

Bank Name	Banca Popolare di Sondrio, Società Cooperativa per Azioni
LEI Code	J48C8PCSJVUBR8KCW529
Country Code	IT



Key Metrics

(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	2,654	2,775	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,649	2,757	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	2,662	2,783	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	2,657	2,765	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	3,128	3,225	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	3,122	3,206	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)				
Total risk-weighted assets	17,370	17,693	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17,366	17,682	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.28%	15.69%	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	15.25%	15.59%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.33%	15.73%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.30%	15.64%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	18.01%	18.23%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.98%	18.13%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	45,766	50,590	C 47.00 (r300,c010)	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	5.82%	5.50%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,662	2,783	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	2,657	2,765	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	45,766	50,590	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	45,766	50,590	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.8%	5.5%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.8%	5.5%	C 47.00 (r330,c010)	



Capital

		(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
	A	OWN FUNDS	3,128	3,225	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,654	2,775	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,402	1,402	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	-46	0	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-55	-21	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	1,446	1,444	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	37	36	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-3	-3	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-32	-31	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of 0
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of	-26	-5	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	associated DTLs (-) IRB shortfall of credit risk adjustments to expected losses	-41		C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
			-41			
	A.1.11	(-) Defined benefit pension fund assets	0		C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0		C 01.00 (r430,c010)	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,c010)	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		C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	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 (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 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,c010)	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,c010)	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	-24	-8	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-9	-11	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	5	18	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,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2		0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3		5		C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2				C 01.00 (r530,c010)	Article 61 of CRR
		ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)				Article of the CRX
	A.2.1	Additional Tier 1 Capital instruments	8		C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r748,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,662	2,783	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	465	442	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	411	399	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	54	43	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	17,370	17,693	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	4	12	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.28%	15.69%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.33%	15.73%	CA3 {3}	-
Transitional period	C.3	TOTAL CAPITAL RATIO (transitional period)	18.01%	18.23%	CA3 {5}	-
CET1 Capital	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,649		[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),0)]	<u>-</u>
Fully loaded CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL (fully loaded) COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.25%			_
Fully loaded ¹	-		15.25%		[D.1]/[B-B.1]	
	, i	Adjustments to CET1 due to IFRS 9 transitional arrangements	5		C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0		C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c030)	
		Adjustments included in RWAs due to IFRS 9 transitional arrangements	1	12	C 05.01 (r440,c040)	



Overview of Risk exposure amounts

	RWA	As	
(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	15,281	15,342	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	8,021	8,149	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	7,260	7,193	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	73	75	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	23	29	C 02.00 (R640, c010)
Settlement risk	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	79	345	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	326	314	C 02.00 (R520, c010)
Of which the standardised approach	326	314	C 02.00 (R530, c010)
Of which IMA	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	1,588	1,588	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	1,588	1,588	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	17,370	17,693	

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.



2020 EU-wide Transparency Exercise P&L Banca Popolare di Sondrio, Società Cooperativa per Azioni

The First Description The Property Service The Property Servic		As of 31/03/2020	As of 30/06/2020
6 White file was and shorters income 136 249 White a leave and shorters income 136 249 File was and shorters income 6 135 (50 White designees) 6 131 (50 White designees) 6 132 (50 White designee) 13 3 (50 White designee) 13 3 (50 White designee) 11 4 (50 White designee) 11 4 (50 White designee) 12 3 (50 White designee) 12 3 (50 White designee) 12 4 (50 White designee) 14 4 <th>(mln EUR)</th> <th>AS 01 317 037 2020</th> <th>AS 61 367 667 2020</th>	(mln EUR)	AS 01 317 037 2020	AS 61 367 667 2020
19	Interest income	138	283
The series series 26 35 35 35 35 35 35 35 3	Of which debt securities income	10	23
CF Which displaces expenses 5 6 322 323 324 32	Of which loans and advances income	126	249
100 100	Interest expenses	26	50
Separation of planes coupled regorable on scenarial (where the read commission income in the Commission in the Co	(Of which deposits expenses)	6	11
A contribution from the step and commission income 1	(Of which debt securities issued expenses)	16	32
set Fisc and commission income anisor or C) losses and intercognition of financial assets and inhibitions in the sequence of the sequence of financial assets and inhibitions in the sequence of the sequence of financial assets and inhibitions in the sequence of the sequence of the sequence of financial assets and inhibitions in the sequence of t	(Expenses on share capital repayable on demand)	0	0
same or C) losses on development of financial assets and isbellities not measured at fair value through profit or loss, and of non financial assets and isbellities in list for roading, net assits or C) losses from herdine assets and isbellities in list for subset through profit or loss, net is in sor C) losses from herdine assets and isbellities in list value through profit or loss, net is in sor C) losses from herdine assets and isbellities in list value through profit or loss, net is in sor C) losses from herdine accounting, net control profit or loss, net in the control part of control profit or C) loss, net in the control part of control profit or loss, net in the control part of control profit or loss, net in the control part of contro	Dividend income	1	4
set and so of) losses on financial assets and liabilities held for trading, net 45 4388 arisos or) losses from helpe accounting, net 45 43188 arisos or) losses from helpe accounting, net 45 4318 arisos or) losses from helpe accounting, net 45 4318 arisos or) losses from helpe accounting, net 45 4318 arisos or) losses from helpe accounting, net 45 4318 arisos or) losses from helpe accounting, net 45 4318 arisos or) losses from helpe accounting, net 45 4318 arisos or) losses from helpe accounting, net 45 4318 arisos or) losses from helpe accounting, net 45 4318 arisos or) losses from helpe accounting to the loss of losses arisos or) losses from helpe accounting to the loss of losses arisos or) losses from the losses or losses or losses or losses from the losses or () losses, net 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	Net Fee and commission income	79	152
Selection Communication	Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets,	2	22
Salano or Disease on financial assets and liabilities at fair value through profit or loss, net 10 10 10 10 10 10 10 1	net	2	-33
Disease from hedge accounting, net International Commitments (Propensions) International Commitments (Propen	Gains or (-) losses on financial assets and liabilities held for trading, net	-45	-18
1	Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-16	-10
14 2.24 2.25 2.	Gains or (-) losses from hedge accounting, net	0	0
NOTAL OPERATTING INCOME, NET Administrative expensions Cash contributions to resolution funds and deposit quarantee schemes) Depreciation) Cash contributions to resolution funds and deposit quarantee schemes) Depreciation (and foliation agains or (-) losses, net Devisions or (-) reversal of provisions) (Commitments and quarantees grown) (Commitments and quarantees grown) (Commitments and quarantees grown) (Other provisions) (Other provisions) (Other provisions) (Other provisions) (Of which pending legal issues and tax illigation¹ Of which pending legal issues and tax illigation¹ Of which restructuring¹ Increases or (-) decreases of the fund for general lamking risks, net)² Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) (Inpairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) (of which goodwill) (of which goodwill recognised in profit or loss (of which goodwill recognised in profit or loss (of which go	Exchange differences [gain or (-) loss], net	1	1
Administrative expenses) 25 Case contributions to resolution funds and deposit guarantee schemes) 26 Case contributions to resolution funds and deposit guarantee schemes) 26 Codefication gains or (c) losses, net 27 Codes contributions to resolution funds and deposit guarantee schemes) 27 Commitments to resolution funds and deposit guarantee schemes) 28 Commitments and guarantees given) 29 Commitments and guarantees given) 30 Commitments and guarantees given) 31 Coff which pending legal issues and tax illigation ¹ 31 Coff which pending legal issues and tax illigation ¹ 31 Coff which restructuring 1 Concept of the fund for general banking risks, net) ² Coff which restructuring 1 Coff which pending legal issues and tax illigation 1 Coff which restructuring 1 Coff whi	Net other operating income /(expenses)	14	24
Cach contributions to resolution funds and deposit guarantee schemes) September Septe	TOTAL OPERATING INCOME, NET	148	354
Deprociation) Deprociation plans or (-) losses, net 13 26 doublination gains or (-) losses, net 14 1 11 (Payment commitments to resolution funds and deposit guarantee schemes) (Commitments to resolution funds and deposit guarantee schemes) (Commitments and guarantees given) 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	(Administrative expenses)	139	241
Addification gains or (·) losses, net Provisions or (·) reversal of provisions (·) (Commitments and guarantees given) (Commitments and guarantees given) Of which pending legal issues and tax litigation¹ Of which pending legal issues and tax litigation¹ Of which restructuring¹ Increases or (·) decreases of the fund for general banking risks, net)³ Impairment or (·) reversal of impairment on financial assets not measured at fair value through profit or loss) (financial assets at fair value through other comprehensive income) (financial assets at a mortised cost) (of which Goodwill) (egative goodwill recognised in profit or loss (of which Goodwill) (egative goodwill recognised in profit or loss (of which Goodwill) (egative goodwill recognised in profit or loss (of which Goodwill) (egative goodwill recognised in profit or loss (of profit or (·) loss of investments in subsidaries, joint ventures and associates (of continuous assets and disposal groups classified as held for sale not qualifying as discontinued operations (of continuous assets and disposal groups classified as held for sale not qualifying as discontinued operations (of continuous assets and disposal groups classified as held for sale not qualifying as discontinued operations (of continuous assets and disposal groups classified as held for sale not qualifying as discontinued operations (of continuous assets and disposal groups classified as held for sale not qualifying as discontinued operations (of continuous assets and disposal groups classified as held for sale not qualifying as discontinued operations (of continuous assets and disposal groups classified as held for sale not qualifying as discontinued operations (of continuous assets and the profit or loss of investments in subsidaries, joint ventures and associates (of continuous assets and the profit or loss of investments in subsidaries, joint ventures	(Cash contributions to resolution funds and deposit guarantee schemes)		25
Provisions or (-) reversal of provisions) (Payment commitments to resolution funds and deposit guarantee schemes) (Commitments to resolution funds and deposit guarantee schemes) (Commitments no resolution funds and deposit guarantee schemes) (Commitments and guarantees given) (Of which pending legal issues and tax litigation ¹ (Find for eversal of fund for general banking risks, net) ² (Increases or (-) decreases of the fund for general banking risks, net) ² (Increases or (-) decreases of the fund for general banking risks, net) ² (Ingrainment or (-) reversal of impairment on financial assest and schemes are schemes) (Financial assets at fair value through other comprehensive income) (Financial assets at a monited cost) (Ingrainment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets) (Ingrainment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets) (Ingrainment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets) (Ingrainment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets) (Ingrainment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets) (Ingrainment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets) (Ingrainment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets) (Ingrainment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets) (Ingrainment or (-) rever	(Depreciation)	13	26
(Reyment commitments to resolution funds and deposit guarantee schemes) (Commitments and quarantees given) (Commitments and quarantees given) (Other provisions) Of which pending legal issues and tax litigation ¹ Of which restructuring ¹ Increases or (C) decreases of the fund for general banking risks, net) ² On 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Modification gains or (-) losses, net	-5	-5
(Commitments and guarantees given) (Other provisions) Of which pending legal issues and tax litigation 1 Of which pending legal issues and tax litigation 1 Of which restructuring 1 Increases or (-) decreases of the fund for general banking risks, net) 2 (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Inguirment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets at amortised cost) (Inguirment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Inguirment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Inguirment or (-) reversal of impairment in subsidaries, joint ventures and associates and on non-financial assets) (Inguirment or (-) reversal of impairment in subsidaries, joint ventures and associates and on non-financial assets) (Inguirment or (-) reversal of impairment in subsidaries, joint ventures and associates and on non-financial assets) (Inguirment or (-) reversal of impairment in subsidaries, joint ventures and associates and on non-financial assets) (Inguirment or (-) reversal of impairment in subsidaries, joint ventures and associates and on non-financial assets) (Inguirment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets and on non-financial assets and on non-financial assets at amortised of the profit or (-) loss of investments in subsidaries, joint ventures and associates and on non-financial assets and on non-financial assets at amortised occident in profit or (-) loss of investments in subsidaries, joint ventures and associates and on non-financial assets at amortised occident in profit or (-) loss of investments in subsidaries, joint ventures and associates and on n	(Provisions or (-) reversal of provisions)	-4	1
(Other provisions) Of which pending legal issues and tax litigation 1 Of which restructuring 1 Increases or (-) decreases of the fund for general banking risks, net) 2 Increases or (-) decreases of the fund for general banking risks, net) 3 Of which restructuring 1 Increases or (-) decreases of the fund for general banking risks, net) 3 Of which restructuring 1 Increases or (-) decreases of the fund for general banking risks, net) 3 Of which restructuring 1 Of which	(Payment commitments to resolution funds and deposit guarantee schemes)		0
Of which pending legal issues and tax litigation 1 Of which restructuring 1 Increases or (-) decreases of the fund for general banking risks, net) 2 Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) (Financial assets at fair value through other comprehensive income) (Financial assets at amortised cost) (Financial assets at amortised cost) (Financial assets at amortised cost) (For eversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (of which Goodwill) (of which	(Commitments and guarantees given)	-4	4
Of which restructuring¹ Increases or (-) decreases of the fund for general banking risks, net)² (Financial assets at fair value through other comprehensive income) (Financial assets at a fair value through other comprehensive income) (Financial assets at a mortised cost) (Financial ass	(Other provisions)	1	-3
Of which restructuring¹ Increases or (-) decreases of the fund for general banking risks, net)² (Financial assets at fair value through other comprehensive income) (Financial assets at a fair value through other comprehensive income) (Financial assets at a mortised cost) (Financial ass	Of which pending legal issues and tax litigation ¹		
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) (Financial assets at fair value through other comprehensive income) (Financial assets at amortised cost) (Financial assets at amortised cost) (Financial assets at amortised cost) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (of which Goodwill) (of which Goodwill) (equative goodwill recognised in profit or loss (expective goodwill recognised in profit or loss (financial assets at amortised cost) (of which Goodwill) (of which			
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) (Financial assets at fair value through other comprehensive income) (Financial assets at amortised cost) (Financial assets at amortised cost) (Financial assets at amortised cost) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (of which Goodwill) (of which Goodwill) (equative goodwill recognised in profit or loss (expective goodwill recognised in profit or loss (financial assets at amortised cost) (of which Goodwill) (of which	(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Financial assets at amortised cost) Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (of which Goodwill) (of whi	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	64	47
Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (of which Goodwill) (legative goodwill recognised in profit or loss (legative goodwill recognised i	(Financial assets at fair value through other comprehensive income)	5	5
(of which Goodwill) degative goodwill recognised in profit or loss degative goodwill recognised in profit or loss for profit or loss from non-current assets and disposal group goodwill recognised in profit or loss for profit or loss from non-current assets and disposal group goodwill recognised in profit or loss fr	(Financial assets at amortised cost)	60	42
Regative goodwill recognised in profit or loss Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT OR (-) loss after tax from discontinued operations PROFIT OR (-) LOSS FOR THE YEAR 17	(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT OR (-) loss after tax from discontinued operations PROFIT OR (-) LOSS FOR THE YEAR 14 15 16 17 17 18 19 19 19 19 19 19 19 19 19	(of which Goodwill)	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT OR (-) loss after tax from discontinued operations PROFIT OR (-) LOSS FOR THE YEAR 14 15 16 17 17 18 19 19 19 19 19 19 19 19 19	Negative goodwill recognised in profit or loss	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT OR (-) loss after tax from discontinued operations PROFIT OR (-) LOSS FOR THE YEAR 17	Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	5	14
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS Profit or (-) loss after tax from discontinued operations PROFIT OR (-) LOSS FOR THE YEAR 122 133 134 135 135 136 137 137 138 138 138 138 138 138 138 138 138 138	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 AFTER TAX FROM CONTINUING OPERATIONS Profit or (-) loss after tax from discontinued operations PROFIT OR (-) LOSS FOR THE YEAR 17 18 19 19 19 19 19 19 19 19 19	PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-65	22
Profit or (-) loss after tax from discontinued operations 0 PROFIT OR (-) LOSS FOR THE YEAR 17	PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-46	17
PROFIT OR (-) LOSS FOR THE YEAR 17	Profit or (-) loss after tax from discontinued operations	0	0
	PROFIT OR (-) LOSS FOR THE YEAR	-46	17
	Of which attributable to owners of the parent	-47	15

⁽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."



Total Assets: fair value and impairment distribution

(mln EUR)	ı	As of 31/03/20	20			As of 30	/06/2020		
		Fa	nir value hierar	chy		F	air value hierar	chy	
ASSETS:	Level 1 Level 2 Level 3		Carrying amount	Level 1	Level 2	Level 3	References		
Cash, cash balances at central banks and other demand deposits	2,732				5,064			IAS 1.54 (i)	
Financial assets held for trading	220	167	46	7	224	172	45	7	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	787	41	288	458	829	40	298	491	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	2,225	2,149	0	76	2,284	2,196	0	88	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	34,175				36,204				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	0	0	0	0	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	1,543				1,550				
TOTAL ASSETS	41,682				46,156				IAS 1.9(a), IG 6

⁽¹⁾ Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(mln l	EUR)					As of 30	/06/2020							
			ying amount		Accu	mulated impair	ment	Gro	ss carrying amo	ount	Accui	mulated impair	ment	
Breakdown of financial assets by instrument and by counterparty sector ¹		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	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 creditimpaired	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	nout significant increase in credit risk since initial assets recognition but		Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	References
Financial assets at fair value	Debt securities	2,098	54	0	-1	-4	0	2,115	84	0	-1	-5	0	Annex V.Part 1.31, 44(b)
through other comprehensive income Loans and advances		0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	6,824	45	0	-4	-5	0	7,870	51	0	-5	-5	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	22,937	3,033	3,642	-41	-68	-2,188	24,680	2,483	2,757	-56	-69	-1,501	Annex V.Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.



Breakdown of liabilities

Banca Popolare di Sondrio, Società Cooperativa per Azioni

(mln EUR)

	Carrying	amount	
LIABILITIES:	As of 31/03/2020	As of 30/06/2020	References
Financial liabilities held for trading	109	58	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	37,372	41,543	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	10	9	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	307	313	IAS 37.10; IAS 1.54(I)
Tax liabilities	39	28	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	992	1,255	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	38,829	43,206	IAS 1.9(b);IG 6
TOTAL EQUITY	2,853	2,950	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	41,682	46,156	IAS 1.IG6

⁽¹⁾ Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



Breakdown of liabilities

Banca Popolare di Sondrio, Società Cooperativa per Azioni

(mln EUR)

		Carrying	g amount	
Breakdown of financial liabilities l	by instrument and by counterparty sector	As of 31/03/2020	As of 30/06/2020	References
Derivatives		119	67	IFRS 9.BA.7(a); CRR Annex II
Chart nacitions	Equity instruments	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	Annex V.Part 1.31
	Central banks	3,704	8,071	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	4	3	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	4,407	4,178	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	4,152	3,927	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,877	1,682	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	430	455	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	2,566	2,184	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,593	1,803	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	6,742	7,281	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	6,478	7,010	ECB/2013/33 Annex 2.Part 2.9.1
	Households	15,011	15,058	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	14,481	14,557	Annex V.Part 1.42(f), 44(c)
Debt securities issued		2,794	2,829	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	715	722	Annex V.Part 1.37
Other financial liabilities		269	260	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		37,491	41,609	



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	SA					I	М]	[M					
			VaR (Memoran	R (Memorandum item) STRESSED VaR (Memorandum item) AN		AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PR	ICE RISKS C	ТР		Vau (Mamarandiim ifam) — STUESSEN Vau (Mamarandiim ifam)						ALL PRICE RISKS CAPITAL CHARGE FOR CTP				
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	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		FLOOR	12 WEEKS AVERAGE MEASURE	LAST	TOTAL RISK EXPOSURE AMOUNT		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST	12 WEEKS AVERAGE MEASURE	LAST IEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	MEASURE	TOTAL RISK EXPOSURE AMOUNT
(20.1)	As of 31/03/2020	As of 30/06/2020				As of 31,	/03/2020									As of 30	/06/2020					
Traded Debt Instruments	12	21	0	0	0	0							0	0	0		0					
Of which: General risk Of which: Specific risk	11	18	0	0	0	0							0	0	0		0					
Equities	150	144			0	0									0		0					
Of which: General risk	69	63	0	0	0	0							0	0	0		0					
Of which: Specific risk	80	78	0	0	0	0							0	0	0		0					
Foreign exchange risk Commodities risk	0 4	0 4	0	0	0	0							0	0	0		0					
Total	166	169	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 CIU 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.



Credit Risk - Standardised Approach

Banca Popolare di Sondrio, Società Cooperativa per Azioni

					Standardise	ed Approach			
			As of 31	./03/2020			As of 30)/06/2020	
		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, %)								
	Central governments or central banks	9,471	9,785	8		12,161	12,732	6	
	Regional governments or local authorities	179	74	17		193	78	18	
	Public sector entities	550	249	159		696	364	251	
	Multilateral Development Banks	134	164	0		131	155	0	
	International Organisations	86	86	0		86	86	0	
	Institutions	4,631	2,601	960		4,760	3,110	1,199	
	Corporates	5,174	2,883	2,593		4,462	2,792	2,436	
	of which: SME	715	463	414		598	357	275	
	Retail	1,286	426	295		1,298	407	283	
Consolidated data	of which: SME	565	148	87		538	135	79	
Lonsonuateu uata	Secured by mortgages on immovable property	3,795	3,779	1,556		3,809	3,797	1,560	
	of which: SME	6	6	3		10	10	4	
	Exposures in default	127	58	61	68	132	62	65	6
	Items associated with particularly high risk	127	123	185		125	122	183	
	Covered bonds	277	277	71		237	237	56	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	699	470	278		738	478	298	
	Equity	501	493	844		509	504	845	
	Other exposures	1,785	1,778	1,055		1,922	1,915	1,014	
	Standardised Total ²	28,822	23,246		99		26,838		90

					Standardis	ed Approach			
			As of 3:	L/03/2020			As of 3	0/06/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)	7.000	7.000	0		10.120	10.667	<i>C</i>	
	Central governments or central banks	7,666 174	7,980 69	8		10,128	10,667	6	
	Regional governments or local authorities Public sector entities	547	247	16 158		188 693	73 362	17 250	
		547	0	150		093	0	250	
	Multilateral Development Banks International Organisations	0	0				0		
	Institutions	3,894	2,003	722		4,064	•	960	
		4,392					2,553		
	Corporates of which: SME	715	2,379 463	2,111 414		3,768 598	2,349 357	2,015 275	
	Retail	870	374	256		827	358	246	
	of which: SME	565	148	87		538	135	79	
ITALY	Secured by mortgages on immovable property	183	183	67		189	188	79	
	of which: SME	6	6	07		10	10	70	
	Exposures in default	61	19	22	40	61	18	21	39
	Items associated with particularly high risk	37	33	50	40	40	38	57	39
	Covered bonds	229	229	66		189	189	52	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	456	227	220		490	230	222	
	Equity	491	483	833		497	492	833	
	Other exposures	997	997	976		993	993	939	
	Standardised Total ²	331	331		64	773) JJJ	333	61
	Standardised Total	(1)			04				01

(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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardise	ed Approach			
			As of 31,	/03/2020			As of 30	/06/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)	24	25	0		24	FC		
	Central governments or central banks	24	25	0		24	56	0	
	Regional governments or local authorities Public sector entities	3	3			3	3		
	Multilateral Development Banks	0				0		0	
	International Organisations	0				0		0	
	Institutions	339	306	130		365	330	139	
	Corporates	214	113	91		193	107	86	
	of which: SME	0	113	0		0	0	0	
	Retail	392	43	32		445	41	30	
	of which: SME	0	0	0		0	0	0	
SWITZERLAND	Secured by mortgages on immovable property	3,481	3,465	1,441		3,483	3,471	1,440	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	63	37	37	26	67	42	42	26
	Items associated with particularly high risk	57	56	85		51	51	76	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	1	1		2	2	2	
	Equity	10	10	11		11	11	12	
	Other exposures	787	781	80		929	923	75	
	Standardised Total ²				32				32

(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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes genera			Standardise	d Approach			
			As of 31,	/03/2020			As of 30/	06/2020	
	(colo FUD. 04)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %) Central governments or central banks	1,216	1,216	0		1,716	1,715	0	
	Regional governments or local authorities	0	0			0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	38	24	6		22	8	4	
	Corporates	21	16	16		15	11	11	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
SPAIN	of which: SME	0	0	0		0	0	0	
SPAIN	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	U	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Other exposures	0	0	0		0	0	0	
		U	U	U	0	U	U	U	0
	Standardised Total ²				0				U

(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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

Banca Popolare di Sondrio, Società Cooperativa per Azioni

					Standardise	ed Approach			
			As of 31,	03/2020			As of 30)/06/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and
	(mln EUR, %)	Original Exposure	exposure value	RISK EXPOSUIE AIIIOUIIL	provisions ²	Original Exposure	exposure value	Kisk exposure amount	provisions ²
	Central governments or central banks Regional governments or local authorities	0 0	0 0	0 0		0	0	0	
	Public sector entities Multilateral Development Banks	0 0	0 0	0		0	0	0 0	
	International Organisations Institutions Corporates	0 0	0 0	0 0		0 0	0	0 0	
Country of	of which: SME Retail	0 0	0 0	0 0		0 0	0 0	0 0	
Country of Counterpart 4	of which: SME Secured by mortgages on immovable property of which: SME	0 0	0 0	0		0	0	0 0	
	Exposures in default Items associated with particularly high risk	0 0	0 0	0	0	0 0	0	0 0	0
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0 0	0 0	0		0 0	0	0 0	
	Collective investments undertakings (CIU) Equity Other exposures	0 0	0 0	0 0 0		0 0	0 0	0 0	
	Standardised Total ²	(1) Original exposure, unlike Exp	posure value, is reported before	caking into account any effect d	0 ue to credit conversion factors or	credit risk mitigation techniques	(e.g. substitution effects).		0
		exposures, but includes generated	provisions per country of count al credit risk adjustments.	rparty excludes those for securi		lluation adjustments (AVAs) and o	other own funds reductions re	lated to the	
			As of 31	03/2020	Standardise	ed Approach	As of 30)/06/2020	
			AS OF ST	03/2020			AS OF SC	7/06/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %) Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0 0	0 0	0		0 0	0 0	0 0	
	Multilateral Development Banks International Organisations	0 0	0 0	0		0 0	0	0 0	
	Institutions Corporates of which: SME	0 0	0 0	0 0 0		0 0	0 0	0 0	
Country of	Retail of which: SME	0 0	0	0		0	0	0	
Counterpart 5	Secured by mortgages on immovable property of which: SME Exposures in default	0 0	0 0	0 0 0	0	0 0	0 0 0	0 0	0
	Items associated with particularly high risk Covered bonds	0 0	0 0	0		0 0	0 0	0 0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0 0	0 0	0		0	0	0 0	
	Equity Other exposures Standardised Total ²	0	0	0	0	0	0	0	0
			provisions per country of count			credit risk mitigation techniques Iluation adjustments (AVAs) and o		lated to the	
					Standardise	ed Approach			
			As of 31,	03/2020			As of 30	0/06/2020	
		Original Exposure ¹	As of 31, Exposure Value ¹	03/2020 Risk exposure amount	Value adjustments and		As of 30 Exposure Value ¹	0/06/2020 Risk exposure amount	Value adjustments and
	(min EUR, %)	Original Exposure ¹			Value adjustments and provisions ²	Original Exposure ¹			Value adjustments and provisions ²
	Central governments or central banks Regional governments or local authorities	Original Exposure ¹ 0 0 0			_				
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	Original Exposure ¹ 0 0 0 0 0			_	Original Exposure ¹			
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	Original Exposure ¹ 0 0 0 0 0 0 0 0			_	Original Exposure ¹			
Country of	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	Original Exposure ¹ O O O O O O O O O O O O O O O O O O			_	Original Exposure ¹			
Country of Counterpart 6	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME	Original Exposure ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			_	Original Exposure ¹			
-	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk	Original Exposure ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			_	Original Exposure ¹			
-	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	Original Exposure ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			_	Original Exposure ¹			
-	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			_	Original Exposure ¹			
-	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 ue to credit conversion factors or	Original Exposure ¹	Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
-	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 ue to credit conversion factors or	Original Exposure ¹ O O O O O O O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
-	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposure Value 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 ue to credit conversion factors or stisation exposures, additional va	Original Exposure ¹ O O O O O O O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
-	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 ue to credit conversion factors or stisation exposures, additional va	Original Exposure ¹ O O O O O O O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
-	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ²	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposure Value 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 ue to credit conversion factors or stisation exposures, additional va	Original Exposure O O O O O O O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ²
-	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (min EUR, %) Central governments or central banks Regional governments or local authorities	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 ue to credit conversion factors or stisation exposures, additional va	Original Exposure ¹ O O O O O O O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
-	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 ue to credit conversion factors or stisation exposures, additional va	Original Exposure ¹ O O O O O O O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
-	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 ue to credit conversion factors or stisation exposures, additional va	Original Exposure ¹ O O O O O O O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
Counterpart 6	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 ue to credit conversion factors or stisation exposures, additional va	Original Exposure ¹ O O O O O O O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
-	Central governments or local authorities Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 ue to credit conversion factors or stisation exposures, additional va	Original Exposure ¹ O O O O O O O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
Country of	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Tentral governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 ue to credit conversion factors or stisation exposures, additional va	Original Exposure ¹ O O O O O O O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
Country of	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 ue to credit conversion factors or stisation exposures, additional va	Original Exposure ¹ O O O O O O O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
Country of	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortogages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortogages on immovable property of which: SME Secured by mortogages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 ue to credit conversion factors or stisation exposures, additional va	Original Exposure ¹ O O O O O O O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and

exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

Banca Popolare di Sondrio, Società Cooperativa per Azioni

						reicta cooperativa per /			
					Standardise	d Approach			
			As of 31	/03/2020			As of 30	/06/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0 0	0 0	0 0		0	0	0 0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates of which: SME	0 0	0 0	0 0		0	0	0 0	
Country of	Retail of which: SME	0	0	0		0	0	0	
Counterpart 8	Secured by mortgages on immovable property	0	0	0		0	0	0	
·	of which: SME Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk Covered bonds	0 0	0 0	0 0		0	0	0 0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures Standardised Total ²	0	0	0	0	0	0	0	
		(1) Original exposure, unlike Exp	posure value, is reported before	taking into account any effect d	ue to credit conversion factors or istisation exposures, additional val	credit risk mitigation techniques	(e.g. substitution effects). ther own funds reductions rel	ated to the	
		exposures, but includes gener	al credit risk adjustments.	erparty excludes those for securi	susation exposures, additional val	dation adjustments (AVAS) and o	the own funds reductions fel	ated to the	
					Standardise	d Approach			
			As of 31	/03/2020			As of 30	/06/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mln EUR, %)				μισνισιστίσ				provisions
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0 0	0 0	0 0		0	0	0 0	
	Institutions Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country of	Retail of which: SME	0 0	0 0	0 0		0	0	0 0	
Counterpart 9	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk Covered bonds	0	0 0	0 0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0 0	0 0	0 0		0	0	0 0	
	Equity Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0		0		
		(2) Total value adjustments and	provisions per country of count	taking into account any effect derparty excludes those for securi	ue to credit conversion factors or istisation exposures, additional val	credit risk mitigation techniques (uation adjustments (AVAs) and o	(e.g. substitution effects). ther own funds reductions rel	ated to the	
		exposures, but includes gener	al credit risk adjustments.						
					Standardise				
			As of 31	/03/2020			As of 30	/06/2020	
					Value adjustments and				Value adimetus sute au
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mln EUR, %)								
	Central governments or central banks Regional governments or local authorities	0 0	0 0	0 0		0	0 0	0 0	
	Public sector entities Multilateral Development Banks	0 0	0 0	0 0		0	0	0 0	
	International Organisations	0	0	0		0	0	0	
	Institutions Corporates	0	0	0		0	0	0	
_	of which: SME Retail	0 0	0 0	0 0		0	0 0	0 0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 10	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
	Exposures in default Items associated with particularly high risk	0 0	0 0	0 0	0	0	0	0 0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Other exposures	0	0 0	0 0		0	0	0	
	Standardised Total ²	(1) Original exposure, unlike Ext			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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

FRA EUROPEA

2020 EU-wide Transparency Exercise

EBA BANKING AUTHORITY						O2U EU-W Canca Popolare	redit Risk -	- IRB Appro	ach				
				As of 31	/03/2020		IRB Ap	proach		As of 30	/06/2020		
	(mln EUR, %)	Origina	Of which:	Exposure Value ¹	Risk expo	Of which:	Value adjustments and provisions	Origina	Of which:	Exposure Value ¹	Risk expo	Of which:	Value adjustments and provisions
Consolidated data	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total ²	0 0 22,438 0 10,716 11,600 4,869 1,789 3,079 224 6,507 5,230 1,277 0	0 0 2,297 0 1,420 1,501 515 253 262 3 983 729 254 0	0 0 12,809 0 6,977 10,503 4,856 1,779 3,078 277 5,370 4,146 1,224 0	0 0 5,403 0 2,703 1,868 773 369 403 22 1,073 935 138 0 0	0 0 700 0 415 281 66 52 14 0 215 197 18 0	0 0 1,319 0 711 922 245 120 125 2 674 491 183	0 0 23,801 0 10,996 11,509 4,751 1,730 3,021 218 6,539 5,368 1,171 0	0 0 1,764 0 1,222 1,164 403 196 206 3 758 562 197 0	0 0 13,457 0 7,086 10,251 4,741 1,719 3,022 270 5,240 4,116 1,124 0	0 0 5,233 0 2,381 1,969 926 415 511 23 1,021 896 125 0 0	0 0 466 0 314 250 98 63 35 0 152 142 10 0	0 0 951 0 591 631 162 81 81 2 468 345 123
		(1) Original ((2) IRB Tota	exposure, unlike E I does not include	Exposure value, i e the Secutarisat	s reported bef ion position ur	ore taking into aco nlike in the previou		due to credit of exercises' res	conversion factor ults.	rs or credit risk n	nitigation techn	iques (e.g. subsi	itution effects).
		Origina	al Exposure¹		/03/2020 Risk expo	osure amount	Value		I Exposure ¹		/06/2020 Risk expo	sure amount	Value
	(mln EUR, %) Central banks and central governments	0	Of which: defaulted 0	Exposure Value ¹	0	Of which: defaulted	adjustments and provisions	0	Of which: defaulted 0	Exposure Value ¹	0	Of which: defaulted	adjustments and provisions
ITALY	Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets	0 21,767 0 10,673 11,472 4,790 1,786 3,004 223 6,459 5,221 1,239 0	0 2,264 0 1,420 1,488 506 252 254 3 979 728 250 0	0 12,329 0 6,950 10,381 4,778 1,775 3,002 275 5,329 4,140 1,188 0	0 5,109 0 2,682 1,850 761 368 393 22 1,067 933 133 0	0 672 0 415 280 65 52 14 0 215 197 18 0	0 1,289 0 711 916 243 120 123 2 671 491 181 0	0 23,147 0 10,953 11,378 4,675 1,727 2,948 217 6,487 5,354 1,133 0	0 1,736 0 1,222 1,152 395 196 199 3 754 561 193 0	0 12,930 0 7,060 10,130 4,664 1,716 2,948 268 5,199 4,109 1,090 0	0 4,956 0 2,363 1,947 910 414 496 22 1,015 894 121 0	0 458 0 314 248 96 63 34 0 152 142 10 0	926 0 591 627 160 81 79 2 465 345 121 0
	IRB Total	⁽¹⁾ Original exp	osure, unlike Exposu	ure value, is report	ed before taking	into account any ef		conversion facto	rs or credit risk mit	igation techniques ((e.g. substitution	effects).	
		Origina	al Exposure¹		/03/2020 Risk expo	osure amount	Value		I Exposure ¹		/06/2020 Risk expo	sure amount	Value
SWITZERLAND	(mln EUR, %) Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	0 0 174 0 6 61 34 1 33 1 27 4	Of which: defaulted 0 0 0 0 7 4 0 4 0 4	0 0 0 73 0 2 60 34 1 33 1 25 3	0 0 73 0 1 8 5 0 5 0 3	Of which: defaulted 0 0	adjustments and provisions 0 0 0 0 0 3 1 0 1 0 2 0	0 0 165 0 6 60 33 1 32 1 26 3	Of which: defaulted 0 0 0 0 0 6 3 0 3 0	0 0 0 73 0 2 58 33 1 32 1 24 3	0 0 69 0 1 10 6 0 6 0 3	Of which: defaulted 0 0 0 0 1 1 0 1 0 0 0	adjustments and provisions 0 0 0 0 2 1 0 1 0 2 0 0
	Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	23 0	3 0 osure, unlike Exposi	21 0 ure value, is report	2 0 ed before taking	0 0 into account any ef	2 0 fect due to credit of	22 0 conversion facto	3 0 rs or credit risk mit	20 0	2 0 (e.a. substitution	0 0 effects).	0
						, and the second		proach			. •	,	
		Origina	ıl Exposure¹	Exposure	/03/2020 Risk expo	osure amount	Value adjustments	Origina	l Exposure ¹	Exposure	/06/2020 Risk expo	sure amount	Value adjustments
	(min EUR, %) Central banks and central governments Institutions Corporates	0 0	Of which: defaulted 0 0	Value ¹ 0 0 0	0 0	Of which: defaulted 0 0	and provisions 0 0	0	Of which: defaulted 0 0	Value ¹ 0 0 0	0 0	Of which: defaulted 0 0	and provisions
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0 0 1 0	0 0 0	0 0 1 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 1 0	0 0 0	0 0 1 0	0 0 0 0	0 0 0 0	0 0 0
SPAIN	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	0 0 1 1	0 0 0	0 0 0 1 1	0 0 0 0	0 0 0 0	0 0 0 0	0 0 1 1 0	0 0 0	0 0 0 1 1	0 0 0 0	0 0 0 0	0 0 0 0
	Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	(1) Original exp	osure, unlike Exposu	0 0 ure value, is report	0 0 ed before taking	into account any ef	0 0 fect due to credit (0 0 conversion facto	o 0 rs or credit risk mit	igation techniques	(e.g. substitution	o 0 effects).	0
							IRB Ap	proach					
		Origina	nl Exposure¹	As of 31 Exposure Value ¹	/03/2020 Risk expo	osure amount	Value adjustments and	Origina	l Exposure ¹	As of 30 Exposure Value ¹	/06/2020 Risk expo	sure amount	Value adjustments
	(mln EUR, %) Central banks and central governments Institutions Corporates	0 0 0	Of which: defaulted 0 0 0	0 0 0	0 0 0	Of which: defaulted 0 0 0	provisions 0 0 0	0 0 0	Of which: defaulted 0 0 0	0 0 0	0 0 0	Of which: defaulted 0 0 0	and provisions 0 0 0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0
Country of Counterpart 4	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0
	Equity Other non credit-obligation assets IRB Total	(1) Original exp	osure, unlike Exposu	0 ure value, is report	0 ed before taking	0 into account any ef	fect due to credit of	0 conversion facto	ors or credit risk mit	igation techniques	0 (e.g. substitution	o effects).	0

2020 EU-wide Transparency Exercise Credit Risk - IRB Approach

				ī	C Banca Popolare	C redit Risk di Sondrio,			Azioni			
		Original Exposure ¹	Exposure	1/03/2020 Risk ex	posure amount	Value adjustment and	Approach Origin	nal Exposure ¹	Exposur Value ¹	le	xposure amount	Value adjustment and
Country of Counterpart 5	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	Of which: defaulted 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 ctors or credit risk m	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	(mln EUR, %)	Original Exposure ¹ Of which: defaulted	Exposure Value ¹	1/03/2020 Risk ex	posure amount Of which: defaulted	Value adjustment and provisions		nal Exposure ¹ Of which: defaulted	Exposur Value ¹	e	xposure amount Of which: defaulted	Value adjustment and provisions
Country of Counterpart 6	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
		Original Exposure ¹ Of which:	As of 3 Exposure Value ¹	31/03/2020 Pick ev	posure amount Of which:		Approach Origin	nal Exposure ¹ Of which:	As of S Exposur Value ¹	30/06/2020 Risk ex	xposure amount Of which:	Value adjustment and provisions
Country of Counterpart 7	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	defaulted	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
		Original Exposure Of which:	As of 3 Exposure	31/03/2020 Bisk ov		IRB #	Approach Origin	nal Exposure ¹ Of which:		30/06/2020 re Risk ex		Value adjustment and provisions
Country of Counterpart 8	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	defaulted	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0
		Original exposure, unlike Exposure Original Exposure	As of 3 Exposure	31/03/2020 Bisk ov		IRB A	Approach	ctors or credit risk m	As of S	30/06/2020 re Risk ex		Value adjustment
Country of Counterpart 9	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	Of which: defaulted 0		0 0 0 0 0 0 0 0 0	Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	and provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	and provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
		Original Exposure ¹	As of 3 Exposure	31/03/2020 Pick ov		IRB A	Approach	ctors or credit risk m	As of S	30/06/2020 Risk ex		Value adjustment
Country of Counterpart 10	(mln EUR, %) Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets	Of which: defaulted 0		0 0 0 0 0 0 0 0 0	Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	and provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	and provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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).



General governments exposures by country of the counterparty

		Banca Popolare di Sondrio, Società Cooperativa per Azioni												
							As of 30/06/2020							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	atives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial					Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)	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 - 3M [Austria	0 0 0 0 2 0 0	0 0 0 0 2 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Belgium	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Bulgaria	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Cyprus						· ·					, and the second		
[0 - 3M [Czech Republic													
[0 - 3M [Denmark	0 2 0 0 0 0	0 2 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Estonia					V	U .					U		U



General governments exposures by country of the counterparty

		Banca Popolare di Sondrio, Società Cooperativa per Azioni												
							As of 30/06/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of	:				Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	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 - 3M [Finland	3 0 3 0 0 0 0	3 0 3 0 0 0 0 5	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	1
[0 - 3M [France	0 0 281 0 0 0 0	0 0 281 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 281 0 0 0 0 281	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Germany	0 5 6 0 0 0 0	0 5 6 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Croatia													
[0 - 3M [Greece	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Hungary	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Ireland													
[0 - 3M [Italy	341 430 79 2,124 2,859 797 40 6,670	79 2,122 2,857 797 40	5 0 30 37 0	0 0 0 0 0 0	0 0 20 225 841 126 0	340 430 54 1,897 1,985 634 40 5,381	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	339 128 12 0 6 3 1	0 0 0 0 0 0	267
[0 - 3M [Latvia	5,370	Sjorr	7 6		غزه خ	5/301	· ·		J		707	J	



General governments exposures by country of the counterparty

						вапса Ророіаг	e di Sondrio, Società Coop							
						Direc	As of 30/06/2020 ct exposures							
	(male FUD)			On balance sh	neet		ct exposures		Derivat	tives		Off balan	ce sheet	-
	(mln EUR)			On Bulance 3.								Off-balance sh		
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial					Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
[0 - 3M [derivative financial assets	assets (net of short positions)	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	
[2Y - 3Y [[3Y - 5Y [Lithuania													
[0 - 3M [Luxembourg	0 1 5 6 0 0 0	0 1 5 6 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Malta													
[0 - 3M [Netherlands													
[0 - 3M [Poland													
[0 - 3M [Portugal	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Romania													
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

		Banca Popolare di Sondrio, Società Cooperativa per Azioni												
							As of 30/06/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial					Derivatives with p	ositive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)	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 - 3M [Spain	0 90 302 342 877 105 0	876 105 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 425 0 0	0 90 302 342 451 105 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Sweden	0 1 4 0 0 0 0	0 1 4 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	(((((0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	United Kingdom	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Iceland				, and the second									
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Canada	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	(((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

						Banca Popolar	e di Sondrio, Società Coop	erativa per Azioni						
							As of 30/06/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
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)	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	exposure amount
[0 - 3M [Japan													
[0 - 3M [U.S.	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 1 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [China											_		
[0 - 3M [Switzerland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
[0 - 3M [Latin America and the Caribbean	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0



General governments exposures by country of the counterparty

Banca Popolare di Sondrio, Società Cooperativa per Azioni

						Darica Fopolai	e di Sondrio, Societa Coop	Derativa per Azioni					
							As of 30/06/2020						
						Dire	ct exposures						
	(mln EUR)			On balance sh	neet		Derivat	Off balan					
Residual Maturity								Derivatives with po	sitive fair value	Derivatives with negative fair value	Off-balance sh	ce sheet exposures	
	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of Willer. Fillaticial assets at	Carrying amount	Notional amount	Carrying amount Notional amount	Nominal	Provisions	Risk weighted exposure amount
				for trading	through profit or loss	comprehensive income	amortised cost						
[0 - 3M [Africa	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Others	0 0 30 0 55 1	0 0 30 0 55 1 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 30 0 55 1 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
Total	1	86	86	0	0	0	86	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 have 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 counterparts 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 counterparts (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 counterparts (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

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, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, 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, Chad, Comoros, Congo, Chad, Chad, Comoros, Congo, Chad, Chad, Comoros, Congo, Chad, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, 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.



Performing and non-performing exposures

Banca Popolare di Sondrio, Società Cooperativa per Azioni

	As of 31/03/2020									As of 30/06/2020								
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Gro		Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴			Collaterals and financial		
		Of which performing but past due >30	ing but Of which non-performing			On non-performing expe		performing		Of which performing but past due >30	Of whi	ch non-perforn	ning ¹	On performing			guarantees received on non- performing	
(color EUD)		days and <=90 days	90 Of	Of which: defaulted	Of which Stage 3	exposures ²	Of which Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures	
(mln EUR) Cash balances at central banks and other demand deposits									4,945	0	0	0	0	1	0	0	0	
Debt securities (including at amortised cost and fair value)	9,098	0	0	0		15	0	0	10,197	0	0	0	0	17	0	0	0	
Central banks	0	0	0	0		0	0	0	0	0	0	0	0	0	0	0	0	
General governments	7,565	0	0	0		4	0	0	8,070	0	0	0	0	5	0	0	0	
Credit institutions	945	0	0	0		10	0	0	1,043	0	0	0	0	11	0	0	0	
Other financial corporations	484	0	0	0		0	0	0	956	0	0	0	0	1	0	0	0	
Non-financial corporations	105	0	0	0		0	0	0	128	0	0	0	0	0	0	0	0	
Loans and advances(including at amortised cost and fair value)	32,546	177	3,684	3,684		110	2,200	1,307	30,270	170	2,789	2,789	2,757	125	1,513	1,501	1,104	
Central banks	2,421	0	0	0		0	0	0	3	0	0	0	0	0	0	0	0	
General governments	470	0	0	0		0	0	0	563	0	0	0	0	1	0	0	0	
Credit institutions	556	0	0	0		0	0	0	565	21	0	0	0	0	0	0	0	
Other financial corporations	2,877	2	81	81		9	59	8	2,975	9	60	60	60	16	42	42	4	
Non-financial corporations	16,124	100	2,624	2,624		63	1,589	922	16,189	66	1,960	1,960	1,930	71	1,105	1,093	746	
of which: small and medium-sized enterprises at amortised cost	8,612	57	1,456	1,456		43	782	612	8,501	44	1,221	1,221	1,221	50	614	614	550	
of which: Loans collateralised by commercial immovable property at amortised cost	4,591	31	1,440	1,440		28	719	713	4,443	29	1,036	1,036	1,036	36	469	469	562	
Households	10,098	75	979	979		37	552	377	9,975	72	768	768	766	37	366	366	354	
of which: Loans collateralised by residential immovable property at amortised cost	6,503	33	325	325		20	117	206	6,437	24	279	279	279	18	82	82	197	
of which: Credit for consumption at amortised cost	476	13	17	17		2	7	7	465	12	17	17	17	2	6	6	7	
DEBT INSTRUMENTS other than HFT	41,644	177	3,684	3,684		124	2,200	1,307	45,411	170	2,789	2,789	2,757	143	1,513	1,501	1,104	
OFF-BALANCE SHEET EXPOSURES	19,044		254	254		12	27	119	19,716		264	264	263	18	29	29	112	

(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)

(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 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 9 and 10 of Regulation (EU) No 680/2014 - 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.



Forborne exposures

			As of 31/	03/2020		As of 30/06/2020							
		Gross carrying amount of exposures with forbearance		airment, nges in fair value and provisions h forbearance	received on e	ancial guarantees xposures with e measures	Gross carrying a exposures with measures		Accumulated imp accumulated char due to credit risk for exposures wit measures ²	nges in fair value and provisions	Collateral and financial guarantees received on exposures with forbearance measures		
(mln EUR)		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 nonperforming exposures with forbearance measures	
Cash balances at central banks and other demand deposits				_			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	o	
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)	1,763	1,053	515	496	1,082		1,722	990	479	454	1,075	468	
Central banks	0	0	0	0	0		0	0	0	0	0	0	
General governments	45	0	0	0	25		20	0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	0	
Other financial corporations	28	27	16	16	1		28	27	16	16	0	0	
Non-financial corporations	1,235	804	406	393	735		1,202	742	377	361	730	339	
of which: small and medium-sized enterprises at amortised cost	945	572	274	262	624		930	555	268	253	619		
Households	455	221	93	86	321		473	221	85	78	344	129	
DEBT INSTRUMENTS other than HFT	1,763	1,053	515	496	1,082		1,722	990	479	454	1,075		
Loan commitments given	47	16	0	0	17		72	17	0	0	46	13	
QUALITY OF FORBEARANCE ²													
Loans and advances that have been forborne more than twice							178						
Non-performing forborne loans and advances that failed to meet the non-performin exit criteria	9						583						

⁽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

⁽²⁾ 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.



2020 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Banca Popolare di Sondrio, Società Cooperativa per Azioni

,														
			As of 31	./03/2020					As of 3	30/06/2020				
	Gross carrying	g amount				Accumulated	Gross carrying	amount				Accumulated		
		Of which: non-p	and advan subject to		Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performing		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on		
(mln EUR)			of which: defaulted	impairment		non-performing exposures ¹			of which: defaulted	impairment		non-performing exposures ¹		
A Agriculture, forestry and fishing	238	36		237	25	0	213	20	20	211	12	0		
B Mining and quarrying	48	9		48	6	0	97	8	8	97	5	0		
C Manufacturing	3,905	282		3,884	189	0	3,900	225	225	3,871	146	1		
D Electricity, gas, steam and air conditioning supply	469	15		461	9	0	670	12	12	663	8	0		
E Water supply	222	6		222	11	0	256	5	5	256	8	0		
F Construction	2,208	848		2,152	535	2	1,972	611	611	1,916	383	2		
G Wholesale and retail trade	2,397	303		2,371	203	1	2,328	225	225	2,292	139	1		
H Transport and storage	345	39		344	27	0	838	27	27	836	19	0		
I Accommodation and food service activities	767	101		756	55	0	806	88	88	799	41	0		
J Information and communication	472	48		467	36	0	291	42	42	285	30	0		
K Financial and insurance activities	186	13		186	9	0	187	27	27	187	15	0		
L Real estate activities	2,745	756		2,689	425	7	2,509	543	543	2,444	279	7		
M Professional, scientific and technical activities	883	89		874	58	0	885	72	72	875	46	0		
N Administrative and support service activities	467	34		467	26	0	427	17	17	426	10	0		
O Public administration and defence, compulsory social security	0	0		0	0	0	0	0	0	0	0	0		
P Education	15	1		15	0	0	16	0	0	16	0	0		
Q Human health services and social work activities	234	7		233	4	0	257	5	5	255	3	0		
R Arts, entertainment and recreation	194	22		181	12	0	198	19	19	182	9	0		
S Other services	328	16		327	11	0	340	14	14	339	10	0		
Loans and advances	16,124	2,624		15,912	1,641	11	16,189	1,960	1,960	15,950	1,165	11		

⁽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 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.



2020 EU-wide Transparency Exercise Collateral valuation - loans and advances Banca Popolare di Sondrio, Società Cooperativa per Azioni

			As of 30/06/2020					
	Loans and advances							
		Performing		Non-performing				
(mln EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due <= 90 days			
Gross carrying amount	30,270	27,481	170	2,789	621			
Of which secured	17,297	15,268	146	2,030	490			
Of which secured with immovable property	9,472	7,912	91	1,561	335			
Of which instruments with LTV higher than 60% and lower or equal to 80%	2,217	1,986		231	54			
Of which instruments with LTV higher than 80% and lower or equal to 100%	383	250		132	28			
Of which instruments with LTV higher than 100%	765	249		516	39			
Accumulated impairment for secured assets	997	89	5	908	134			
Collateral								
Of which value capped at the value of exposure	16,014	15,066	4,213	947	297			
Of which immovable property	12,571	11,653	3,939	918	291			
Of which value above the cap	21,859	18,802	1,601	3,057	961			
Of which immovable property	20,982	17,988	1,465	2,994	952			
Financial guarantees received	2,954	2,797	101	157	58			
Accumulated partial write-off	-215	-1	0	-214	-1			

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.



2020 EU-wide Transparency Exercise
Information on loans and advances subject to legislative and non-legislative moratoria in accordance with EBA Guidelines EBA/GL/2020/02

			As of 30/06/2020													
		Gross carrying	Gross carrying amount							Accumulated imp	airment, accumı	ulated negative cha	anges in fair value	sk	Gross carrying amount	
(mln EUR)	Number of obligors		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past- due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-performing	G Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days	exposures
Loans and advances for which legislative and non-legislative moratorium (associated with a request ¹)	18,504	4,083														
Loans and advances subject to legislative and non-legislative moratorium (granted and active)		3,791	3,790	8	761	1	0	1	38	38	0	29	0	0	0	0
of which: Households		1,098	1,097	4	238	1	0	1	13	13	0	10	0	0	0	0
of which: Collateralised by residential immovable property		677	677	3	130	0	0	0	6	6	0	5	0	0	0	0
of which: Non-financial corporations		2,655	2,655	4	517	0	0	0	24	24	0	18	0	0	0	0
of which: Small and Medium-sized Enterprises		2,376	2,375	4	441	0	0	0	22	22	0	17	0	0	0	0
of which: Collateralised by commercial immovable property		1,457	1,457	1	342	0	0	0	18	18	0	14	0	0	0	0

⁽¹⁾ Including eligible obligors who didn't opt out of moratoria, where the specifications of the moratoria do not require obligors to opt in by submitting requests.