

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



# **Key Metrics**

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	2,843	2,967	2,943	3,066	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,826	2,944	2,912	3,050	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	2,851	2,976	2,950	3,075	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	2,834	2,953	2,920	3,058	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	3,262	3,374	3,322	3,425	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	3,245	3,351	3,292	3,409	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 exposure amounts						
Total risk exposure amount	17,406	18,187	17,763	18,355	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17,395	18,175	17,752	18,345	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	16.34%	16.32%	16.57%	16.71%	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	16.25%	16.20%	16.41%	16.62%	(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	16.38%	16.36%	16.61%	16.75%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.29%	16.25%	16.45%	16.67%	(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	18.74%	18.55%	18.70%	18.66%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.66%	18.44%	18.54%	18.58%	(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 ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	45,754	46,928	48,880	52,652	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	6.23%	6.34%	6.04%	5.84%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



# Leverage ratio

	(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,851	2,976	2,950	3,075	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	2,834	2,953	2,920	3,058	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	45,754	46,928	48,880	52,652	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	45,754	46,928	48,880	52,652	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.2%	6.3%	6.0%	5.8%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.2%	6.3%	6.0%	5.8%	[A.2]/[B.2]	



# EBA 2021 EU-wide Transparency Exercise Capital Banca Popolare di Sondrio, Società Cooperativa per Azioni

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		(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
	A	OWN FUNDS  COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	3,262	3,374	3,322	3,425	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	transitional adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	2,843	2,967	2,943	3,066	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	instruments)	1,402	1,403	1,402	1,403	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	0	79	0	101	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	59	25	19	31	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	1,416	1,449	1,525	1,539	C 01.00 (r200,c010)	Articles 4(117) and 25(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	34	40	36	40	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	4	-4	-5	-5	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-30	-28	-31	-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 CDR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-5	-5	-5	-5	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-27	0	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	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	0	0	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	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	0	0	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 (b) (i) and 89 to 51 of CRP, Articles 36(1) point (b) (i), 243(1) point (b), 244(1) point (b) and 256 of CRP, Articles 36(1) point b) (ii) and 276(3) of CRP, Articles 36(1) point b) (iv) and 153(6) of CRP, Articles 36(1) point b) (iv) and 155(6) of CRP, Articles 36(1) point b) (iv) and 155(6) of CRP.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment.	-3	0	0	0	C 01.00 (r490,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	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	<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment</li> </ul>	-6	-3	-18	-12	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
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (rS10,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c ORR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (rS15,c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-11	-11	-11	-11	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	17	23	30	17	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1		0	0	0	0	C 01.00 (r220,c010)	. Articles 483(1) to (3), and 494 to 487 of CRR
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
		Transitional adjustments due to additional minority interests (+/-)						
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	17	23	30	17	C 01.00 (rS20,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7	9	8	8	C 01.00 (r530,c010)	Article 6s of CRR
	A.2.1	Additional Tier 1 Capital instruments	7	9	8	8	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r600,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	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)	2,851	2,976	2,950	3,075	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	412	397	372	351	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	366	343	330	308	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		46	54	42	42	C 01.00 (4916,0310) + C 01.00 (4936,0310) + C 01.00 (4976,0310) + C 01.00 (4978,0310) + C 01.00 (4978,0310)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	17,406	18,187	17,763	18,355	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	10	13	12	10	C 05.01 (r010;c040)	
CADITAL DATEOS (O)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.34%	16.32%	16.57%	16.71%	CA3 (1)	*
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.38%	16.36%	16.61%	16.75%	CA3 (3)	•
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.74%	18.55%	18.70%	18.66%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,826	2,944	2,912	3,050	[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)]	
CET1 RATIO (%) Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.25%	16.20%	16.41%	16.62%	[D.1]/[B-B.1]	•
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	17	23	30	17	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	10	13	12	10	C 05.01 (r440,c040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re-	anulatory moint of view at the or	norting date are not taken into a	count in thir relouistion		1	

<sup>(1)</sup>The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indimments that are not eligible from a regulatory point of view at the reporting date are not balen into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP" college note that this mintel load to differences to fully loaded CET1 capital ratio sublished by the carticostation banks e.e. in their Pillar's disclosure



## Overview of Risk exposure amounts

		RW	/As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>†</sup>	15,323	16,024	15,545	16,216	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 (r050, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r050, c260, s002) -[C 02.00 (R4470, c010)] - C 02.00 (R450, c010)]
Of which the standardised approach	8,032	8,860	8,515	9,176	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	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	7,291	7,164	7,030	7,040	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	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	79	69	95	110	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r040, c
Credit valuation adjustment - CVA	27	22	26	28	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	95	210	212	97	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	294	313	336	355	C 02.00 (R520, c010)
Of which the standardised approach	294	313	336	355	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00, 0.10, 661*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	0	0	C 02.00 (R680, c010)
Operational risk	1,588	1,549	1,549	1,549	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	1,588	1,549	1,549	1,549	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	17,406	18,187	17,763	18,355	

<sup>&</sup>lt;sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>&</sup>lt;sup>2</sup> 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.



# **2021 EU-wide Transparency Exercise**P&L Banca Popolare di Sondrio, Società Cooperativa per Azioni

	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min EUR)				0.0
Interest income	439	594	156	318
Of which debt securities income	36	48	14	32
Of which loans and advances income	370	493	121	240
Interest expenses	77	104	27	54
(Of which deposits expenses)	15	19	4	6
(Of which debt securities issued expenses)	48	63	16	31
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	7	7	1	6
Net Fee and commission income	230	317	85	171
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	-22	-1	11	22
Gains or (-) losses on financial assets and liabilities held for trading, net	-11	13	18	31
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-9	-2	3	11
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	1	-1	1	1
Net other operating income /(expenses)	40	58	18	35
TOTAL OPERATING INCOME, NET	597	880	266	542
(Administrative expenses)	363	492	126	254
(Cash contributions to resolution funds and deposit guarantee schemes)	29	35	20	35
(Depreciation)	40	55	13	26
Modification gains or (-) losses, net	-6	-6	-2	-3
(Provisions or (-) reversal of provisions)	4	13	-8	-18
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	7	15	-8	-18
(Other provisions)	-3	-2	-1	0
Of which pending legal issues and tax litigation <sup>1</sup>	0	-3	0	0
Of which restructuring <sup>1</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	80	142	35	65
(Financial assets at fair value through other comprehensive income)	1	1	0	-1
(Financial assets at amortised cost)	79	141	35	66
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	19	21	8	16
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	94	157	88	193
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	68	110	61	139
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	68	110	61	139
Of which attributable to owners of the parent	65	106	60	137

Or mind reductable to other parent.

"Information available only as of end of the year

(") 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

(min EUR)		As of 30/09/20	20			As of 31	/12/2020			As of 31/	03/2021			As of 30/	06/2021		
		Fa	ir value hierar	thy		Fa	ir value hierar	thy		Fa	ir value hieran	chy		Fa	ir value hieraro	:hy	
ASSETS:	Carrying amount	Level 1	Level 2	Carrying amount		Level 1	Level 2	Level 3	Carrying amount	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	6,253				7,600				7,888				7,179				IAS 1.54 (i)
Financial assets held for trading	216	153	57	7	191	118	67	6	229	116	107	6	187	107	74	6	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	955	38	421	496	1,108	37	558	513	1,127	36	565	526	1,186	37	571	579	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	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	2,564	2,421	0	143	2,620	2,476	0	144	3,145	3,031	0	114	3,133	3,012	0	120	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	35,881				36,629				37,095				39,558				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	0	0	0	0	0	0	0	0	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				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	1,586				1,658				1,634				1,705				
TOTAL ASSETS	47,455				49,806				51,118				52,947				IAS 1.9(a), IG 6

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

(min	EUR)		,	ls of 30/09/20	)20					As of 31	/12/2020					As of 31	/03/2021					As of 30/	06/2021			
		Gross carry	ing amount		Accı	mulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying am	ount	Acc	ımulated impaiı	ment	Gros	s carrying amo	unt <sup>(2)</sup>	Accum	ulated impairm	ent <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>‡</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets withou significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	credit risk since	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair	Debt securities	2,386	39	0	-2	-1	0	2,476	42	0	-1	-1	0	2,994	53	0	-1	-1	0	2,999	27	0	-1	0	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	7,529	60	0	-6	-5	0	7,716	60	0	-5	-5	0	8,088	60	0	-5	-5	0	9,153	57	0	-3	-5	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	23,169	4,064	2,715	-51	-88	-1,506	24,535	3,438	2,251	-60	-115	-1,186	25,129	2,958	2,242	-67	-107	-1,198	26,552	2,914	2,007	-59	-86	-1,113	Annex V.Part 1.32, 44(a)

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

<sup>(</sup>From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



## **Breakdown of liabilities**

Banca Popolare di Sondrio, Società Cooperativa per Azioni

## (mln EUR)

		Carrying	j amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	40	34	28	34	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	42,839	45,386	46,316	47,832	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	8	6	5	4	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	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	311	333	325	298	IAS 37.10; IAS 1.54(I)
Tax liabilities	37	37	34	35	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	1,165	914	1,262	1,519	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	44,401	46,711	47,970	49,722	IAS 1.9(b);IG 6
TOTAL EQUITY	3,055	3,095	3,148	3,226	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	47,455	49,806	51,118	52,947	IAS 1.IG6

<sup>(1)</sup> 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	amount		
Breakdown of financial liabilit	ies by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		48	40	33	38	IFRS 9.BA.7(a); CRR Annex II
Chart resilions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	8,071	8,084	8,878	8,880	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	3	3	4	6	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	4,564	6,110	5,198	5,568	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	4,412	6,106	5,195	5,494	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,573	1,740	1,917	1,995	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	461	536	494	653	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	2,145	2,239	2,234	2,328	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,833	1,890	1,932	2,221	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	8,145	8,399	8,629	9,096	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	7,858	8,160	8,413	8,743	ECB/2013/33 Annex 2.Part 2.9.1
	Households	15,259	15,731	16,313	16,780	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	14,788	15,245	15,849	16,344	Annex V.Part 1.42(f), 44(c)
Debt securities issued		2,808	2,831	2,887	2,919	Annex V.Part 1.37, Part 2.98
Of which: Subc	rdinated Debt securities issued	707	699	701	707	Annex V.Part 1.37
Other financial liabilities		273	252	259	266	Annex V.Part 1.38-41
TAL FINANCIAL LIABILITIES		42,887	45,426	46,349	47,870	



# 2021 EU-wide Transparency Exercise Market Risk

								r opolare ar s	,													
	SA					I	М									IM						
			VaR (Memoran	dum item)	STRESSED VaR (	Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT			VaR (Memora	andum item)	STRESSED VaR (A	Memorandum item)	INCREI DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP		
(min 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	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		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 MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30/	09/2020									As of 31/1	2/2020					
Traded Debt Instruments	13	11	0	0	0	0							0	0	0	0						
Of which: General risk	13	11	0	0	0	0							0	0	0	0						
Of which: Specific risk Equities	137	0 147	0	0	0	0							0	0	0	0						
Of which: General risk	62	68	l ő	0	0	0							0	0	0	0						
Of which: Specific risk	72	78	ŏ	ŏ	ő	ő							ŏ	ŏ	ŏ	ŏ						
Foreign exchange risk	0	0	Ö	0	0	0							0	0	0	0						
Commodities risk	3	2	0	0	0	0							0	0	0	0						
Total	153	160	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2021	As of 30/06/2021				As of 31/	03/2021									As of 30/0	6/2021					
Traded Debt Instruments	11	32	0	0	0	0							0	0	0	0						
Of which: General risk	11	30	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	2	0	0	0	0							0	0	0	0						
Equities	123	115	0	0	0	0							0	0	0	0						
Of which: General risk	54	52	ŏ	ŏ	ŏ	ő							ő	ŏ	ő	ő						
Of which: Specific risk	65	62	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk Total	3 136	3 150	0	0	0	. 0	0			0	0		0	0	0	0				0		0
lotal	136	150		U	U	U	. 0	U	. 0	. 0	0	U	U	U	U	U	0	0	0	U	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 OVI template.



# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Banca Popolare di Sondrio, Società Cooperativa per Azioni

		Standardised Approach												
		As of 30/09/2020 As of 31/12/2020												
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions					
	Central governments or central banks	13,243	14,739 93	7		14,593	16,631	4						
	Regional governments or local authorities Public sector entities	209 678	93 293	21 162		202 938	80 504	18						
	Public sector entities  Multilateral Development Banks	131	293 155	162		938 131	159	292						
	International Organisations	86	86	0		100	100	0						
	Institutions	4.342	2,998	1,220		3.925	3.308	1.338						
	Cornorates	4.321	2,706	2,470		4.522	3.290	2,978						
	of which: SME	480	294	226		486	342	265						
	Retail	1,229	384	187		1,167	415	204						
Consolidated data	of which: SME	478	118	69		394	149	87						
COI ISOIIUateu uata	Secured by mortoages on immovable property	3,840	3,826	1,572		3,879	3,866	1,587						
	of which: SME		.7	2			1 62							
	Exposures in default	121	57	60	63	109		64	46					
	Items associated with particularly high risk Covered bonds	122 222	120 222	180		119 194	118 194	178						
	Covered bonds Claims on institutions and cornorates with a ST credit assessment	222	222	45		194	194	.38						
	Collective investments undertakings (CIU)	695	435	310		1.001	735	405						
	Foulty	567	564	905		545	542	882						
	Other exposures	1,843	1,837	962		1,810	1,804	933						
	Standardised Total <sup>2</sup>	31,650	28,516	8,101	93	33,236	31,810	8,920	77					

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion

Recions Public s Multilat Interna Institut Cornor of w Retail	on a prevenuent a er central basis.  and envenuent are central basis.  and envenuent or local authorities large d'eveluent large de la large de large de la large	Original Exposure <sup>1</sup> 11,300 204 675	As of 30; Exposure Value <sup>1</sup> 12,758 88 292	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	As of 31) Exposure Value <sup>1</sup>		Value adjustments and provisions <sup>2</sup>
Recions Public s Multilat Interna Institut Cornor of w Retail	ral governments or central banks and overnments or local authorities c sector entities	11,300 204	12,758	Risk exposure amount	provisions <sup>2</sup>			Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Recions Public s Multilat Interna Institut Cornor of w Retail	ral governments or central banks and overnments or local authorities c sector entities	204	88	7 20		12,393	14 200		
Recions Public s Multilat Interna Institut Cornor of w Retail	onal governments or local authorities is sector entities	204	88	20					
Public of Multila Interna Institut Corpora of w Retail	c sector entities					197	1432	17	i e
Multilai Interna Institut Corpor- of w Retail		0/3		161		936	73 503	291	
International Institute Corporation of we Retail			292	101		730	303	291	1
Institut Corpora of w Retail	national Organisations	ů	0	0		ŏ	0	ı o	
of w Retail of w		3,785	2,562	1.018		3.207	2.731	1.121	
Retail of w	orates	3,696	2,304	2,090		3.757	2.744	2.455	1
ITALY of w	which: SME	480	294	226		486	342	265	
		757	338	152		681	370	170	
1 I AL I Secure	which: SME	477	118			394	149	87	
	red by mortgages on immovable property	192	190	70		191	190	71	
	which: SME	7	7	2		1	1	0	
	sures in default	55	16	19	38	32	10	12	
	s associated with particularly high risk	36	35	52		42	42	63	
	red bonds	176	176	40		148	148	33	
	ns on institutions and corporates with a ST credit assessment	611	351	258		750	494	321	1
	ctive investments undertakings (CIU)	556	553	238 894		535	532	871	
Equity		556 952	553 952	894 890		936	936	8/1	
Standa	rexposures	732	704	090	59	730	730	803	

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

(2) Total value adjustments and envisions our country of counternary excludes those for securistisation exocurses, additional valuation adjustments (AWA) and other own funds reductions related to the envision adjustments (AWA) and other own funds reductions related to the envision adjustments (AWA) and other own funds reductions related to the envision adjustments (AWA) and other own funds reductions related to the envision adjustments (AWA) and other own funds reductions related to the envision adjustments (AWA) and other own funds reductions related to the envision adjustments (AWA) and other own funds reductions related to the envision adjustments (AWA) and other own funds reductions related to the envision adjustments (AWA) and other own funds reductions related to the envision adjustments (AWA) and other own funds reductions related to the envision adjustments (AWA) and other own funds reductions related to the envision adjustments (AWA) and other own funds reductions related to the envision of the envision adjustments (AWA) and other own funds reductions related to the envision of the envision o

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 30)	09/2020			As of 31)	12/2020	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
SWITZERLAND	Central deversionants or central selects  Public socio deversionante or local autoritidas  Public socio restitica  Public socio restitica  Sentitiva di Possionanne Baraks  Sentitiva de Consolidationa  Comoratas  of socio 1915  Secure Sentitiva de Comoratas  O socio 1915  Secure Sentitiva de Comoratas de Sentitiva de Comoratas  Comoratas contrate visit e anticadarly hold nice  Comorata Sentiti  Colini en indichibitiva and condontes with a 3T crofil assessment  Colini en indichibitiva and condontes with a 3T crofil assessment  Colini en indichibitiva and condontes with a 3T crofil assessment  Sentitiva Colini (1)  Sentitiva del Colini	23 3 0 0 0 296 296 1 1 1,502 0 64 51 0 0 2 2	61 3 0 0 0 281 111 0 0 3,490 0 0 0 0 0 0 0 0 0 0 0 0 0 0 1,490 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 0 0 123 99 0 27 27 27 0 0 0 75 0 0 0 2 2 1.447 0 0 0 0 2 1.23 1.23 1.23 1.23 1.23 1.23 1.23 1.	24	21 3 0 0 0 3 32 174 460 0 1,548 5 5 5 5 5 7 7 7 0 0 0 0 0 0 0 0 0 0 0 0	61 3 0 0 0 0 357 99 90 0 1,535 52 52 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 0 0 126 28 28 28 0 1,463 77 77 77 77 17	24
	Other exposures Standardised Total <sup>2</sup>	891	885	72	32	874	867	69	31

(ii) Original exocurse, unlike Exocurse value, is reconsted before takins into account any effect due to credit conversion factors or credit risk misiation techniques (i.e., substitution effects).
(iii) Total value adjustments and creditions per country of counterparty excludes those for securistization exocurses, additional valuation adjustments (ANNs) and other own funds reductions related

					Standardise	d Approach			
			As of 30)	09/2020			As of 31	12/2020	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR. %) Central governments or central banks	1.627	1.627			1.679	1.679		
	Regional governments or local authorities	1,027	1,027			1,079	1,079	0	
	Public sector entities	ō	0	0		ō	ō	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	22	8	3		22	8	4	
	Corporates	14	11	11		70	67	67	
	of which: SME Retail	0	0			0	0	0	
	of which: SME	ŏ	ŏ	i o		ŏ	ŏ	ő	
SPAIN	Secured by mortgages on immovable property	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  Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0			0	0		
	Equity	ı .	0			o o	0		
	Other exposures	ŏ	ő	0		ő	ő	0	
	Standardised Total <sup>2</sup>				1				1

(C) Crisinal exocurs, unlike Exocurs value, is recorded before takino into account any effect due to credit convenion factors or credit risk mitioation techniques (a.o. substitution effects).

(2) Total value adjustments and crevisions per country of counterparty excludes those for securistization exocurse, additional valuation adjustments (AVAs) and other own funds reductions related to the

Contrat oncemments or central banks:    Contrat oncemments or central banks:   Contrat ban			(2) Total value adjustments and provisions our country of counterparty excludes those for securidization excourse, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general oracli risk adjustments.									
Country of Counterpart 4  Counterpar						Standardise	d Approach					
Contrat oncemments or central banks:    Contrat oncemments or central banks:   Contrat ban				As of 30)	09/2020			As of 31	/12/2020			
Country of		(170.4)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	Country of	Contral overmentals or contral basics  Resoluted overmental or local authorities  Resoluted and overmental or local authorities  Resoluted of Development Basics  Bethelities  Commonates  Resoluted or Commonates  Resoluted or International Commonates  Resoluted Order International Commonates  Resoluted	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	٥		

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



# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Banca Popolare di Sondrio, Società Cooperativa per Azioni

Country of Counterpart 5  Country of Country of Counterpart 5  Country of Co	banca ropolare di Solidilo, Società Cooperativa pei Azioni										
Contral accomments or control halfs.  Control accomment factor.  Co					Standardise	d Approach					
Country of Counterpart 5  Country of Country of Counterpart 5  Country of Co			As of 30)	09/2020			As of 31	/12/2020			
Country of	(+) 00 (4)	Original Exposure <sup>1</sup>	Exposure Value <sup>t</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	Central eventuments or central tables ( socional ownerments or robust an interest  socional central or robust and interest  socional central or robust  socional central central  socional central  socional  socional	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		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).	Stelloaroused rotal	m			·						

					Standardise	d Approach			
			As of 30	/09/2020			As of 31	/12/2020	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 6	Control overcoments or control submits sectional overcoments or robal authorities sectional overcoments or robal authorities submits and the control of the	0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0

To Casiant accounts within Economy value is recented before taken to account on effect due to condition and enter or most that indicates schemisses (e.g. a shalldusin effects).

To got with an activament and conditions are conserved construents excludes those for accomination economics additional valuation advantages and behavioral conditions and conserved and this adjustment contribution economics additional valuation advantages and contribution economics.

					Standardise	d Approach			
			As of 30)	09/2020			As of 31	/12/2020	
	(min BJR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 7	Central exercements or central tables  According comments or or food authorities  Authorities of treatments facilities  Authorities of treatments facilities  Central control exercement facilities  Central control exercements facilities  Central control exercements  Central con	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0

O O Civilinal encourse, untille Execute value, is recorted before takino into account any effect due to nedit convenient factors or orest risk mibitation tuchnicuss (e.g. substitution effects).

O Total value adjustments and envisions one country of countercardy exclusios those for excursionation encourse, additional valuation adjustments (ANA) and other own funds reductions valued to the

		** POST Value des l'Enformance de l'année de l'observant de l'année de l'anné										
					Standardise	d Approach						
			As of 30)	09/2020			As of 31	12/2020				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
Country of Counterpart 8	Control of comments or critical for the control of cont	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0			
	Standardised Total <sup>2</sup>		·		0				0			

Opinisal exocure, unitie Exocure value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitisation techniques (e.g. substitution effects).

(I) Total value activaments and previously one counter of countenantly excludes those for securification exocures, additional valuation advantages (ANA) and other own funds reductions related to the

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 30,	/09/2020			As of 31	/12/2020	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR. %) Central governments or central banks								
	Regional governments or local authorities	ŏ	i o	ő		ŏ	i i	o o	
	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	0	0	0		0	9	0	
	Corporates	0		0					
	of which: SME Retail	0		0					
Country of	of which: SME	ŏ	i o	ő		ŏ	i i	o o	
Counterpart 9	Secured by mortgages on immovable property	0		0		0	0		
Counterpart	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	0	0	0		0	0	0	
	Covered bonds	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		
	Collective investments undertakings (CLU) Equity	0		0		ů			
	Other exposures	0	0	0		0			
	Standardised Total <sup>2</sup>	Ů	·	· ·		Ů			

(ii) Cosmid encourse, within Encourse value, is recorded before taking into account any effort due to credit consent fortine or credit risk enhances (see, aubellation efforts).
(ii) Established and intermets and consistion one counter of countermets encluded those for eccuritation encourse, additional valuation adjustment. (iii) And other own funds reductions entitled to the exposures, the further governed control adjustments (iiii) And other own funds reductions entitled to the exposures, the further governed control adjustments (iiii).

		Standardised Approach										
			As of 30	/09/2020			As of 31	/12/2020				
	(min FIR %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
Country of Counterpart 10	all operations for control basis.  In development or control basis  of controlled or c	0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0			



# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Banca Popolare di Sondrio, Società Cooperativa per Azioni

		Standardised Approach										
			As of 31,	03/2021			As of 30/	06/2021				
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
	Central governments or central banks	15,774	18,242	12		16.043	18.858	15				
	Regional governments or local authorities	144	85	19		148	68	16				
	Public sector entities	723	275	164		725	447	309				
	Multilateral Development Banks	151	178	0		150	172					
	International Organisations	138	137	0		138	137					
	Institutions	4,346	3,414	1,354		4,437	3,390	1,361				
	Corporates	4,045	2,997	2,673		4,476	3,417	2,979				
	of which: SME Retail	544 1.302	415 522	317 286		567 1.223	400 546	299 302				
	of which: SMF	1,302	146	200		283	152					
Consolidated data	or which: SME Secured by mortgages on immovable property	3.861	3.850	1,580		3.942	3,932					
	of which: SMF	3,001	3,030	3		3,742	3,732	1,011				
	Exposures in default	106	62	64	44	98	56	58	42			
	Items associated with particularly high risk	120	119	179		100	99	149				
	Covered bonds	217	217	40		216	216	40				
	Claims on institutions and comporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	1,011	747	413		1,045	804	632				
	Equity	546	543	883		555	551	891				
	Other exposures	1,762	1,756	934		1,798	1,792	910				
	Standardised Total <sup>2</sup>	34,244	33,143	8,602	79	35,094	34,486	9,275	74			

					Standardise	d Approach			
			As of 31,	03/2021			As of 30	06/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	13,392	15,819	11		13,765	16,539	15	
	Regional governments or local authorities	137	77	18		140	60	14	
	Public sector entities	720	274	164		722	447	309	
	Multilateral Development Banks	0	0	0		9	0	0	
	International Organisations Institutions	3,649	2,948	1,134		3,772	2.785	1,077	
	Institutions Corporates	3,256	2,461	2,175		3,439	2,783	2,412	
	of which: SME	3,236 544	2,461	313		3,439	2,009	2,412	
	Retail	798	468	246		706	500	268	
TTALL	of which: SME	409	146	86		283	152	89	
ITALY	Secured by mortgages on immovable property	199	199	73		199	199	74	
	of which: SME	8	8	3		3	3	1	
	Exposures in default	32	11	13	21	30	9	12	20
	Items associated with particularly high risk	45	45	67		30	29	44	
	Covered bonds	150	150	34		150	150	34	
	Claims on institutions and corporates with a ST credit assessment	0 757	0 493	327		0 831	0 591	469	
	Collective investments undertakings (CIU)	757 536	493 532	327 872		539	591	469 874	
	Equity Other exposures	907	907	859		908	908	837	
	Standardised Total <sup>2</sup>	207	207	032	47		,,,,	007	43

		explaints. Euf includes garanti credit mix adjustments.											
					Standardise	d Approach							
			As of 31/	03/2021			As of 30	06/2021					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>				
	(min EUR, %)  Central governments or central banks	21	61	0		72	62	0					
	Regional governments or local authorities	3	3	1		3	3	ı i					
	Public sector entities	ō	ō	ō		ō	ō	ō					
	Multilateral Development Banks	0	0	0		0	0	0					
	International Organisations	0	0	0		0	0	0					
	Institutions	423	388	134		304	285	108					
	Corporates	194	98	77		234	95	73					
	of which: SME	0	0	0		0	0	0					
	Retail	479	44	33		492	37	28					
SWITZERLAND	of which: SME	0	0	0		0	0	0					
STITLETTE	Secured by mortgages on immovable property	3,516	3,505	1,451		3,588	3,580	1,475					
	of which: SME			0 50			- 0	0					
	Exposures in default	/3	50	50	22	6/	45	45					
	Items associated with particularly high risk Covered bonds	48	48	/2		33	53	/9					
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		ő		0					
	Collective investments undertakings (CIU)	3	3	3		17	17	26					
	Equity	10	10	11		16	16	16					
	Other exposures	854	848	76		890	884	73					
	Standardised Total <sup>2</sup>				29				2				

		exposures, but includes gene					,		
					Standardise	d Approach			
			As of 31;	03/2021			As of 30	/06/2021	
		Original Exposure <sup>s</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
SPAIN	Good or comments or careful and Mark BT. A)  Good or comments of careful administration  Public except entities  Public except entitles  Another or contention  Section or contention  Copposate  of exclusions  of exclusions  of exclusions  Sections  of exclusions  Sections  Se	1,831 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,831 0 0 0 0 8 8 58 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	1,728 0 0 0 22 73 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,728 0 0 0 0 0 0 8 71 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 4 71 0 0 0 0 0 0 0 0	0
	Other exposures			U					

		(2) Total value adjustments ar exposures, but includes gene		sunterparty excludes those for s	ecuristisation exposures, additio	nal valuation adjustments (AV)	ls) and other own funds reduc	tions related to the	
					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 4	Control oversements or control basics  Authorized oversements or control authorities  Authorized Development Statis  Authorized Development Statis  Southcomes  Control oversement Statis  Southcomes  Control oversements  Southcomes  Control oversements  Control oversements	0 0 0 0 0 0 0 0 0 0 0 0 0 0				000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	·
	Standardised Total <sup>2</sup>				0				0

(1) Original registers, unlike Engineer value, is reported before tables yets account any effect due to credit convenient former source risk entirgation buchreques (e.g., substitution effects).
(2) Table view adjustment and provisions per country of counterparty excludes those for accordance opposerse, additional valuation adjustments (AMA) and other own funds reductions related to the appropriate place or country of counterparty excludes those for accordance opposerse, additional valuation adjustments (AMA) and other own funds reductions related to the appropriate place or country of counterparty excludes those for accordance opposerse, additional valuation adjustments (AMA) and other own funds reductions related to the appropriate place or country of counterparty excludes those and other accountry of counterparty excludes the country of c



Country of Counterpart 8

# 2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banca Popolare di Sondrio, Società Cooperativa per Azioni Country of Counterpart 5

					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>t</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 6	Control conversaments or central basis.  Reclosed occurrences or local authorities.  Reclification of Processions or local authorities.  Reclification or local authorities or local authorities.  Reclification or local authorities or local authorities.  Reclification or	0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

O (1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenience fectors or credit risk mitigation bachrisques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (WAI) and other own funds inductions related to the

		cocounts, but includes control costs risk adversants.  Standardised Approach												
					Standardise	d Approach								
			As of 31/	03/2021			As of 30,	06/2021						
	(mh EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>					
Country of Counterpart 7	all concentrations or control is basis.  Linear Control Contro	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٥					

	exposures, but includes gene	popures, but includes general credit risk adjustments.  Standardised Approach													
				Standardise	d Approach										
		As of 31/	03/2021			As of 30/	06/2021								
	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>							
(min EUR. %)															
overnments or central banks sovernments or local authorities	0	0	0		0	0	0								
tor entities	0	0	0		0	0	0								
al Development Banks	0	0	0		0	0	0								
nal Organisations	0	0	0		0		0								
16 5	0	0	0		0		0								
n: SME	0	0	0		0		0								
	ō	0	0		ō	0	0								
	0	0	0		0	0	0								
y mortgages on immovable property	0	0	0		0	0	0								
	0	0	0		0	0	0								
in default	0	0	0	0	0	0	0	0							
ociated with particularly high risk	0	0	0												
onds institutions and corporates with a ST credit assessment	0	0	0		0										
institutions and corporates with a ST credit assessment investments undertakings (CIU)	0	0	0		0										
myestinenes under taxinos (CTO)	ı ,	0	0		ů										
osures	ō	0	0		ō	0	0								
sed Total <sup>2</sup>				0				0							

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securishation exposures, additional valuation adjustments (AMA) and other own funds reductions related to the

		exposures, but includes gene		unal party excudes cross ror a	ecuniciación exposures, abolico	rai raidatori adjualintina (xxx	e) and done demindred to	oons reassed to one	
					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR. %) Central governments or central banks	0		0		0		0	
	Regional governments or local authorities	0	ō	0		0	0	ō	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0		0	
	Corporates	o o	o o	o o		ő	i o	ő	
	of which: SME	0	0	0		0	0	0	
6	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 9	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
-	or which: SME Exposures in default	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	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	
	Standardised Total <sup>2</sup>			Ü					
	Standard God Total				_				

		exposures, but includes gene					,		
					Standardise	d Approach			
			As of 31	03/2021			As of 30	/06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(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	
	Multilateral Development Banks 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	
Country of Counterpart 10	of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 10	of which: SME Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk Covered bonds	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 Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

Credit Risk - IRB Approach

Banca Popolare di Sondrio, Società Cooperativa per Azioni

								IRB Ap	proach					
					As of :	0/09/2020					As of	31/12/2020		
			Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustment
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	Of which: provisions		Of which: defaulted	Value		Of which: provision defaulted	
	Central b	anks and central governments	0	0	0	0	0 0	0	0	0	0	0	0	0
Institutions Corporates				0	13.642	0		0	0	0	0	0	0 396	0
	Corporati	Corporates - Of Which: Specialised Lending	24,426	1,892	13,642	5,347	503	964	24,533	1,511	13,201	5,234	396	813
		Corporates - Of Which: SME	11.314	1.185	6.942	2.345	317	594	11.667	1.097	6.873	2.267	282	523
	Retail	Corporate of Wilds. Sec	11,880	1,149	10.292	1.953	249	643	12,052	914	10.292	1.939	215	526
		Retail - Secured on real estate property	4,771	391	4.760	916	97	169	4,727	306	4.714	958	100	144
Consolidated data		Retail - Secured on real estate property - Of Which: SME	1,722	190	1,712	406	63	82	1,664	148	1,653	407	60	72
Consolidated data		Retail - Secured on real estate property - Of Which: non-St	3,049	201	3,048	509	34	86	3,064	157	3,061	551	40	72
		Retail - Qualifying Revolving	218	3	268	22	0	2	218	3	268	22	0	2
		Retail - Other Retail	6,891	755	5,263	1,015	151	473	7,107	606	5,309	959	115	379
		Retail - Other Retail - Of Which: SME	5,691	556	4,114	888 177	139	347	5,906	440	4,177	834	106	273
		Retail - Other Retail - Of Which: non-SME	1,201	199	1,150	127	12	125	1,201	166	1,132	126		106
	Equity	credit-obligation assets				0	0			0	0	0	0	
	IRB Total					7,300						7.173		_

Original exposure, unlike Exposure value, is reported before taking into account any effect due to cree
 IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	23,676	1,712	13,051	5,099	470	951	24,145	1,496	12,936	5,072	394	800
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	11,269	1,185	6,915	2,328	317	594	11,592	1,097	6,831	2,236	282	522
	Retail	11,744	1,137	10,163	1,930	247	638	11,768	906	10,002	1,895	214	522
	Retail - Secured on real estate property	4,691	383	4,680	899	96	166	4,647	300	4,634	940	98	143
ITALY	Retail - Secured on real estate property - Of Which: SME	1,719	189	1,709	405	63	82	1,660	148	1,649	406	60	72
TIALI	Retail - Secured on real estate property - Of Which: non-Si	2,972	194	2,972	494	33	84	2,987	152	2,984	534	39	71
	Retail - Qualifying Revolving	217	3	267	22	0	2	216	3	267	22	0	
	Retail - Other Retail	6,836	751	5,216	1,009	151	470	6,905	603	5,102	933	115	377
	Retail - Other Retail - Of Which: SME	5,679	556	4,107	886	139	347	5,747	440	4,010	812	106	273
	Retail - Other Retail - Of Which: non-SME	1,157	196	1,109	123	12	123	1,158	163	1,092	121	9	104
	Equity Other non-credit-obligation assets	0	0	0		0	0	0	0	0	0	0	0
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>-</sup>		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	118	0	0 47	0	0	0	0	0	0	0	0	0
	Corporates Comprehen - Of Military Specialized Lending				45	0	0	99	0	42	36	0	0
	Corporates - Of Which: Specialised Lending				0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	7	0	3	1	0	0	36	0	17	14	0	0
	Retail	67	6	65	10	1	3	65	5	63	10	1	2
	Retail - Secured on real estate property	33	3	33	6	1	1	34	2	34	7	1	0
SWITZERLAND	Retail - Secured on real estate property - Of Which: SM		0	1	0	0	0	2 32	0	2	0		0
SWITELREUM	Retail - Secured on real estate property - Of Which: no	32	3	32	6	1	1	32	2	32	ь	1	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0		0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	33	3	31	1	0	2	30	3	29	3		2
		29	1 2	3 27	1	0		29	1 5	28	9		1 0
	Retail - Other Retail - Of Which: non-SME	29	3	27	3	0		29	0	20	3		
	Equity Other non credit-obligation assets	0	0	0				- 0			U		0
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2020					As of :	31/12/2020		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments
		(min EUR, %)		Of which: defaulted	Value*		Of which: provisions defaulted			Of which: defaulted	Value*		Of which: defaulted	provisions
	Central ba	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates				0	0	0	0	0	0	0	1	1	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		1	0	1	0	0	0	1	0	1	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
SPAIN		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SPAIN		Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	0	0	0	0	0	0
1		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
		Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity			0	0	0	0	0	0	0	0	0	0	0
1		credit-obligation assets												
1	IRB Total													

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 4	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country or counterpart 4	Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME		0				0	0			U		0
		0	0	0	U	0		0	0	0	U		0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0			0	0		0				0
	Other non credit-obligation assets												
	IRB Total												

# 2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustment
		(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central ba	nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution Corporate:		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	ő	ő	ő	ő	ő	ő	ő	ő	ő	o o	ő	ő
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 5		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 5		Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0						0	0		0
	Equity Other pen	credit-obligation assets		0					0			0		0
	IRB Total	crosic obligation assets											1	

		Ī						IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure <sup>1</sup>	Exposure	Risk exposur	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments
		(min EUR. %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME		0				0	0		0	0		0
	Retail	corporates - or winds: sine	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
6		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 6		Retail - Secured on real estate property - Of Which: non-Sf	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	credit-obligation assets		0		U			0			U		-
	IRB Total												-	_

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	• 4.50		Of which: defaulted	provisions		Of which: defaulted	· unoc		Of which: defaulted	provisions
	Central ba Institution	nks and central governments is	0	0	0	0	0	0 0	0	0	0	0	0	0
	Corporates	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
6		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
Country of Counterpart 7		Retail - Secured on real estate property - Of Which: non-Si Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Other non	credit-obligation assets						Ů						- ŭ
	IKB Total													

							IRB Ap	proach					
				As of :	30/09/2020					As of :	31/12/2020		
		Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
Country of Counterpart 8	Central banks and central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SNE Retail Retail - Secured on real estate property Retail - Other Retail - Other Retai	0000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0000000000	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0000000000	0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
O	Retail - Other Retail - Of Which: Retail - Other Retail - Of Which: Equity Other non-credit-obligation assets	0 0	0 0	0	0 0 0	0	0 0 0	0 0 0	0	0 0 0	0	0	0
	IRB Total												

		_												
								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central bar Institution	nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0		0	0	0	0	0	0	0		0
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: non-Si		0	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
I		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other pen	credit-obligation assets	0	0	0		0	0	0	0		0	0	0
	IRB Total	treat-congation assets		-	1								_	_

		_												
								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central ba Institution	nks and central governments	0	0		0	0 0	0	0	0	0	0	0	0
	Corporates		0	0	0	0	0	0	0	0	ő	ő	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property		0					0		0	0		0
Country of Counterpart 10		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sf		0	0	0	0	0	0	0	0	0	0	0
,		Retail - Qualifying Revolving	ő	0	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity			0	0	0	0	0	0	0	0	0		0
	Other non	credit-obligation assets												

Credit Risk - IRB Approach

Banca Popolare di Sondrio, Società Cooperativa per Azioni

							IRB Ap	proach					
				As of 3	31/03/2021					As of 3	0/06/2021		
		Original I	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	24.695	1.493	12,780	5.140	390	0	25.202	1,434	13.383	5.165	379	809
	Corporates Corporates - Of Which: Specialised Lending	24,695	1,493	12,780	5,140	390	811	25,202	1,454	13,383	5,165	3/9	809
	Corporates - Of Which: SME	11.510	1.049	6.618	2.178	275	516	12.034	1.031	6,772	2.174	277	537
	Retail	12.094	948	10.289	1.898	219	544	12,286	953	10.377	1.887	219	542
	Retail - Secured on real estate property	4.792	316	4.779	947	102	153	4.855	318	4.841	943	102	149
Consolidated data	Retail - Secured on real estate property - Of Which: SME	1,662	152	1,651	390	60	73	1,645	153	1,634	370	60	72
Consolidated data	Retail - Secured on real estate property - Of Which: non-St	3,130	164	3,128	557	42	80	3,210	165	3,207	573	42	77
	Retail - Qualifying Revolving	217	3	268	22	0	2	228	3	278	22	0	1
	Retail - Other Retail	7,085	630	5,241	929	117	390	7,203	632	5,258	922	117	391
	Retail - Other Retail - Of Which: SME	5,861	461	4,075	801 179	108	280	5,948	468 164	4,055	789 133	107	284
	Retail - Other Retail - Of Which: non-SME	1,224	169	1,166	129	9	110	1,255		1,203	133	10	107
	Equity Other non credit-obligation assets			0	0				0	0	0	0	
	Other non-credit-obligation assets  IRB Total <sup>2</sup>				7.038						7.052		_

(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) IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

							IRB Ap	proach					
				As of :	31/03/2021					As of 3	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	24,085	1,479	12,338	4,758	387	798	24,631	1,421	12,963	4,796	377	797
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	11,437	1,049	6,577	2,147	275	516	11,952	1,031	6,723	2,137	277	537
	Retail	11,809	940	9,999	1,852	218	540	12,001	944	10,085	1,843	217	537
	Retail - Secured on real estate property	4,708	311	4,695	927	101	151	4,768	313	4,754	925	100	147
ITALY	Retail - Secured on real estate property - Of Which: SME	1,658	152	1,648	389	60	73	1,642	153	1,630	368	60	72
TIME	Retail - Secured on real estate property - Of Which: non-		159	3,047	538	40	78	3,126	159	3,124	557	41	75
	Retail - Qualifying Revolving	216	3	267	21	0	2	227	3	276	22	0	1
	Retail - Other Retail	6,886	627	5,038	904	117	387	7,006	629	5,054	896	117	388
	Retail - Other Retail - Of Which: SME	5,702	461	3,909	780	108	279	5,788	468	3,887	768	107	283
	Retail - Other Retail - Of Which: non-SME	1,183	166	1,129	124	9	108	1,217	161	1,167	128	9	105
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	_	
	IRB Total												

| Ac of 31/(81/2012 | Ac o

(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)

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
Central ba	nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0		0	0	0	0		0	0
Corporate		0	0	0	0	1	0	0		0		1	0
	Corporates - Of Which: SME	ő	ő	ő	ő	ő	ő	ő	ő	ő	ŏ	ő	ő
Retail		1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	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		1	0		0	1		1		0	0
		1	0	1	0	0	0	1		1	0	0	0
Faulty	Recall - Outlet Recall - Of Which: non-SME	0	0		l ŏ	0	0	l ő	0	0	ň		1 0
	credit-obligation assets	_	Ů	Ů			, i	Ů		, i		Ů	, i
IRB Total													
	Institution Corporate: Retail Equity Other non	Central banks and central preventments Corporate Corpora	(chit II.s. %) Control busis and central governments Tratifications Corporates Corporates of Which: Specialized Lending Corporates of Which: Specialized Lending Corporates of Which: SPE Retail Retail Retail Retail Retail Securate on real estate property Retail - Securate on real estate property of Which: SPE Retail - Countries Retail Retail - Countries Retail Retail - Other Retail - Of Which: SPE Retail - Countries Retail Retail - Other Retail - Of Which: SPE Retail - Countries Retail Retail - Countries Ret	Control Selection   Cont	Contract Service and Contract Service (Service Contract Service Contract	Contact have a set central governments   Contact have a set central government   Contact have a set central government	Cristate   Cristate	Au of 31/03/2011   Value   Control Exposure   Control Senior   Control S	Original Exposure*   Exposure     Exposure	As of 31/02/2021   Criginal Exposure*   Criginal	As of 31(0)/2021	As of \$1/07/3021    Conjunct Exposure   Expo	As of 31/03/2021  As of 31/03/2021  Original Exposure*  Original E

| As of 31/03/2021 | As of 30/04/2021 | As of 30/04/2021 | As of 30/04/2021 | Value | Project |

# 2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

Banca Popolare di Sondrio, Società Cooperativa per Azioni

Country of Counterpart 5   Country of Counterpart 5   Country of								IRB Ap	proach					
Country of Counterpart 5   Country of Counterpart 5   Country of Country of Counterpart 5   Country					As of	31/03/2021					As of	30/06/2021		
Country of Counterpart 5   Country of Country of Counterpart 5   Country of Counterpart 5   Country of Country o			Original	Exposure <sup>1</sup>		Risk exposure	e amount	adjustments	Original	Exposure <sup>1</sup>		Risk exposur	amount	Value adjustment
Testisations		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted			Of which: defaulted	Value*		Of which: defaulted	provisions
Corporates - Of Which: Specialized Lendring 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	0	0	0	0	0				0	0	0
Retail   Counterpart   S   Retail   Counterpart   S   Counterpar			0	0		0	0	0				0	0	0
Country of Counterpart. 5  Real Secured on a destale properly -0f Walch 196E  Real - Secured on a destale properly -0f Walch 196E  Real - Secured on a destale properly -0f Walch 196E  Real - Country of Counterpart. 5  Real - Country of Counterpart. 5  Real - Country of Counterpart. 5  Real - Country of Country of Country of Walch 196E  Real - Country of Walch 196E			0	0		0	0	0	0			0	0	0
Retail Retail Retail Retail Retail Retail Focured on real estate property 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			n	0		0	0	0	0			n	0	0
Real - Secured or in all castes property - Of Which 1995   0   0   0   0   0   0   0   0   0			ō	ō	ō	0	ō	ō	ō	ō	ō	ō	ō	ō
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Real - Qualifying Recording	Country of Country of	Retail - Secured on real estate property - Of Which: SME	0			0	0	0				0	0	0
Reads - Other Reads - Off Which: SHE         0	Lountry of Counterpart 5	Retail - Secured on real estate property - Of Which: non-Si	0	0		0	0	0				0	0	0
Rutal - Other Real - Of Which: SHE 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	0		0	0	0				0	0	0
Redail - Other Redail - Of Which: non-SHE 0 0 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 0 0 0 0 0 0 0 0 0 0			0			0	0	0	0			0	0	0
			0			0		0				0	0	0
		Other non credit-obligation assets								0	0		-	_
IRB Total														

								IRB Ap	proach					
					As of	31/03/2021					As of	30/06/2021		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustment
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0		0	0		0			0		0	0
	Retail	Corporates - Or Wildi: SHE	0	0	0	0	0	0		0	0	0	0	0
	recuiii	Retail - Secured on real estate property	n	0	o o	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
Country of Counterpart 6		Retail - Secured on real estate property - Of Which: non-Sh	o	0		0		0	0	0	0	0	0	
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
1	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		credit-obligation assets												
	IRB Total													

								IRB Ap	proach					
					As of :	31/03/2021					As of	30/06/2021		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	-		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central b	inks and central governments	0	0		0	0	0 0	0	0	0	0	0	0
	Corporate		0	0	0	0		0	0	0	0	0	0	
	Corporati	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country or Counterpart 7		Retail - Secured on real estate property - Of Which: non-SP	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail  Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	0				0	0			0		0	
	Equity	Ketaii - Other Ketaii - Ur Which: non-SME	0	0		0	0	0	0		0	0	0	0
	Other nor	credit-obligation assets		,			-	Ů	,		- 0	, i		<u> </u>
	IRB Total													

								IRB Ap	proach					
					As of	31/03/2021					As of	0/06/2021		
			Original	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustment
		(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks	and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates		0	0	0	0		0	0	0	0	0	0	0
		orporates - Of Which: Specialised Lending	0	0	0	0	0	0		0	0	0	0	0
		orporates - Of Which: SME	0	0		0		0		0	0		0	
	Retail	Sipulates - Or Wilds. SPE	0	0	0	0	0	0	0	0	0	n	0	0
		tetail - Secured on real estate property	ō	ō	ō	0	ō	ō	ō	ō	ō	ō	ō	ō
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8		Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
		tetail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	R	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0		0	0	0	0	0	0	0
	Equity	dit-obligation assets	0	0	0	0	0	- 0		0	0	0	0	
	IRB Total	nt-obligation assets					-						_	
	IKB lotal		(1) Original exp											

							IRB Ap	proach					1
				As of 3	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR. %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0			0		0			0		0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	ő	ő	ő	o o	ő	o o	ő	ő	ő	ő	ő	ő
	Retail	0	0		0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-S	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0		0		0	0		0	
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0	0		0	0		0	
	Other non credit-obligation assets	- 0		0			0	0	0	U		, and	
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments
	(min ELR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0 0	0	0	0	0	0	0	0	0	0
	Corporates	ő	ő	0	0	0	ő	0	ő	0	ő	0	ő
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property				0					0		0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S			0	0	0	0	0	0	0		0	0
,	Retail - Qualifying Revolving	ň	0	0	0	0	0	0	0	0	1 0	0	0
	Retail - Other Retail	0	0	ō	0	0	ō	ō	ō	0	o o	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
1	Equity	0	0	0	0	0	0	0	0	0	0	0	0
1	Other non credit-obligation assets												
1	IRB Total												

(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 effect



## General governments exposures by country of the counterparty

						Banca Popolare	di Sondrio, Società Coop							
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	neet exposures	
								Derivatives with po-	sitive fair value	Derivatives with	negative fair value			
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		of which: Financial assets at	or which: Financial assets at	Complete annual		Complex	Malantana	Nominal	Provisions	Risk weighted exposure amount
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [ [ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [	Austria	0 0 2	0 0 2	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [ [10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total [ 0 - 3M [ [ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y   [10Y - more		0	0	0	0	0	0 0	0	0	0	0	0	0	0
Total   0 - 3M     3M - 1Y		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	0
「0-3M「 「3M-1Y「 「1Y-2Y「														
[ 2Y - 3Y [   13Y - 5Y     15Y - 10Y	Cyprus													
[10Y - more Total [0 - 3M [ [3M - 1Y [														
[ 1Y - 2Y [ [ 2Y - 3Y [	Czech Republic													
[3Y - 5Y   [5Y - 10Y   [10Y - more	слест керивис													
Total		0 2	0 2	0	0	0 0	0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Denmark	0 0	0	0	0	0 0	0 0	0	0	0	0 0	0	0	
[5Y - 10Y   [10Y - more		0	0 0	0	0	0 0	0	0	0	0 0	0	0	0	0
[ 0 - 3M [		,						,		,		, i		
[ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Estonia													
f 10Y - more Total	-													



## General governments exposures by country of the counterparty

						Banca Popolar	e di Sondrio, Società Coo	perativa per Azioni						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
			Total carrying amount of					Derivatives with po	sitive fair value	Derivatives with	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   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 15Y - 10Y	Finland	0 0 3 0 0 0 0	0 0 3 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	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
Total	France	0 0 281 1 0 207 0	0 0 281 1 0 207 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 207 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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	Germany	1 5 2 2 2 0 0 0 0 11	1 5 2 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 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 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  [0 - 3M [	Croatia													
[ 0 - 3M [   13M - 1Y   1   1   1   1   1   1   1   1   1	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 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0	0
10Y - more	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 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 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	Ireland	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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	Italy	384 168 1,485 1,051 2,526 766 143 6,524	383 168 1,485 1,050 2,524 765 143 6,519	0 5 0 20 0 0 0	0 0 0 0 0	0 0 0 198 998 281 0	383 163 1,485 832 1,527 484 143 5,017	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	242 328 15 0 6 3 4	0 0 0 0 0	309
Total	Latvia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 Coop	perativa per Azioni						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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 [	Lithuania													
[ 0 - 3M [	Luxembourg	1 0 10 0 0 0 0 0 0 0 0 12	1 0 10 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 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 [	Poland	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
13Y - MOTE   130Y - MOTE   130Y - MOTE   100 - 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 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
10 - 3M	Slovakia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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  [ 0 - 3M	Slovenia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 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	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 Coop							
							As of 31/12/2020							
						Direc	t exposures					051.1		
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balan	ce sneet	
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
														Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at						11011510115	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
「0-3M「 「3M-1Y「 [1Y-2Y[		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [	Spain	643 30	0 643 30 462 543	0	0	0 0 41	643 30	0	0	0	0	0	0	
12Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more   Total		30 462 543 0	0	0	0	439 0	30 421 105 0	0	0	0	0	0	0	
Total [ 0 - 3M [ [ 3M - 1V [		1,679 0 2	1,679 0	0	0	0 0	1,199 0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Sweden	1 0	1 0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [   15Y - 10Y     10Y - more		0 0 0	0	0	0	0 0 0	0	0 0 0	0 0	0 0	0	0 0	0 0 0	
[10Y - more Total [0 - 3M [ [3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 17 [	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y   [5Y - 10Y   [10Y - more	Onica Kingdon	0 0	0	0	0	0 0	0	0	0	0	0	0	0 0	
Total   0 - 3M     3M - 1Y		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [ [ 2Y - 3Y [	Iceland													
[3Y - 5Y   [5Y - 10Y   [10Y - more	Iceanu													
Total [ 0 - 3M [														
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Liechtenstein													
	Lieciteisteii													
197 - 1971   1972   1		0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [	Norway	0	0	0	0	0	0	0	0	0	0	0	0 0 0	
	Norway	0 0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0 2	0	0	0	0	0	0	0	0	0	<b>0</b>	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y]		0 0 0	0 0 0	0 0	0 0 0	0 0 0	0 0 0	0 0 0	0	0 0 0	0	0 0 0	0 0 0	
[3Y - 5Y     [5Y - 10Y     [10Y - more   Total	Australia	0	0	0	0	0	0	0	0	0	0	0	0	
Total   Total   To - 3M       To - 3M	1	0	0	0	0	0	0	0	0	0	0	0	<b>0</b>	0
[ 3M - 1Y [		0 0	0	0 0	0	0 0	0	0	0	0	0	0	0	
[5Y - 10Y [	Canada	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [ [3Y - 5Y ] [5Y - 10Y ]	Hong Kong													
Total	1													



## General governments exposures by country of the counterparty

						Banca Popolare	di Sondrio, Società Coo	perativa per Azioni						
							As of 31/12/2020					_		
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with pos	sitive fair value	Derivatives with	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 [	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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 0 0 0 0 0 0 0 0 0 0	0
Total   Tota	China	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	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 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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 [0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y[ [3Y-10Y] [10Y-more	Other advanced economies non EEA	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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	Other Central and eastern Europe countries non EEA	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
10 - 3M     13M - 1Y    14M - 1Y    14M - 1Y    12Y - 2Y    12Y - 3Y    13Y - 5Y    15Y - 10Y    10Y - more   Total	Middle East	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [	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	-
Total	1	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

						balica ropolale	di Soridito, Società Coo	perativa per Azionii						
							As of 31/12/2020							
						Direc	t exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
	,											Off-balance sh	neet exposures	
								Derivatives with po	ositive fair value	Derivatives with	h negative fair value			
Residual Maturity	y 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	Risk weighted exposure amount
[ 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 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	9
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	Others	0 0 30 15 40 4 11	0 0 30 15 40 4	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 30 15 40 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	
Total		100	100	0	0	0	100	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 hold non-domestic 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, Brizal, Chile, Colombia, Costa Riza, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Behados, Guatemala, Guyana, Halti, Honduras, Jamaica, Mexico, Nicaragua, Parama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Aruba, Behamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rizo, Cayman Islands, Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Aruba, Behamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rizo, Cayman Islands, Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Aruba, Behamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rizo, Cayman Islands, Vincent and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Aruba, Behamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rizo, Cayman Islands, Vincent and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Aruba, Behamas, Barbados, Cayman Islands, Cuba, French Guiana, Guiana, Gu

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (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.



## General governments exposures by country of the counterparty

						Banca Popolare	e di Sondrio, Società Coop							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance si	1eet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
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		of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	Risk weighted exposure amount
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [ [ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [	Austria	0 0 2	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [ 0 - 3M [		2 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
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [ 0 - 3M [ [ 3M - 1Y [		0 0	<b>0</b>	0 0	<b>0</b>	0 0	0 0	0 0	0 0	0 0	0 0 0	0 0	0 0	0
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [														
[3Y - 5Y [ [5Y - 10Y [	Cyprus													
[10Y - more Total [0 - 3M [ [3M - 1Y [	1													
[ 3M - 1Y [														
[3Y - 5Y [ [5Y - 10Y [	Czech Republic													
Total	1	0	0	0	0	0	0	0	0	0	0	0	0	
TO - 3M		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [ 0 - 3M [ [ 3M - 1Y [	1	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [	l													
[3Y - 5Y [ [5Y - 10Y [	Estonia													
l 10Y - more Total														



## General governments exposures by country of the counterparty

						Banca Popolare	di Sondrio, Società Coop	perativa per Azioni						
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance si	1eet				Deriva	tives		Off bala	ice sheet	
	(IIIII EOIL)													
												Off-balance s	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
														Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial											exposure amount
,	,,	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets		of which: Financial assets at	of which: Financial assets at					1101111111	11011310113	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
1 ME - 0 1		0	0	0	0	0	0	0	0	n	0	n	n	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		3 0	3 0	0	0	0	0	0	0	0	0	0	0	
1 2Y - 3Y I 13Y - 5Y I 15Y - 10Y I	Finland	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0 0	0	1
[ 0 - 3M [		0 281	0 281	0	0	0	0 281	0	0	0	0	0	0	
1 2Y - 2Y I 1 2Y - 3Y I 1 3Y - 5Y I	France	1 1	1 1	0	0	0	0	0	0	0	0	0	0	
		238 0 <b>522</b>	238 0 522	0	0	0	238 0 518	0	0	0	0	0	0	
[ 0 - 3M [ [ 3M - 1Y [		522 3 2	522 3 2	0 0	0	0 0	518 0 0	0	0	0	0	0	0	0
[ 1Y - 2Y [	Germany	5 0	5 0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y   [5Y - 10Y   [10Y - more	Comony	1 1	1 1	0	0	0	0	0	0	0	0	0	0	
Total		13	13	ŏ	Ŏ	Ö	ő	ŏ	ŏ	ő	ő	ŏ	ŏ	1
[ 3M - 1Y [														
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y ]	Croatia													
Total														
[ 0 - 3M [ [ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Greece	0	0	0	0	0	0	0	0	0	0	0	0	
	<u> </u>	0 0	0 0	0	0	0	0 0	0 0	0	0	0	0	0	0
100 - more   Total		0	0	0	0	0	0	0	0	0	0	0	0	, i
[ 1Y - 2Y [	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	
13Y - 5Y I 15Y - 10Y I 110Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [ 0 - 3M [		<b>0</b>	0	0	<b>0</b>	0	0	0	0	<b>0</b>	0	0	0	0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y		0 0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	
Total	<b>_</b>	0 0 413	0 <b>0</b> 412	0 0	0 0	0	0 0 412	0 0	0	0	0	0	0	0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		413 319 1,861	412 319 1.860	0 0 4	0	0 98	296 1.678	0	0	0 0 n	6 0 0	180 204 3	0	
[ 1Y - 2Y [	Italy	319 1,861 707 4,588	319 1,860 707 4,587	20	0	98 143 1,895	296 296 1,678 498 2,652 340 144	0	ŏ	0	0	1 6	0	
[5Y - 10Y [   [10Y - more   Total	4	396 151 <b>8,433</b>	396 150 <b>8,430</b>	0 0 24	0	0 0 2,136	340 144 <b>6,020</b>	0 0	0	0	0 0	3 2 398	0	323
[ 0 - 3M [		0 0 0	0 0	0 0	0	0 0	0,020	0	0	0	0	0 0	0	323
[ 2Y - 3Y [	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y   [5Y - 10Y   [10Y - more		0 0 0	0	0 0	0 0 n	0 0	0 0	0	0	0 0 0	0 0	0 0 0	0	
f 10Y - more Total	1	0	Ö	ŏ	ŏ	ŏ	0	ŏ	ŏ	ı	Ö	ŏ	ő	0



## General governments exposures by country of the counterparty

						Banca Popolare	e di Sondrio, Società Coop	perativa per Azioni						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sh	1eet				Derivat	tives		Off balar	nce sheet	
												Off-balance si	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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 [	Lithuania													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 15Y - 10Y	Luxembourg	0 5 6 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	0 0 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 [	Maita				-				-					
10 - 3M     13M - 11     13M - 12       13M - 12	Netherlands	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [	Poland	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [	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 - 3M     13M - 17     11Y - 27     27 - 37     13Y - 57     15Y - 10Y     10Y - more	Romania	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 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	Slovakia	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 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 [	Slovenia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	e di Sondrio, Società Coop	perativa per Azioni						
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off bala	ice sheet	
												Off-balance si	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of						T		1			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial											exposure amount
		derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	or which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost	carrying amount	Notional amount	Carrying amount	Notional amount			
1 ME - 0 1		0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [		302 342 31	302 342 31	0	0	0	301 342 30	0	0	0	0	0	0	
[ 2Y - 3Y [   [3Y - 5Y ]   [5Y - 10Y ]	Spain	31 796 260	31 796 260	0	0	375 0	30 421 260	0	0	0	0	0	0	
[10Y - more		0 1,732	1,731	0 0	0	375	0 1,354	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]		1 4	1 4	0	0	0	0	0	0	0	0 0	0	0	
[ 2Y - 3Y [ [3Y - 5Y [	Sweden	0	0	0	0	0	0	0	0	0	0	0	0	
	4	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [ [ 3M - 1V [		0	0	0	0	0	0	0	0	0	0	0	0	, and the second
[ 1Y - 2Y [	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [ [10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total 		0	0	0	00	0	0	0	0	0	0	0	0	0
[1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y	Iceland													
[3Y - 5Y   [5Y - 10Y	Iceanu													
[10Y - more Total [ 0 - 3M [														
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]														
	Liechtenstein													
107 - more   107 - more   Total														
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y		0 0 0	0	0	0	0 0	0 0	0	0	0 0 0	0	0 0	0	
[ 2Y - 3Y [ [3Y - 5Y [	Norway	0 3	0 3	0	0	0	0	0	0	0	0	0	0	
Total	-	0 0 3	0 0 3	0	0 0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [	Australia	0	0	0	0	0	0	0	0	0	0	0	0	
131 - 31     157 - 107     107 - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total f 0 - 3M f	<del>                                     </del>	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [	Canada	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [ [ 1Y - 2Y [														
1 2Y - 3Y I 13Y - 5Y I	Hong Kong													
15Y - 10Y I 10Y - more Total	-													
[37 - 591] [59 - 1007] [1007 - more [0 - 341] [34 - 191] [11 - 221] [12 - 391] [37 - 591] [57 - 1007] [59 - 1007] [50 - 341] [10 - 341] [11 - 221] [11 - 221] [11 - 221]	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 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 Coop	perativa per Azioni						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
								Derivatives with po	sitive 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.	1 8 10 6 4 2 0	1 8 10 6 4 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[ 0 - 3M [	China	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [	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 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 Central and eastern Europe countries non EEA	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 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 [	Middle East	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
10 - 3M    3M - 1Y    11Y - 2Y    12Y - 3Y    13Y - 5Y    15Y - 10Y    10Y - more   Total	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 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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

						barica Popolare	di Soridito, Società Coo	perativa per Aziorii						
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
	( <u>-</u>											Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
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	Risk weighted exposure amount
[ 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 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9
[ 0 - 3M [	Others	0 30 0 55 0 17 36	0 30 0 55 0 17	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 30 0 55 0 16	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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	138	138	0	0	0	137	0	0	0	0	1	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 hold non-domestic 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

Regions:

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, Brizal, Chile, Colombia, Costa Riza, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Behados, Guatemala, Guyana, Halti, Honduras, Jamaica, Mexico, Nicaragua, Parama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Aruba, Behamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rizo, Cayman Islands, Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Aruba, Behamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rizo, Cayman Islands, Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Aruba, Behamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rizo, Cayman Islands, Vincent and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Aruba, Behamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rizo, Cayman Islands, Vincent and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Aruba, Behamas, Barbados, Cayman Islands, Cuba, French Guiana, Guiana, Gu

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

(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

					As of 30/09/202	0							ı	As of 31/12/202	0			
		Gre	oss carrying amo	unt			ed impairment, a fair value due to		Collaterals and financial		Gross	carrying amo	unt		Accumulat changes in provisions <sup>4</sup>	ed impairment, a fair value due to	ccumulated credit risk and	Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perforn	ning <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perform	ning <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage 3	exposures		Of which Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures		Of which Stage 3	exposures
Cash balances at central banks and other demand deposits	6,144	0	0	0	0	0	0	0	0	7,476	0	0	0	0	1	0	0	0
Debt securities (including at amortised cost and fair value)	10,088	0	0	0	0	13	0	0	0	10,364	o	0	0	c	12		0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	(	0		0	0
General governments	7,954	0	0	0	0	5	0	0	0	8,136	0	0	0	(	4		0	0
Credit institutions	906	0	0	0	0	7	0	0	0	936	0	0	0	(	8		0	0
Other financial corporations	1,069	0	0	0	0	1	. 0	0	0	1,114	0	0	0	(	1		0	0
Non-financial corporations	159	0	0	0	0	0	0	0	0	177	0	0	0	(	0		0	0
Loans and advances(including at amortised cost and fair value)	30,307	85	2,757	2,757	2,715	139	1,521	1,506	1,078	30,592	56	2,293	2,293	2,251	175	1,200	1,186	948
Central banks	3	0	0	0	0	o	0	0	0	3	0	0	0	C	0		0	0
General governments	354	0	0	0	0	O	0	0	0	550	0	1	1	1	1	. 1	1	0
Credit institutions	464	0	0	0	0	0	0	0	0	539	0	0	0	0	1		0	0
Other financial corporations	2,652	8	47	47	47	16	32	32	4	2,125	0	32	32	32	19	21	21	2
Non-financial corporations	16,736	42	1,960	1,960	1,923	73	1,124	1,112	735	17,249	26	1,625	1,625	1,589	98	869	856	662
of which: small and medium-sized enterprises at amortised cost	8,829	33	1,212	1,212	1,212	49	619	619	539	9,140	17	1,089	1,089	1,089	56	532	532	508
of which: Loans collateralised by commercial immovable property at amortised cost	4,372	26	1,027	1,027	1,027	36	473	473	550	4,212	10	892	892	892	43	390	390	497
Households	10,098	34	750	750	744	50	364	363	339	10,127	30	635	635	629	58	310	308	285
of which: Loans collateralised by residential immovable property at amortised cost	6,502	12	266	266	266	26	79	79	186	6,521	12	209	209	209	29	60	60	148
of which: Credit for consumption at amortised cost	463	10	16	16	16	2	7	7	6	462	8	15	15	15	2	. 7	7	5
DEBT INSTRUMENTS other than HFT	46,538	85	2,757	2,757	2,715	152	1,521	1,506	1,078	48,432	56	2,293	2,293	2,251	189	1,200	1,186	948
OFF-BALANCE SHEET EXPOSURES	19,886		246	246	124		30 of 9 January 2015. Al		102			242	242	121	31	. 28	10	97

<sup>17</sup> For the definition of non-performing exposures pieses refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 3 January 2015, ANIEX V, Part 2-Template related instructions, subblile 29
17 Institutions report here collective allowances for incurred but not reported isoses (instruments at amortised cost) and changes in fair value of the reforming exposures due to credit risk and provisions (instruments at fair value other than HFT)
17 Institutions report here specifical isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost or an exposure of the specific and isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost provision of the provisions (instruments at fair value other than HFT)
18 Translations report here specifical isoscentific for frauncial seasity, individually and collective eliminated impairments and accumulated engagements at an extrumalized engagement and accumulated engagements and accumulated engagemen



Performing and non-performing exposures Banca Popolare di Sondrio, Società Cooperativa per Azioni

					As of 31/03/2021	1								As of 30/06/202	1			
		Gro	ss carrying amo	unt			ed impairment, acco fair value due to cr		Collaterals and financial		Gro	ss carrying amou	ınt <sup>5</sup>			ed impairment, a fair value due to 5		Collaterals and financial
		Of which performing but past due >30	Of v	rhich non-perform	ning <sup>1</sup>	On performing	On non-performin	g exposures³	guarantees received on non- performing		Of which performing but past due >30	Of wi	hich non-perforr	ming <sup>1</sup>	On performing	On non-perform	ning exposures <sup>3</sup>	received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures <sup>2</sup>	0	f which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures <sup>2</sup>		Of which Stage	exposures
(min EUR)  Cash balances at central banks and other demand deposits	7,785	0		derauited	3			3 0	0	7,074	0	0	derauited	3	2	0	3	0
Debt securities (including at amortised cost and fair value)	11,264	0	0	0	0	12		0	0	12,306		0	0	0	10	0		
Central banks	0	0	- 0	0	0			0	0	,	0	0	- 0			0		0
General governments	8,867	0	0	0	0	3	. 0	0	0	9,846	0	0	0	0	2	0	0	0
Credit institutions	1,034	0	0	0	0	7	0	0	0	1,029	0	0	0	0	7	0	0	0
Other financial corporations	1,129	0	0	0	0	1	. 0	0	0	1,173	0	0	0	0	0	0	0	0
Non-financial corporations	234	0	0	0	0	c	0	0	0	258	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	30,712	93	2,287	2,287	2,242	174	1,212	1,198	945	32,164	47	2,265	2,265	2,007	148	1,245	1,113	901
Central banks	3	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0
General governments	384	0	1	1	1	2	. 1	1	0	593	0	0	0	0	1	0	0	0
0.00	426									398								
Credit institutions	426	1	U	U	0			U	U	398		U	U			U		0
Other financial corporations	2,751	8	32	32	32	21	. 25	25	2	2,943	. 0	36	36	33	17	25	22	2 6
	2,								_	-,		-		-	-			
Non-financial corporations	16,845	45	1,603	1,603	1,565	90	865	853	654	17,667	25	1,590	1,590	1,381	87	888	775	623
of which: small and medium-sized enterprises at amortised cost	9,251	36	1,033	1,033	1,033	57	513	513	478	9,630	4	1,052	1,052	908	55	545	465	465
of which: Loans collateralised by commercial immovable property at amortised cost	4,231	25	888	888	888	45	391	391	490	4,219	2	876	876	778	48	414	361	458
Households	10,303	38	651	651	644	61	321	319	290	10,561	. 22	639	639	593	42	332	316	272
of which: Loans collateralised by residential immovable property at	6,573	10	211	211	211	32	61	61	149	6,736	12	203	203	197	21	65	63	137
amortised cost		-						-								_		
of which: Credit for consumption at amortised cost	458	6	17			2	7	7	7	460		16	16			7	6	6
DEBT INSTRUMENTS other than HFT	49,760	93	2,287	2,287	2,242	186	1,212	1,198	945	51,544	47	2,265	2,265	2,007	160	1,245	1,113	901
OFF-BALANCE SHEET EXPOSURES	19,516		245	245	127	24	27	10	93	19,537		219	219	117	18	22	9	80

<sup>(1)</sup> For the differitions of non-performing exposures please refer to COMMISSION IMPERISTING ESCLATION (EI) 2015/227 of 9 answay 2015, ANNEX V, Part 2-1 emplate related instructions, substite 29
(2) Institutions report here collective allowances for incurrent but not reported looses (instruments at a mortised 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 exported. Institution in the contraction of the contra



#### Forborne exposures

			As of 30/	09/2020					As of 31/	12/2020		
		ying amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearance	cposures with		ring amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	xposures with
(min 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 non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	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	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,732	1,017	499	478	1,076	479	1,636	926	445	418	1,041	459
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	19	0	0	0	0	0	19	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	28	27	17	17	0	0	22	21	13	13	0	0
Non-financial corporations	1,207	761	394	380	725	344	1,123	681	330	313	706	337
of which: small and medium-sized enterprises at amortised cost	905	562	270	258	594		866	533	250	237	582	
Households	479	229	87	80	350	135	473	224	102	92	335	122
DEBT INSTRUMENTS other than HFT	1,732	1,017	499	478	1,076		1,636	926	445	418	1,041	
Loan commitments given	50	19	0	0	23	15	53	19	0	0	20	11
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice	196						182					
Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria	563						569					

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

<sup>&</sup>lt;sup>©</sup>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 if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), 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

Banca Popolare di Sondrio, Società Cooperativa per Azioni

			As of 31/	03/2021					As of 30/	06/2021		
		ying amount of with forbearance	Accumulated in accumulated con value due to con provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ving amount of with forbearance	Accumulated in accumulated cl value due to cr provisions for forbearance me	nanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min 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 non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	o	0	0	0	0	o	o	o	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)	1,691	928	463	430	1,050	454	1,743	964	489	458	1,110	465
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	19	0	0	0	0	0	18	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	22	21	17	17	0	0	21	21	17	17	0	0
Non-financial corporations	1,174	670	332	311	721	330	1,189	694	352	331	753	336
of which: small and medium-sized enterprises at amortised cost	871	515	245	229	586		900	541	266	249	605	
Households	477	237	114	103	329	124	513	249	120	110	358	129
DEBT INSTRUMENTS other than HFT	1,691	928	463	430	1,050		1,743	964	489	458	1,110	
Loan commitments given	46	15	0	0	16	9	38	13	0	0	14	8
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice	194						213					
Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria	533						528					

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

(2)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 if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), 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.



2021 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

				7/09/2020						1/12/2020						1/03/2021						0/06/2021		
	Gross carr	ving amount	AS OT 31	3/09/2020			Gross car	rving amount	AS OF 3	1/12/2020			Gross can	rving amount	AS OF 3	1/03/2021			Gross can	rving amount	AS OF 30	3/06/2021		_
		Of which:		Of which loans		Accumulated negative		Of which		Of which loans		Accumulated negative	Gross cur	Of which		Of which loans		Accumulated negative		Of which		Of which loans		Accumulated negative
		non- nerformi		and advances subject to	Accumulated	changes in fair value due to		non- nerformi		and advances subject to	Accumulated	changes in fair value due to		non- nerformi		and advances subject to	Accumulated	changes in fair value due to		non- nerform		and advances subject to	Accumulated	changes in fair
(min EUR)			of which: defaulted	impairment	impairment <sup>1</sup>	credit risk on non-performing exposures <sup>1</sup>			of which: defaulted	impairment	impairment <sup>1</sup>	credit risk on non-performing exposures <sup>1</sup>			of which: defaulted	impairment	impairment <sup>1</sup>	credit risk on non-performing exposures <sup>1</sup>			of which: defaulted	impairment	impairment <sup>1</sup>	credit risk on non-performing exposures <sup>1</sup>
A Agriculture, forestry and fishing	212	21	21	209	13	0	253	11	11	250	8	0	235	13	13	232	7	0	232	10	10	228	7	0
B Mining and guarrying	58	8	8	58	5	0	108	7	7	107	4	0	124	7	7	124	4	0	54	7	7	54	4	0
C Manufacturing	4.139	228	228	4.119	147	1	4.391	185	185	4.369	129	1	4.354	178	178	4.332	126	1	4.574	179	179	4.549	132	1
D Electricity, gas, steam and air conditioning supply	546	12	12	535	8	0	540	9	9	535	6	0	584	10	10	579	7	0	694	9	9	684	6	0
E Water supply	287	4	4	286	9	0	268	3	3	268	10	0	228	2	2	228	5	0	202	3	3	202	5	0
F Construction	1.955	615	615	1.891	393	2	1.776	462	462	1.706	272	2	1.779	459	459	1.712	264	2	1.729	445	445	1.665	267	2
G Wholesale and retail trade	2.435	226	226	2.396	142	1	2.537	201	201	2.511	123	1	2.558	197	197	2.524	123	1	2.685	196	196	2.644	124	1
H Transport and storage	863	27	27	862	20	0	862	22	22	860	18	0	648	17	17	646	16	0	841	24	24	839	17	0
I Accommodation and food service activities	868	85	85	858	39	0	919	82	82	901	41	0	959	88	88	939	44	0	963	89	89	942	44	0
3 Information and communication	459	42	42	458	30	0	471	39	39	469	28	0	308	39	39	307	29	0	315	38	38	314	30	0
K Financial and insurance activities	212	26	26	209	14	0	342	27	27	339	15	0	232	28	28	229	16	0	219	28	28	215	16	0
L Real estate activities	2,502	538	538	2,431	281	7	2,469	471	471	2,398	235	7	2,452	457	457	2,374	236	7	2,458	456	456	2,379	244	7
M Professional, scientific and technical activities	904	74	74	895	48	0	957	54	54	950	32	0	972	56	56	964	33	0	1,280	57	57	1,271	35	0
N Administrative and support service activities	460	16	16	459	11	0	520	12	12	518	8	0	534	12	12	532	9	0	544	13	13	540	8	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	20	0	0	20	0	0	22	0	0	22	0	0	24	1	1	24	0	0	25	1	1	25	0	0
Q Human health services and social work activities	246	5	5	244	4	0	257	4	4	254	4	0	266	4	4	263	4	0	265	3	3	261	3	0
R Arts. entertainment and recreation	233	19	19	232	10	0	230	20	20	229	10	0	251	20	20	250	11	0	267	20	20	249	10	0
S Other services	337	14	14	336	10	0	327	14	14	326	10	0	339	13	13	337	10	0	322	14	14	320	10	0
Loans and advances	16.736	1.960	1,960	16,497	1.184	13	17.249	1.625	1.625	17.014	954	13	16.845	1.603	1.603	16.594	943	12	17.667	1.590	1.590	17.381	963	12

<sup>(1)</sup> 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 oppositive sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EV) (10 608)(2014 - 115 on Sign-privary reporting.



2021 EU-wide Transparency Exercise Collateral valuation - Ioans and advances Banca Popolare di Sondrio, Società Cooperativa per Azioni

			As of 31/09/2020					As of 31/12/2020					As of 31/03/2021					As of 30/06/2021		
	Loans and advano	es				Loans and advanc	æ				Loans and advance	es				Loans and advance	tes			
		Performing		Non-performing			Performing		Non-performing			Performing		Non-performing			Performing		Non-performing	
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	30,307	27,550	85	2,757	634	30,592	28,299	56	2,293	619	30,712	28,425	93	2,287	666	32,164	29,899	47	2,265	644
	17,941	15,946	71	1,995	501	17,593	15,899	48	1,694	524	18,841	17,149	76	1,692	556	19,396	17,720	25	1,676	561
	9,504	7,960	48	1,544	363	12,338	10,999	29	1,339	400	12,413	11,065	53	1,348	423	12,585	11,253	18	1,332	427
Of which instruments with LTV higher than 60% and lower or equal to 80%	2,269	2,038		230	65	3,884	3,667		218	92	3,999	3,786		213	86	4,125	3,918		207	88
Of which instruments with LTV higher than 80% and lower or equal to 100%	380	244		137	26	444	337		107	29	428	312		116	35	444	311		134	31
Of which instruments with LTV higher than 100%	743	235		508	44	661	254		407	44	677	286		391	41	606	233		374	45
Accumulated impairment for secured assets	1,005	102	2	903	141	849	121	2	729	159	856	126	2	730	172	874	108	1	766	184
Collateral																				
Of which value capped at the value of exposure	15,751	14,824	62	927	296	15,427	14,615	40	812	301	15,697	14,884	62	813	316	16,257	15,490	22	767	309
Of which immovable property	12,636	11,737	47	900	291	12,595	11,806	28	789	296	12,629	11,843	51	786	307	12,791	12,047	17	743	303
	21,750	18,811	60	2,939	980	21,307	18,785	48	2,521	929	21,146	18,623	70	2,523	1,030	21,546	18,933	32	2,613	1,075
Of which immovable property	20,875	17,999	60	2,877	972	20,498	18,019	46	2,479	916	20,308	17,826	63	2,483	1,023	20,612	18,038	32	2,574	1,068
Financial guarantees received	3,706	3,554	6	152	62	4,468	4,333	6	136	62	4,744	4,612	12	132	66	5,030	4,895	1	135	67
Accumulated partial write-off	-208	-1	0	-207	-1	-196	0	0	-196	-21	-195	0	0	-195	-21	-183	0	0	-183	-21

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 1% or above.



# Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

ı								As of 30,	(09/2020															As of 31	/12/2020							
	Gross c	sanying amount						,	Accumulated imp	airment, accumul	ated negative cha	nges in fair valu	e due to credit ris	k	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount							Accumulated impa	aiment, accumu	slated negative ch	inges in fair vals	e due to credit ris	ú	Maximum amount of the guarantee that can be considered	deross carryen amount
		Performing			Non-performi				Performing									Performing			Non-performin							Non-performi				
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not 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- impained (Stage 2)		Of which: exposures with fortuarance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbearance medicures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbsarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearings measures	Of which: Instruments with significant increase in increase in initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	e non- e performing
Loans and advances subject to active EBA-compliant moratoria	1,161	3,360	11	1,620	2	1	2	47	47	1	39	0	۰	0	637	0	3,184	3,183	10	1,426	1	۰	1	55	55	1	46	0	0	0	683	1
of which: Households	1,015	1,004	7	714	1		1	20	20	0	16	0	۰	0	74	0	930	929	7	643	1	۰	1	24	24	1	23	0	0	0	84	۰
of which: Collateralised by residential immovable property	641	640	4	462	1		1	12	12	0	11	0		0	14	0	537	537	4	421	1		1	14	14	0	13	0	0	0	15	
of which: Non-financial corporations	2,306	2,307	4	901	1		1	27	27	1	21	0		0	594	0	2,236	2,235	3	777	1		1	30	30	0	23	0	0	0	595	
of which: Small and Medium-sized Enterprises	2,041	2,040	4	812	1		1	25	24	1	19	0		0	579	0	1,972	1,971	3	700	1		1	26	26	0	20	0	0	0	567	
of which: Collateralised by commercial immovable property	1,289	1,289	1	612	0		٥	20	20	0	17	0		0	373	0	1,275	1,275	1	540	0	۰	0	22	22	0	18	0	0	0	374	

								As of 30	/09/2020															As of 31	/12/2020							
	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount														×	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform							Non-performi													Performing							
(min EUR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaind (Stage 2)		Of which: exposures with forbusrance 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)		Of which: exposures with forbearance measures	Of which: Unlikely to parthat are not past-due or past-due <= 90 days	Public guarantee y received in the context of the CDVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures with forbeasings missures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (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 forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Enflows to non- performing exposures
Loans and advances with expired EBA-compliant monatoria	620	620	1	151	0		0	6	6	0	4	0		0	176	0	834	833	4	288	1	۰	1	10	10	0	۰	0	0	0	176	
of which: Households	158	158	1	79	0		0	2	2	0	2	0		0	28	0	250	249	1	140	0		0	5	5	0	4	0	0	0	19	
of which: Collateralised by residential immovable property	80	80	0	50	۰		0	1	1	0	1	0	۰	0	9	0	175	175	1	107	0	۰	0	3	3	0	3	0	0	0	5	
of which: Non-financial corporations	458	450	0	73	0		0	3	3	0	2	0	۰	0	146	0	555	554	2	149	0	۰	0	5	5	0	4	0	0	0	155	
of which: Small and Medium-sized Enterprises	432	432	0	70	0	۰	٥	3	3	0	2	0	۰	٥	141	0	442	442	1	136		۰	0	s	5		4	٥	0	0	136	۰
of which: Collaboralised by commercial immovable property	255	255	0	46	0		0	2	2	0	2	0		0	85		280	290	1	105	0		0	4	4	0	4	0	0	0	85	

	As of 30 (41) 2020																					As of 31	/12/2020									
															Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposums wit forbeirance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-performi	ng Of which: exposures will forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forberance measures	Of which: Instruments with significant increase in credit disk since initial secognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis			Performing	Of which: exposures with forbeasings measures	Of which: Instruments with significant increals into initial recognition but not credit- irrpained (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not pail-due or pail-due <= 90 days		Performing	Of which: exposums wit forbeasings measures	Of which: Instruments with significant incredit risk since initial recognition but not cridit- impained (Stage 2)		Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Enflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	1,140	1,138	7	50	2	1	2	1	1	0	0	0		0	1,012	0	1,757	1,752	13	70	5	3		2	1	0		1	0	1	1,509	1
of which: Households	127	126			1			0	0			0				0	164	162			1			0	۰			0				0
of which: Collateralised by residential immovable property		0			۰			0	0			0				0	0	0			0			0	۰			0				0
of which: Non-financial corporations	1,011	1,000	7	41	1	1	1	1	1	0	0	0	۰	٥	886	0	1,559	1,555	12	60	4	2	4	1	1	٥		٥	۰	٥	1,323	0
of which: Small and Medium-sized Enterprises		0										0				0	0				0				0			0				0
of which: Collateralised by commercial immovable property		0			0				0			0				0	0				0							0				



# Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

ì		As of 31(0)/2021																			As of 30/65/2021 Meanum												
															Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross															Gross carrying amount	
(min EUR)		Performing	Of which: exposures wi forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	Of which: exposures with forbalrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbarrince measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due c= 90 days	Public guarantee received in the context of the COVID-19 crisis	Enflows to non- performing exposures		Performing	Of which: exposures will forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposums 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 oredit risk since initial recognition but not credit- impaired (Stage 2)	Non-performi	ing Of which: exposures with forbarance measures	Of which: Unilizely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures	
Loans and advances subject to active EBA-compliant moratoria	465	490	41	144	5	4	5	9	7	3	7	1	1	1	43	1	137	135		37	1	1	1	2	2	1	1	0		۰	16	1	
of which: Mouseholds	188	187	17	76	2		2	s	4	1	4	1	0	1	4	1	45	44	4	19	1	1	1	1	1	0	1	0	0	۰	2	1	
of which: Collaboralised by residential immovable property	134	133	9	56	1	1	1	3	3	0	3	0		0	1	0	33	32	2	16	0	0		1	1	0	1	0	0	۰		۰	
of which: Non-financial corporations	291	288	25	68	3	3	3	4	3	2	3	1	1	1	38	0	92	91	5	18	1	0	1	1	1	0		0	0		16	۰	
of which: Small and Medium-sized Enterprises	165	162	20	53	3	3	3	3	2	1	2	1	1	1	37	0	64	64	4	17	1	0	1	1	1	0	0	0	0		16	0	
of which: Collateralised by commercial immovable property	113	110	15	35	3	3	3	3	2	1	2	1	1	1	25	0	47	47	2	7	0	0		1		0	۰	0	0	۰	9	۰	

		A of 31(5)2031 Manum																						As of 30	/06/2021							
								,							Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guanantee that can be considered	Gross carrying amount
		Performing			Non-perform	ing			Performing		Non-performing							Performing			Non-performi	ng			Performing			Non-performi	ng			
(min EUR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- impained (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- impained (Stage 2)		Of which: exposures with ferbairance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	context of the COVID-19				Of which: exposures with forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbarrance 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)			Of which: Unificity to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advences with expired EBA-compliant monitoria	3,465	3,429	265	1,107	46	31	46	65	52	15	40	13	10	13	803	31	3,793	3,725	330	1,178	58	40	23	69	53	20	49	16	12	16	824	13
of which: Households	979	969	69	396	11		11	23	20	4	19	3	2	3	97	9	1,121	1,103	100	437	16	12	16	25	20	6	19	5	4	5	99	9
of which: Collaboralised by residential immovable property	581	575	39	232	6	4	6	13	11	2	11	2	1	2	21	5	682	672	59	266	10	6	10	15	12	3	12	3	2	1	22	4
of which: Non-financial corporations	2,427	2,391	196	711	35	23	35	42	31	12	29	10		10	699	22	2,607	2,567	230	741	41	28	4	44	32	14	29	11	9	11	717	4
of which: Small and Medium-sized Enterprises	2,099	2,068	182	659	31	23	31	38	27	9	25	10		10	630	20	2,166	2,152	211	685	36	26	26	29	28	12	26	11		11	647	3
of which: Collaboratised by commercial immovable property	1,370	1,350	163	542	20	15	20	32	26	10	24	6	5	6	418	15	1,430	1,406	187	569	25	19	25	34	27	12	25	7	5	7	433	2

		An of 31/(51/2021.  Maximum																					As of 3	0/06/2021								
															Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposume wit forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	Of which: exposures will forbeirance measures	Of which: Unlikely to pay that are not past-due <= 90 days			Of which: exposures with forbearance measures	Of which:		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis			Performing	Of which: exposums wit forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Nan-perfore	Of which: exposures with forbserance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures wit forbearance measures	Of which: in Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbatrance measures	Of which: Unitedly to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	2,253	2,243	17	132	11	6	11	4	1	0		3	2	3	1,920	6	2,464	2,451	20	185	13	6	13	5	1	۰	1	3	2	3	2,091	5
of which: Households	198	195			3			1	0			1				2	217	214			3			1	۰			1				2
of which: Collaboralised by residential immovable property		0						0	0			0				۰	0							۰	۰			0				
of which: Non-financial corporations	2,051	2,043	15	110		4		3	1	0	0	2	1	2	1,727	4	2,221	2,211	17	161	10	4	10	4	1	0		2	2	2	1,865	2
of which: Small and Medium-sized Enterprises	۰	0			0				0			0						0			0				0			0				0
of which: Collateralised by commercial immovable property	۰	0							0									0			0				0			٥				0