* | *1,219* | *1,229* |
| 5 | **Unsecured wholesale funding** | **20,546** | **19,781** | **18,736** | **18,051** | **9,140** | **8,757** | **8,228** | **7,944** |
| 6 | *Operational deposits (all counterparties) and deposits in networks of cooperative banks* | - | - | - | - | - | - | - | - |
| 7 | Non-operational deposits (all counterparties) | 20,257 | 19,557 | 18,623 | 17,942 | 8,851 | 8,534 | 8,115 | 7,835 |
| 8 | Unsecured debt | 289 | 224 | 113 | 109 | 289 | 224 | 113 | 109 |
| 9 | Secured wholesale funding | | | | | 36 | 46 | 54 | 43 |
| 10 | Additional requirements | 3,774 | 3,724 | 3,643 | 3,531 | 1,310 | 1,330 | 1,340 | 1,317 |
| 11 | Outflows related to derivative exposures and other collateral requirements | 1,010 | 1,048 | 1,081 | 1,078 | 1,010 | 1,048 | 1,081 | 1,078 |
| 12 | Outflows related to loss of funding on debt products | - | - | - | 3 | - | - | - | 3 |
| 13 | Credit and liquidity facilities | 2,764 | 2,676 | 2,561 | 2,450 | 300 | 281 | 259 | 236 |
| 14 | Other contractual funding | 2,511 | 2,654 | 2,543 | 2,338 | 2 | 25 | 30 | 41 |
| 15 | Other contingent funding obligations | 30,556 | 30,378 | 30,347 | 30,443 | 1,994 | 1,987 | 1,983 | 1,989 |
| | TOTAL CASH OUTFLOWS | | | | | 15,679 | 15,325 | 14,818 | 14,547 |
| 16 | CASH – INFLOWS | | | | | | | | |
| 17 | Secured lending (e.g. reverse repos) | 5,982 | 5,836 | 5,179 | 4,476 | 88 | 84 | 78 | 79 |
| 18 | Inflows from fully performing exposures | 2,225 | 2,223 | 2,221 | 2,184 | 1,275 | 1,273 | 1,269 | 1,231 |
| 19 | Other cash inflows | 2,890 | 2,938 | 3,050 | 3,174 | 638 | 650 | 678 | 699 |
| EU-19a | (Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies) | | | | | - | - | - | - |
| EU-19b | (Excess inflows from a related specialised credit institution) | | | | | - | - | - | - |
| 20 | TOTAL CASH INFLOWS | 11,097 | 10,996 | 10,449 | 9,834 | 2,001 | 2,007 | 2,026 | 2,008 |
| EU-20a | *Fully exempt inflows* | - | - | - | - | - | - | - | - |
| EU-20b | *Inflows subject to 90% cap* | - | - | - | - | - | - | - | - |
| EU-20c | *Inflows subject to 75% cap* | 11,097 | 10,996 | 10,449 | 9,834 | 2,001 | 2,007 | 2,026 | 2,008 |
| EU-21 | LIQUIDITY BUFFER | | | | | 22,632 | 22,323 | 22,449 | 23,201 |
| 22 | TOTAL NET CASH OUTFLOWS | | | | | 13,678 | 13,318 | 12,793 | 12,538 |
| 23 | LIQUIDITY COVERAGE RATIO (%) | | | | | 165.5026% | 167.8687% | 176.3125% | 185.9576% |

## EU LIQB on qualitative information on LCR, which complements template EU LIQ1

The Liquidity Coverage Ratio (LCR) is the regulatory index used to monitor short-term liquidity risk. In the third quarter of 2024, the Group liquidity was characterized by the absence of any signs of strain in the short term, with the LCR (calculated according to Delegated Regulation (EU) 2015/61) remaining stable and well above the regulatory limit of 100%, with an adequate safety buffer. The indicator remained stable compared to the previous quarter (variation of 1.1%, with LCR rising from 164.3% at end-June 2024 to 165.4% at end-September 2024, based on period-end point values). Despite a EUR 3.0 billion reduction in access to ECB auctions, the indicator benefitted from an overall reduction in net outflows (particularly in the corporate funding component) and the issuance of the CB1 *CTP European Premium BMPS 3.375 JL30* for EUR +0.75 billion.

It should be noted that no methodological changes were made to the indicator in Q3 2024. On a monthly basis, the Group monitors the risk of concentration of sources of financial and commercial funding, with a particular focus on the details of the main non-retail counterparties.

At the end of September 2024, in accordance with what is monitored through the Additional Liquidity Monitoring Metrics (ALMM) regulatory reporting, funding through unsecured channels amounts to roughly 79% of the total, of which 8% relating to financial non-retail counterparties and 21% relating to non-financial non-retail counterparties.

In September 2024, the Liquidity buffer shows a strong prevalence of available liquid (50% of the total Liquidity Buffer of which Deposit Facility accounting for 48% of the section), the Italian and European government bonds (48% pf the aggregate), and other remaining items (2%), all of which are listed on the main regulated markets and easily liquidated in the short term.

It should be noted that outflows relating to derivative positions and potential requests for collateral have an impact on the reference aggregate of less than 6%.

It should also be noted that the liquidity reserves in currencies other than the Euro, as well as the outflows and inflows in currencies other than the Euro – all of which account for less than 1% each – are marginal for the MPS Group and do not cause currency misalignments in the calculation of the LCR.

Finally, it should be noted that all elements considered relevant to the institution's liquidity profile are included in the calculation of the LCR indicator.

# Annex XXI - Disclosure of the use of the IRB approach to credit risk

## EU CR8: RWEA flow statements of credit risk exposures under the IRB approach

| | | Risk weighted exposure amount |
|---|---|---|
| **1** | **Risk weighted exposure amount as at the end of the previous reporting period** | **23,731,107** |
| 2 | Asset size | -103,607 |
| 3 | Asset quality | - |
| 4 | Model updates | - |
| 5 | Methodology and policy | - |
| 6 | Acquisitions and disposals | - |
| 7 | Foreign exchange movements | - |
| 8 | Other | 45,335 |
| **9** | **Risk weighted exposure amount as at the end of the reporting period** | **23,672,835** |

*The information in this template includes counterparty credit risk (CCR) exposures and specialised lending.*

Following the update of the ELBE component of the LGD Defaulted Asset models in Q2 2024, incorporating the latest historical macroeconomic data, there was a slight reduction in the ELBE LGD and a consequent increase in the RWA of the Non-Performing portfolio. In Q3 2024, the AIRB RWA remains more or less stable compared to the previous quarter.

# Declaration of the Financial Reporting Officer

Pursuant to para. 2, article 154-bis of the Consolidated Law on Banking, the Financial Reporting Officer, Mr. Nicola Massimo Clarelli, declares that the accounting information contained in this document corresponds to the underlying documentary evidence and accounting records.

Siena, 07 November 2024

**Nicola Massimo Clarelli**

Financial Reporting Officer

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# Appendix 1 - Details of Information provided in compliance with EBA/ ITS/2020/04

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# Appendix 2 - Details of Information provided in compliance with EBA Guidelines GL/2020/12

| | | Pillar 3 disclosure – 30 September 2024 | Annex |
|---|---|---|---|
| **Template IFRS 9/Article 468-FL** | Comparison of institutions' own funds and capital and leverage ratios with and without the application of transitional arrangements for IFRS 9 or analogous ECLs, and with and without the application of the temporary treatment in accordance with Article 468 of the CRR | Disclosure of key metrics and overview of risk-weighted exposure amounts | I |

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