

2025 EU-wide Transparency Exercise

Bank Name	BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI
LEI Code	J48C8PCSJVUBR8KCW529
Country Code	IT

2025 EU-wide Transparency Exercise

Leverage ratio

BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

(mln EUR, %)		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	3,715	3,681	3,656	3,962	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	3,683	3,648			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	59,987	62,743	61,672	62,248	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	59,987	62,743			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.19%	5.87%	5.93%	6.36%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.14%	5.81%			[A.2]/[B.2]	

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Capital

BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

		(in EUR, %)						
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	CONEP CODE	REGULATION	
OWN FUNDS	A	OWN FUNDS	4,376	4,349	4,316	4,628	C01.00.0001.0010	Articles 61(1)(b) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	3,715	3,681	3,656	3,962	C01.00.0002.0010	Article 62 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and not own capital instruments)	2,422	2,412	2,413	2,424	C01.00.0003.0010	Articles 24(1)(a)(i) and (ii), 27 to 29, 30(1), 30(2) and 31 of CRR
	A.1.2	Retained earnings	195	207	178	85	C01.00.0004.0010	Articles 24(1)(a)(i), 30(2) and 31(1) of CRR
	A.1.3	Accumulated other comprehensive income	7	3	2	173	C01.00.0005.0010	Articles 40(6), 24(1)(a)(i) and 31(1) of CRR
	A.1.4	Other Reserves	2,261	2,264	2,218	2,402	C01.00.0006.0010	Articles 41(1) and 31(1) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00.0007.0010	Articles 41(1), 31(1) and 36(1) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C01.00.0008.0010	Article 64 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-4	-4	-5	-5	C01.00.0009.0010	Articles 32 to 35 of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-35	-36	-36	-39	C01.00.0010.0010	Articles 41(1), 31(1) and 37 of CRR
	A.1.9	(-) DTA that rely on future profitability and do not arise from temporary differences, net of associated DTLs	-5	-5	-4	-4	C01.00.0011.0010	Articles 36(1) and 37 of CRR
	A.1.10	(-) IBS shortfall of credit risk adjustments to expected losses	0	0	0	0	C01.00.0012.0010	Articles 36(1), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C01.00.0013.0010	Articles 40(6), 36(1) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00.0014.0010	Articles 42(2), 36(1) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00.0015.0010	Article 36(1) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight	0	0	0	0	C01.00.0016.0010	Articles 42(2), 36(1) and 44 of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C01.00.0016.0010	Articles 42(2), 36(1) and 44 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C01.00.0017.0010	Articles 42(2), 36(1) and 44 of CRR
	A.1.16	(-) Deductible DTA that rely on future profitability and arise from temporary differences	0	0	0	0	C01.00.0018.0010	Articles 36(1) and 37 of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-18	-33	-45	-9	C01.00.0019.0010	Articles 42(2), 36(1) and 44 of CRR
	A.1.18	(-) Amount exceeding the 17.5% threshold	0	0	0	0	C01.00.0020.0010	Article 44 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-4	-7	-7	-6	C01.00.0021.0010	Articles 36(1) and 44 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00.0022.0010	Articles 36(1) and 44 of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00.0023.0010	Articles 36(1) and 44 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-6	-6	-8	-27	C01.00.0024.0010	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-20	-20	-20	-20	C01.00.0025.0010	-
A.1.21	Transitional adjustments	32	33	0	0	C01.00.0026.0010	-	
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (-/+)	0	0	0	0	C01.00.0027.0010	Articles 42(2) to (5) and 44 of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00.0028.0010	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	32	33	0	0	C01.00.0029.0010	Articles 469 to 477, 478 and 480 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C01.00.0030.0010	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C01.00.0031.0010	C01.00.0031.0010	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00.0032.0010	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00.0033.0010	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00.0034.0010	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3,715	3,681	3,656	3,962	C01.00.0035.0010	Article 61 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	661	668	659	666	C01.00.0036.0010	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	612	619	597	604	C01.00.0037.0010	C01.00.0037.0010	
A.4.2	Other Tier 2 Capital components and deductions	49	49	62	62	C01.00.0038.0010	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00.0039.0010	-	
B.1	TOTAL RISK EXPOSURE AMOUNT	22,546	23,025	25,613	26,461	C01.00.0040.0010	Articles 92(1), 94 and 98 of CRR	
B.2	Of which: Transitional adjustments included	0	0	0	0	C01.00.0041.0010	-	
B.2	TOTAL RISK EXPOSURE AMOUNT - PRE FLOOR			25,613	26,461	C01.00.0042.0010	-	
C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.48%	15.39%	14.28%	14.97%	CRR (1)	-	
C.2	TIER 1 CAPITAL RATIO (transitional period)	16.48%	15.39%	14.28%	14.97%	CRR (2)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)	18.41%	18.18%	16.85%	17.49%	CRR (3)	-	
C.4	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period - pre floor)			14.28%	14.97%	-	-	
C.5	TIER 1 CAPITAL RATIO (transitional period - pre floor)			14.28%	14.97%	-	-	
C.6	TOTAL CAPITAL RATIO (transitional period - pre floor)			16.85%	17.49%	-	-	
D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	3,681	3,648			JA.4.1.13-A.1.21-AMNA-JA.1.13-A.2.3-A.2.4-AMNA-A.4.2.3-A.4.3.10	-	
E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.34%	15.25%			(B.12)9-A.1	-	
F	Adjustments to CET1 due to IFRS 9 transitional arrangements	32	33			C01.00.0043.0010	-	
F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0			C01.00.0044.0010	-	
F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0			C01.00.0045.0010	-	
F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	1	0			C01.00.0046.0010	-	

¹³ The fully loaded CET1 ratio is an estimate calculated based on bank's regulatory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formula stated in column "CONEP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure. The difference between the reference dates of 31 December 2024 and 31 March 2025 reflect not only the change in reporting period but also the impact of a new regulatory framework. Regulation (EU) 2024/2421, which amends Regulation (EU) No 575/2013 with respect to credit risk, credit valuation adjustment (CVA) risk, operational risk, market risk, and the introduction of the capital floor (commonly referred to as CRFL, entered into force on 1 January 2025). The main changes introduced under CRFL compared to the previously applicable framework, affect the calculation of exposures and the resulting risk-weighted assets (RWA) for credit risk and operational risk (OpRisk). In addition, CRFL introduces an aggregate capital floor, which limits the variability of capital requirements for institutions using internal models.

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(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	1,628	2,121	463	907
Of which debt securities income	294	377	86	169
Of which loans and advances income	1,247	1,627	342	667
Interest expenses	812	1,028	190	350
(Of which deposits expenses)	667	833	141	250
(Of which debt securities issued expenses)	143	192	48	98
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	8	8	1	7
Net Fee and commission income	318	435	116	228
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	14	15	9	21
Gains or (-) losses on financial assets and liabilities held for trading, net	94	121	26	55
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-8	-9	-3	3
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	-4	4	-1	-14
Net other operating income / (expenses)	54	78	20	26
TOTAL OPERATING INCOME, NET	1,292	1,745	441	882
(Administrative expenses)	454	633	161	339
(Cash contributions to resolution funds and deposit guarantee schemes)	21	21	0	0
(Depreciation)	43	61	14	30
Modification gains or (-) losses, net	-2	-4	-2	-3
(Provisions or (-) reversal of provisions)	11	21	1	2
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-15	-7	-3	-5
(Other provisions)	27	28	4	7
Of which pending legal issues and tax litigation ⁽¹⁾	0	21	0	0
Of which restructuring ²	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ⁽²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	159	195	24	34
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	159	196	24	34
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	17	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 subsidiaries, joint ventures and associates	33	45	13	20
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	634	838	253	493
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	435	571	173	337
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	435	571	173	337
Of which attributable to owners of the parent	435	571	173	337

⁽¹⁾ Information available only as of end of the year

⁽²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

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Total Assets: fair value and impairment distribution
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(mm EUR)		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	2,540				4,052				2,261				2,357				IAS 1.54 (f)	
Financial assets held for trading	351	255	96	0	174	70	104	0	229	134	95	0	279	173	105	1	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	585	71	38	477	636	80	36	519	629	80	36	513	645	90	39	516	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)(ii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	2,749	2,655	0	94	2,656	2,566	0	90	2,826	2,736	0	90	2,937	2,843	0	94	IFRS 7.8(b); IFRS 9.4.1.2a	
Financial assets at amortised cost	44,302				45,223				46,138				46,700				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 1.2.2; Annex V Part 1.2.6	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	2				2				1				2				IAS 39.49A(a); IFRS 9.6.5.8	
Other assets ⁽¹⁾	3,842				3,877				3,777				3,692					
TOTAL ASSETS	54,372				56,620				55,861				56,571				IAS 1.9(a); XI.6	

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

(mm EUR)		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References
Breakdown of financial assets by instrument and by counterparty sector ⁽¹⁾		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		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	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	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	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	Debt securities	2,629	24	0	-1	0	0	2,509	54	0	-1	0	0	2,686	47	0	-1	0	0	2,824	15	0	-1	0	0	Annex V Part 1.31, 44(b)
	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 amortised cost	Debt securities	9,949	75	0	-4	0	0	10,148	14	0	-4	0	0	10,350	8	0	-4	0	0	10,269	0	0	-4	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	29,537	4,402	1,277	-71	-218	-744	31,269	3,624	939	-74	-213	-594	31,874	3,752	973	-62	-205	-619	32,344	3,759	1,150	-78	-150	-681	Annex V Part 1.32, 44(a)

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

⁽²⁾ 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.

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Breakdown of liabilities

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(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	17	17	30	43	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ⁽¹⁾	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	48,180	50,735	49,350	49,569	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ⁽¹⁾	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	2	2	2	2	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	400	422	416	410	IAS 37.10; IAS 1.54(l)
Tax liabilities	109	72	144	150	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	1,642	1,217	1,598	2,069	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 ⁽¹⁾	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	50,350	52,465	51,540	52,243	IAS 1.9(b);IG 6
TOTAL EQUITY	4,021	4,155	4,322	4,328	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	54,372	56,620	55,861	56,571	IAS 1.IG6

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

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Breakdown of liabilities

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(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives		19	19	32	45	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	22	19	301	1	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	14	1	1	1	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	6,831	7,052	6,279	6,045	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	3,395	4,240	3,712	4,260	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	5,484	6,188	5,200	4,503	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	556	716	451	463	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	2,171	2,880	3,214	3,743	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,185	1,221	1,304	1,364	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	10,125	11,060	10,491	10,667	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	8,484	9,656	8,907	9,433	ECB/2013/33 Annex 2.Part 2.9.1
	Households	17,973	18,149	18,292	18,655	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	16,503	16,818	17,051	17,562	Annex V.Part 1.42(f), 44(c)
Debt securities issued		5,227	5,154	5,252	5,657	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		614	621	620	607	Annex V.Part 1.37
Other financial liabilities		348	232	320	296	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		48,200	50,754	49,382	49,614	

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Market Risk

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	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (ms) 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	LAST MEASURE	MULTIPLICATION FACTOR (ms) 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	LAST MEASURE			
(mln EUR)																								
	As of 30/09/2024	As of 31/12/2024	As of 30/09/2024										As of 31/12/2024											
Traded Debt Instruments	226	149	0	0	0	0						0	0	0	0									
Of which: General risk	223	148	0	0	0	0						0	0	0	0									
Of which: Specific risk	3	1	0	0	0	0						0	0	0	0									
Equities	121	135	0	0	0	0						0	0	0	0									
Of which: General risk	59	66	0	0	0	0						0	0	0	0									
Of which: Specific risk	60	68	0	0	0	0						0	0	0	0									
Foreign exchange risk	255	0	0	0	0	0						0	0	0	0									
Commodities risk	3	5	0	0	0	0						0	0	0	0									
Total	605	289	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025											
Traded Debt Instruments	152	254	0	0	0	0						0	0	0	0									
Of which: General risk	151	253	0	0	0	0						0	0	0	0									
Of which: Specific risk	1	1	0	0	0	0						0	0	0	0									
Equities	123	99	0	0	0	0						0	0	0	0									
Of which: General risk	59	47	0	0	0	0						0	0	0	0									
Of which: Specific risk	60	49	0	0	0	0						0	0	0	0									
Foreign exchange risk	157	190	0	0	0	0						0	0	0	0									
Commodities risk	3	4	0	0	0	0						0	0	0	0									
Total	436	547	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) (c) and 364 (2) a) CRR). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR), both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks re in the RWEA OV2 template.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Consolidated data								
Central governments or central banks	11,207	11,707	17	0	11,012	11,594	4	0
Regional governments or local authorities	119	47	11	0	118	39	10	0
Public sector entities	1,054	459	273	0	1,248	541	376	0
Multi-lateral Development Banks	121	347	0	0	121	321	0	0
International Organisations	189	189	0	0	209	209	0	0
Institutions	23,476	4,246	1,234	11,644	23,444	4,022	1,078	11,622
Corporates	7,706	4,517	3,099	0	8,541	5,371	4,723	0
of which: SME	704	636	491	0	1,011	672	520	0
Real	1,117	664	360	0	1,371	730	403	0
of which: SME	389	148	87	0	388	173	103	0
Secured by mortgages on immovable property and AOC exposures	5,232	5,217	2,538	0	5,294	5,283	2,117	0
of which: SME	0	0	0	0	0	0	0	0
Exposures in default	128	81	81	43	119	75	77	44
Items associated with particularly high risk	105	105	105	0	110	110	105	0
Subordinated debt exposures								
Covered bonds	255	255	25	0	256	256	25	0
Claims on institutions and corporates with a ST credit assessment	382	302	698	0	462	385	1,024	0
Collective Investments Undertakings (CIU)	246	246	246	0	246	246	246	0
Equity	1,971	1,951	956	0	1,931	1,921	948	0
Other exposures								
Standardized Total⁽⁴⁾	48,802	35,721	10,961	72	49,922	36,926	12,382	72

⁽¹⁾ Original exposure, unless 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⁾ Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.

⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties cover up to 95% of total original exposure or Top 10 countries, ranked by original exposure, published in our last sector.

⁽⁴⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
ITALY								
Central governments or central banks	6,517	11,111	0	0	10,112	12,670	4	0
Regional governments or local authorities	39	39	0	0	39	39	0	0
Public sector entities	1,038	411	264	0	1,224	539	371	0
Multi-lateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	61,911	3,225	1,290	1,290	71,511	3,984	1,397	1,397
Corporates	6,219	3,826	3,121	0	8,426	3,985	4,421	0
of which: SME	704	611	487	0	1,011	647	520	0
Real	882	612	323	0	882	678	388	0
of which: SME	308	148	87	0	308	173	103	0
Secured by mortgages on immovable property and AOC exposures	298	297	150	0	300	300	116	0
of which: SME	0	0	0	0	0	0	0	0
Exposures in default	25	15	15	11	25	15	11	11
Items associated with particularly high risk	0	0	0	0	0	0	0	0
Subordinated debt exposures								
Covered bonds	105	105	23	0	109	109	23	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	246	246	246	0	246	246	246	0
Equity	568	567	907	0	539	538	878	0
Other exposures	229	229	229	0	227	227	227	0
Standardized Total⁽⁴⁾				33				32

⁽¹⁾ Original exposure, unless 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⁾ Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.

⁽³⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SWITZERLAND								
Central governments or central banks	10	10	0	0	21	20	0	0
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0	0
Multi-lateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	297	191	51	0	287	200	56	0
Institutions	202	124	146	0	243	220	203	0
Corporates	42	42	32	0	42	42	34	0
of which: SME	0	0	0	0	0	0	0	0
Real	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures	4,062	4,041	1,998	0	4,678	4,668	2,891	0
of which: SME	0	0	0	0	0	0	0	0
Exposures in default	30	86	88	23	33	84	84	23
Items associated with particularly high risk	0	0	0	0	0	0	0	0
Subordinated debt exposures								
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0	0
Standardized Total⁽⁴⁾	3,077	5,202	3,127	33	5,021	5,091	3,127	32

⁽¹⁾ Original exposure, unless 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⁾ Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.

⁽³⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SPAIN								
Central governments or central banks	1,547	1,547	0	0	1,630	1,630	0	0
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0	0
Multi-lateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	1,060	111	40	0	1,112	111	70	0
Corporates	35	11	31	0	70	70	70	0
of which: SME	0	0	0	0	0	0	0	0
Real	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	0
of which: SME	0	0	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	0	0
Subordinated debt exposures								
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0	0
Standardized Total⁽⁴⁾	2,607	1,658	40	0	2,742	1,741	70	0

⁽¹⁾ Original exposure, unless 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⁾ Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.

⁽³⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
FRANCE								
Central governments or central banks	1,150	1,154	0	0	1,130	1,127	0	0
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0	0
Multi-lateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	1,288	111	33	0	1,245	101	11	0
Corporates	40	48	38	0	105	111	102	0
of which: SME	0	0	0	0	0	0	0	0
Real	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures	53	53	26	0	58	58	25	0
of which: SME	0	0	0	0	0	0	0	0
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particularly high risk	7	7	11	0	7	7	10	0
Subordinated debt exposures								
Covered bonds	40	40	4	0	40	40	4	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0	0
Standardized Total⁽⁴⁾	2,438	1,265	39	0	2,375	1,228	25	0

⁽¹⁾ Original exposure, unless 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⁾ Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.

⁽³⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR '000)									
GERMANY	Central governments or central banks	760	760	0		760	760	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multi-lateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	602	301	21		557	158	34	
	Corporates	60	60	60		154	158	120	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and AOC exposures	22	22	0		22	22	0	
	of which: SME	11	11	0		11	11	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items excluded with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	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	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Development bank ⁽⁴⁾	0	0	0		0	0	0		

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques in a substitution effect(s).

⁽²⁾ Gross value adjustments and provisions are reported on a gross basis and include those for securitisation exposures but exclude general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Consolidated data		142,274	142,414	0	0	111	42	0	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		1,234	982	960	0	1,091	706	462	0
Public sector entities		146	146	146	0	171	261	261	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		130	130	0	0	237	237	0	0
Institutions		13,056	4,842	1,955	0	7,822	13,008	4,361	1,427
Corporates		7,111	4,995	4,308	0	7,062	5,539	4,809	0
of which: SME		700	521	450	0	700	500	400	0
Retail		1,308	855	349	0	1,359	861	355	0
of which: SME		278	155	88	0	255	155	88	0
Secured by mortgages on immovable property and ADC exposures		5,699	5,674	1,964	0	5,613	5,589	2,040	0
of which: SME		50	41	34	0	50	43	36	0
Exposures in default		117	88	70	43	116	67	68	49
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		403	402	403	0	407	407	403	0
Covered bonds		732	732	732	0	734	734	732	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		430	389	1,028	0	424	376	1,041	0
Equity		398	398	398	0	398	404	398	0
Other exposures		1,800	1,700	161	0	1,335	1,033	1,033	0
Standardised Total ⁽⁴⁾		46,946	34,772	32,058	82	45,462	35,979	12,838	81

(1) Original exposure, unless 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) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 10% of total original exposure or Top 10 countries ranked by original exposure, whichever is the highest.
(4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

ITALY		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Central governments or central banks		4,522	20,737	0	0	6,182	20,951	0	0
Regional governments or local authorities		28	28	0	0	28	28	0	0
Public sector entities		1,248	585	365	0	1,263	755	459	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		9,135	3,792	1,256	0	9,899	3,332	1,230	0
Corporates		2,565	1,335	1,106	0	2,527	1,316	1,104	0
of which: SME		749	497	395	0	759	571	461	0
Retail		611	344	244	0	611	344	244	0
of which: SME		275	152	87	0	288	154	88	0
Secured by mortgages on immovable property and ADC exposures		376	365	132	0	380	375	142	0
of which: SME		34	34	34	0	34	34	34	0
Exposures in default		12	12	11	11	11	11	11	17
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		377	376	365	0	380	379	368	0
Covered bonds		150	150	150	0	150	150	150	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		424	389	1,028	0	424	389	1,028	0
Equity		390	390	390	0	390	390	390	0
Other exposures		725	725	725	0	690	690	690	0
Standardised Total ⁽⁴⁾		28	28	28	11	28	28	28	31

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

SWITZERLAND		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Central governments or central banks		11	29	0	0	11	24	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		214	130	39	0	234	137	43	0
Corporates		214	130	39	0	234	137	43	0
of which: SME		0	0	0	0	0	0	0	0
Retail		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and ADC exposures		4,250	4,250	1,273	0	4,004	4,004	1,178	0
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		80	50	50	25	87	50	50	32
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		1,023	1,000	1,000	0	1,010	1,010	1,010	0
Standardised Total ⁽⁴⁾		0	0	0	0	0	0	0	0

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

SPAIN		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Central governments or central banks		1,612	1,612	0	0	1,679	1,679	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		856	131	131	0	912	176	176	0
Corporates		128	121	121	0	121	112	112	0
of which: SME		2	0	0	0	2	0	0	0
Retail		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and ADC exposures		0	0	0	0	0	0	0	0
of which: SME		0	0	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	0	0
Subordinated debt exposures		15	15	15	0	15	15	15	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardised Total ⁽⁴⁾		0	0	0	0	0	0	0	0

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

FRANCE		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Central governments or central banks		1,402	1,402	0	0	1,099	1,099	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		906	131	131	0	912	176	176	0
Corporates		118	124	122	0	88	95	84	0
of which: SME		11	11	11	0	11	11	11	0
Retail		4	1	1	0	1	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and ADC exposures		82	82	82	0	63	63	63	0
of which: SME		4	4	4	0	4	4	4	0
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		5	5	5	0	5	5	5	0
Covered bonds		40	40	40	0	40	40	40	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardised Total ⁽⁴⁾		0	0	0	0	0	0	0	0

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		IRB Approach															
		As of 30/09/2024						As of 31/12/2024									
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)																	
Consolidated data	Central banks and central governments ⁽³⁾	0	0	0	0	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	0	0	0	0
	Corporates	30,669	0	15,471	0	6,316	160	0	688	0	31,363	842	15,619	0	6,288	156	620
	Corporates - Of Which: Specialized Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	12,604	672	7,827	2,706	125	128	393	12,264	536	12,264	536	6,694	1,232	120	265	452
	Retail	2,427	94	2,456	368	55	55	68	2,421	97	2,409	134	57	57	19	19	19
	Retail - Secured on real estate property	5,222	199	5,217	1,167	98	98	154	5,302	202	5,395	1,183	101	101	154	154	154
	Retail - Secured on real estate property - Of Which: SME	2,427	94	2,456	368	55	55	68	2,421	97	2,409	134	57	57	19	19	19
	Retail - Secured on real estate property - Of Which: non-SME	3,795	105	3,801	800	44	44	91	3,881	105	3,986	809	44	44	63	63	63
	Retail - Qualifying Revolving	196	2	202	10	0	0	0	197	2	203	10	0	0	0	0	0
	Retail - Other Retail	6,704	305	4,025	714	229	229	237	6,486	331	3,996	177	29	29	229	229	229
	Retail - Other Retail - Of Which: SME	5,517	289	2,002	551	28	28	181	5,579	268	2,884	558	27	27	174	174	174
	Retail - Other Retail - Of Which: non-SME	1,187	76	1,123	163	2	2	56	1,306	64	1,112	150	1	1	55	55	55
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ⁽⁴⁾																	

⁽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⁾Incl. MGAs and PDs from Q1 2025.
⁽³⁾IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.
⁽⁴⁾Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty counting up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach															
		As of 30/09/2024						As of 31/12/2024									
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)																	
ITALY	Central banks and central governments ⁽³⁾	0	0	0	0	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	0	0	0	0
	Corporates	30,237	963	15,134	6,210	159	159	686	30,956	840	15,429	6,229	0	135	624	452	452
	Corporates - Of Which: Specialized Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	12,586	672	7,314	2,703	125	125	482	12,861	598	7,625	2,715	109	109	109	109	109
	Retail	11,946	509	9,271	1,838	124	124	186	11,905	524	9,208	1,846	127	127	127	127	127
	Retail - Secured on real estate property	5,089	192	5,084	1,122	95	95	148	5,166	195	5,109	1,129	98	98	149	149	149
	Retail - Secured on real estate property - Of Which: SME	4,424	94	4,413	367	55	55	63	4,418	97	4,405	373	57	57	72	72	72
	Retail - Secured on real estate property - Of Which: non-SME	3,665	98	3,671	755	41	41	84	3,748	98	3,703	757	41	41	77	77	77
	Retail - Qualifying Revolving	195	2	201	10	0	0	0	195	2	202	10	0	0	0	0	0
	Retail - Other Retail	6,662	304	3,887	706	229	229	130	6,563	331	3,847	166	29	29	227	227	227
	Retail - Other Retail - Of Which: SME	5,541	289	2,897	551	28	28	181	5,516	267	2,876	555	27	27	173	173	173
	Retail - Other Retail - Of Which: non-SME	1,121	76	1,090	155	2	2	49	1,047	64	1,071	111	1	1	54	54	54
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ⁽⁴⁾																	

⁽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⁾Incl. MGAs and PDs from Q1 2025.

		IRB Approach															
		As of 30/09/2024						As of 31/12/2024									
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)																	
SWITZERLAND	Central banks and central governments ⁽³⁾	0	0	0	0	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	0	0	0	0
	Corporates	85	0	38	15	0	0	0	85	0	38	15	0	0	0	0	0
	Corporates - Of Which: Specialized Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	11	0	8	2	0	0	0	11	0	8	2	0	0	0	0	0
	Retail	69	4	70	22	2	2	4	71	4	72	27	2	2	3	3	3
	Retail - Secured on real estate property	55	4	55	19	2	2	1	57	4	57	21	1	1	1	1	1
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	0	2	0	2	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	54	4	54	18	2	2	1	55	4	55	21	1	1	1	1	1
	Retail - Qualifying Revolving	1	0	1	0	0	0	0	1	0	1	0	0	0	0	0	0
	Retail - Other Retail	13	1	13	3	0	0	1	13	1	14	3	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	2	0	2	0	0	0	0	2	0	2	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	11	1	11	3	0	0	1	11	1	12	3	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ⁽⁴⁾																	

⁽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⁾Incl. MGAs and PDs from Q1 2025.

		IRB Approach															
		As of 30/09/2024						As of 31/12/2024									
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)																	
SPAIN	Central banks and central governments ⁽³⁾	0	0	0	0	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	0	0	0	0
	Corporates	7	0	5	2	0	0	0	7	0	3	1	0	0	0	0	0
	Corporates - Of Which: Specialized Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	2	0	1	0	0	0	0	2	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	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	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
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	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	0	0	0	0
	Retail - Other Retail	0	0	0	0	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	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	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	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ⁽⁴⁾																	

⁽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⁾Incl. MGAs and PDs from Q1 2025.

		IRB Approach															
		As of 30/09/2024						As of 31/12/2024									
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)																	
FRANCE	Central banks and central governments ⁽³⁾	0	0	0	0	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	0	0	0	0
	Corporates	2	0	2	1	0	0	0	2	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialized Lending	0	0	0	0	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	0	0	0	0
	Retail	23	0	17	4	0	0	0	24	0	22	5	0	0	0	0	0
	Retail - Secured on real estate property	4	0	4	2	0	0	0	4	0	4	2	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
	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	2	0	0	0	4	0	4	2	0	0			

		IRB Approach														
		As of 30/09/2024						As of 31/12/2024								
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions
Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted				
(in EUR, '000)																
GERMANY	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Public entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1	0	0	0	0	0	0	1	0	0	0	0	0	0	0
	Corporate - Of Which: Specialized Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: SME	1	0	0	0	0	0	0	1	0	0	0	0	0	0	0
	Retail	12	0	12	5	0	1	12	0	12	0	12	4	0	0	0
	Retail - Secured on real estate property	12	0	12	4	0	1	11	0	11	0	11	4	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
	Retail - Secured on real estate property - Of Which: non-SME	12	0	12	4	0	1	11	0	11	0	11	4	0	0	0
	Retail - Qualifying Revolving	0	0	0	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	2	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	2	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)															
Other non-credit obligation assets																
IRB Total																

⁽¹⁾Original exposure, unless 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⁾Incl. NPLs and PIDs from Q1 2025

		IRB Approach															
		As of 31/03/2025						As of 30/06/2025									
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)																	
Central banks and central governments ⁽³⁾		0	0	0	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	0	0	0	
Corporates		31,549	0	806	0	15,915	8,301	120	607	31,933	883	15,711	8,277	130	536	0	
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: SME		12,217	0	517	0	7,265	2,959	98	400	12,210	571	7,283	3,113	101	338	0	
Retail		12,402	0	167	0	9,795	2,053	13	454	12,445	506	9,827	2,134	45	175	0	
Retail - Secured on real estate property		6,279	0	286	0	6,234	990	21	217	6,289	232	6,238	1,035	16	200	0	
Retail - Secured on real estate property - Of Which: SME		2,275	0	167	0	2,236	456	19	123	2,286	188	2,132	460	15	100	0	
Retail - Secured on real estate property - Of Which: non-SME		4,004	0	119	0	4,000	534	2	93	4,053	94	4,056	585	1	85	0	
Retail - Qualifying Revolving		186	0	2	0	193	40	0	2	186	2	191	40	0	0	0	
Retail - Other Retail - Of Which: SME		7,086	0	381	0	4,068	1,224	44	260	7,272	305	4,279	1,260	39	238	0	
Retail - Other Retail - Of Which: non-SME		4,948	0	228	0	2,379	663	30	141	4,953	233	2,394	686	28	143	0	
Retail - Other Retail - Of Which: non-SME		188	0	50	0	965	162	1	44	1,027	19	1,014	174	1	91	0	
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ⁽⁴⁾						30,354						30,361					

(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) Incl. RGA and PSDs from Q2 2025.
(3) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.
(4) The most relevant countries are disclosed; there have been selected under the following risk Countries of concentration covering up to 93% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach															
		As of 31/03/2025						As of 30/06/2025									
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)																	
Central banks and central governments ⁽³⁾		0	0	0	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	0	0	0	
Corporates		31,262	0	803	15,848	8,260	120	605	31,804	887	15,415	8,082	130	514	0		
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: SME		12,202	0	517	7,259	2,956	98	400	12,194	571	7,276	3,110	101	338	0		
Retail		12,000	0	160	9,513	1,988	12	398	12,146	501	9,543	2,005	46	170	0		
Retail - Secured on real estate property		6,041	0	280	6,001	919	21	212	6,052	228	6,030	988	16	196	0		
Retail - Secured on real estate property - Of Which: SME		2,275	0	167	2,130	432	19	123	2,234	188	2,089	435	15	110	0		
Retail - Secured on real estate property - Of Which: non-SME		3,870	0	113	3,871	527	2	89	3,818	140	3,941	553	1	86	0		
Retail - Qualifying Revolving		185	0	2	191	39	0	2	185	2	190	39	0	1	0		
Retail - Other Retail - Of Which: SME		7,089	0	381	4,027	1,205	44	258	7,205	304	4,237	1,288	39	237	0		
Retail - Other Retail - Of Which: non-SME		4,812	0	228	2,372	609	30	141	4,941	232	2,388	683	28	143	0		
Retail - Other Retail - Of Which: non-SME		950	0	50	951	147	1	43	968	18	964	155	1	10	0		
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ⁽⁴⁾																	

(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) Incl. RGA and PSDs from Q2 2025.
(3) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.
(4) The most relevant countries are disclosed; there have been selected under the following risk Countries of concentration covering up to 93% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach															
		As of 31/03/2025						As of 30/06/2025									
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)																	
Central banks and central governments ⁽³⁾		0	0	0	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	0	0	0	
Corporates		85	0	26	19	0	0	0	82	0	20	19	0	0	0	0	
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: SME		10	0	1	1	0	0	0	11	1	1	2	0	0	0	0	
Retail		75	4	75	19	0	0	3	76	3	76	20	0	2	0	0	
Retail - Secured on real estate property		41	1	41	14	0	0	0	41	2	41	13	0	2	0	0	
Retail - Secured on real estate property - Of Which: SME		2	0	2	1	0	0	0	2	0	2	1	0	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME		19	0	1	13	0	0	0	19	2	39	14	0	2	0	0	
Retail - Qualifying Revolving		1	0	1	0	0	0	0	1	0	1	0	0	0	0	0	
Retail - Other Retail - Of Which: SME		16	1	16	5	0	0	1	17	1	17	5	0	1	0	0	
Retail - Other Retail - Of Which: non-SME		12	1	12	4	0	0	0	13	1	13	5	0	1	0	0	
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ⁽⁴⁾																	

(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) Incl. RGA and PSDs from Q2 2025.
(3) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.
(4) The most relevant countries are disclosed; there have been selected under the following risk Countries of concentration covering up to 93% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach															
		As of 31/03/2025						As of 30/06/2025									
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)																	
Central banks and central governments ⁽³⁾		0	0	0	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	0	0	0	
Corporates		6	0	5	3	0	0	0	6	0	6	4	0	0	0	0	
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: SME		1	0	0	0	0	0	0	1	0	1	0	0	0	0	0	
Retail		0	0	0	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	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	
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	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	0	0	0	
Retail - Other Retail - Of Which: SME		0	0	0	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	0	0	0	
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ⁽⁴⁾																	

(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) Incl. RGA and PSDs from Q2 2025.
(3) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.
(4) The most relevant countries are disclosed; there have been selected under the following risk Countries of concentration covering up to 93% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach															
		As of 31/03/2025						As of 30/06/2025									
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)																	
Central banks and central governments ⁽³⁾		0	0	0	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	0	0	0	
Corporates		0	0	0	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	0	0	0	
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail		5	0	5	1	0	0	0	5	0	5	1	0	0	0	0	
Retail - Secured on real estate property		0	0	0	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	
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	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	0	0	0	
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME		5	0	5	1	0	0	0	5	0	5	1	0	0	0	0	
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)		0	0	0													

		IRB Approach														
		As of 31/03/2025						As of 30/06/2025								
		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾		Risk exposure amount		Value adjustments and provisions
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
GERMANY	Central banks and central governments ⁽²⁾	0	0	0	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	0	0	0
	Corporates	1	0	0	0	0	0	0	1	0	0	0	0	0	0	0
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	15	0	15	3	0	0	0	15	0	15	3	0	0	0	0
	Retail - Secured on real estate property	12	0	12	2	0	0	0	12	0	12	2	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
	Retail - Secured on real estate property - Of Which: non-SME	12	0	12	2	0	0	0	12	0	12	2	0	0	0	0
	Retail - Qualifying Residential	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	3	1	0	0	0	3	0	3	1	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	3	1	0	0	0	3	0	3	1	0	0	0	0
	Facility	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
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 effects).
 (2) Incl. MSAs and PSEs from Q1 2025

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

As of 31/12/2024

(mln EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures				
		Non-derivative financial assets by accounting portfolio				Carrying amount		Notional amount		Carrying amount		Notional amount		Nominal	Provisions			
		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							
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Finland																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	France	322	322	0	0	0	322	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Germany	1,233	1,233	0	0	0	626	484	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Croatia																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Greece																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Hungary																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Ireland																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Italy	2,465	2,454	719	0	1	1,745	0	0	0	0	0	0	0	818	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		8,637	8,611	719	0	1	598	7,717	0	0	0	0	0	1,000	0	0	0	381

2025 EU-wide Transparency Exercise
 General governments exposures by country of the counterparty
 BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

As of 31/12/2024

(mln EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				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] [5Y - 10Y] [10Y - more] Total	Latvia																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Lithuania																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Luxembourg		2	2	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Malta		3	3	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Netherlands		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Poland		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Portugal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Romania		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total			0	0	0	0	0	0	0	0	0	0	0	0	3	0	0

2025 EU-wide Transparency Exercise
 General governments exposures by country of the counterparty
 BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

As of 31/12/2024

(mln EUR)		Direct exposures														Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet								Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				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]	Australia	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	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	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	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	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	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Hong Kong	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	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	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	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Japan	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	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	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	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	U.S.	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	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	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	0	0	0	
Total		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
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	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	0	0	0	
Total		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
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		7	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		5	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	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	0	0	0	
Total		12	12	0	0	0	0	0	0	0	0	0	0	0	0	0	2
[0 - 3M]	Other advanced economies non EEA	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	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	16	0	0
[10Y+ more]	0	0	0	0	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	16	0	0	8

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

As of 31/12/2024

(mln EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet exposures							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions						
		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				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 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 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others ⁽¹⁾	0	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		209	209	0	0	157	52	0	0	0	0	0	0	1	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 counterparties 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 counterparties (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 counterparties (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, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua and Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks and Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of 0.04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP.

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

As of 30/06/2025

(mln EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				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] [5Y - 10Y] [10Y - more] Total	Finland																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	France	350	350	0	0	350	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Germany	1,297	1,297	0	0	598	0	483	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Italy	2,499	2,495	947	0	1	1,548	0	0	0	0	0	0	565	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		8,259	8,831	947	0	170	7,736	0	0	0	0	0	0	720	0	0	474

2025 EU-wide Transparency Exercise
 General governments exposures by country of the counterparty
 BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

As of 30/06/2025

(mln EUR)		Direct exposures														Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet								Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				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]	Australia	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	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	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	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Canada																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y+ more]																	
Total																	
[0 - 3M]	Hong Kong																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y+ more]																	
Total																	
[0 - 3M]	Japan																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y+ more]																	
Total																	
[0 - 3M]	U.S.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		128	128	128	128	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	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	0	0	0	
Total		128	128	128	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	China																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y+ more]																	
Total																	
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		6	6	6	6	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		5	5	5	5	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	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	0	0	0	
Total		12	12	12	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
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	16	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	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	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	16	0	0	

2025 EU-wide Transparency Exercise
Performing and non-performing exposures
BANCA POPOLARE DI SONDRIO SOCIETÀ PER AZIONI

	As of 30/09/2024														As of 30/09/2024																
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾						Collateral and financial guarantees received from non-performing exposures				Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾						Collateral and financial guarantees received from non-performing exposures						
	Of which performing		Of which non-performing ⁽²⁾		Of performing exposures ⁽³⁾		Of non-performing exposures ⁽³⁾		Of which performing		Of which non-performing ⁽²⁾		Of performing exposures ⁽³⁾		Of non-performing exposures ⁽³⁾		Of which performing		Of which non-performing ⁽²⁾		Of performing exposures ⁽³⁾		Of non-performing exposures ⁽³⁾		Of which performing		Of which non-performing ⁽²⁾				
	Of which Stage 1	Of which performing not past due (90 days and <90 days)	Of which Stage 2	Of which defaulted	Of which stage 1 ⁽⁴⁾	Of which Stage 2	Of which stage 2	Of which stage 3 ⁽⁴⁾	Of which Stage 2	Of which performing not past due (90 days and <90 days)	Of which Stage 2	Of which defaulted	Of which stage 1 ⁽⁴⁾	Of which Stage 2	Of which stage 2	Of which stage 3 ⁽⁴⁾	Of which Stage 2	Of which performing not past due (90 days and <90 days)	Of which Stage 2	Of which defaulted	Of which stage 1 ⁽⁴⁾	Of which Stage 2	Of which stage 2	Of which stage 3 ⁽⁴⁾	Of which Stage 2	Of which performing not past due (90 days and <90 days)	Of which Stage 2	Of which defaulted	Of which stage 1 ⁽⁴⁾		
Cash balances at central banks and other demand deposits	3,384	3,389	34	0	0	0	0	0	0	0	0	0	0	0	0	0	3,873	3,873	30	0	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	12,741	12,741	98	0	0	0	0	0	0	0	0	0	0	0	0	0	12,820	12,820	64	0	0	0	0	0	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	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	9,649	9,649	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,800	9,800	0	0	0	0	0	0	0	0	0	0	0	0	0
Other institutions	1,125	1,125	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,538	1,538	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1,164	1,164	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,026	1,026	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	354	354	0	0	0	0	0	0	0	0	0	0	0	0	0	0	335	335	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	35,447	34,233	4,440	85	1,454	0	1,454	1,237	298	214	827	0	744	328	26,241	25,185	2,424	119	1,851	0	1,851	951	298	214	657	0	594	347	0	0	
Central banks	0	0	0	0	0	0	0	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	320	319	2	0	0	0	0	0	0	0	0	0	0	0	0	0	462	461	2	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	777	777	11	0	0	0	0	0	0	0	0	0	0	0	0	0	720	720	1	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	3,452	3,408	332	0	27	0	27	7	1	19	0	0	0	0	0	0	3,220	3,203	47	0	24	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	18,054	17,917	2,644	47	1,010	0	1,010	941	108	144	420	0	548	255	10,514	10,066	2,088	99	700	0	700	420	225	166	462	0	411	207	0	0	
of which: small and medium sized enterprises	9,895	9,146	1,752	22	750	0	750	652	139	107	457	0	342	204	10,040	9,525	1,884	57	524	0	524	450	159	137	231	0	204	177	0	0	
of which: Loans collateralised by commercial immovable property	4,071	3,979	794	10	500	0	500	429	87	71	281	0	242	210	3,917	3,643	794	17	291	0	291	242	87	71	189	0	147	115	0	0	
Households	12,180	11,812	1,813	33	300	0	300	249	93	70	188	0	176	160	12,287	11,967	877	21	320	0	320	281	67	45	171	0	161	133	0	0	
of which: Loans collateralised by residential immovable property	8,288	8,136	1,062	12	171	0	171	181	47	37	67	0	62	107	8,388	8,242	460	13	146	0	146	138	35	24	86	0	74	86	0	0	
of which: Credit for consumption	108	102	42	2	11	0	11	10	3	1	4	0	4	4	60	57	31	2	10	0	10	2	1	1	0	0	0	0	0	0	
DEBT INSTRUMENTS other than HFT	38,797	38,083	4,910	85	3,494	0	3,494	3,071	303	238	827	0	748	328	28,034	26,879	2,700	119	1,851	0	1,851	951	298	214	657	0	594	347	0	0	
OFF BALANCE SHEET EXPOSURES	27,348	26,460	3,419	0	289	0	289	181	34	42	62	0	47	11	24,776	23,990	1,491	0	289	0	289	124	44	14	46	0	47	0	0		

⁽¹⁾ For the definition of off-balance sheet exposures refer to Article 12(1) of Regulation (EU) No 175/2013 (SMB).
⁽²⁾ Institutions report the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.
⁽³⁾ Institutions report the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement. The accumulated credit losses in the statement of credit risk for financial instruments measured at the value through profit or loss other than HFT and provisions for off-balance sheet exposures.
⁽⁴⁾ For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with positive sign if they are increasing over the reporting period. Information is disclosed with the opposite sign if they are decreasing over the reporting period. For off-balance sheet instruments, the same sign (accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the HFT sign convention. This is based on the sign convention for off-balance sheet commitments as generally reported with positive sign.
 (€) from June 2023, the gross carrying amount of assets and accumulated exposures that are purchased or engaged in credit mitigation or other mitigation are not included in the impairment stage, as it was the case in previous periods.

2025 EU-wide Transparency Exercise

Forborne exposures

BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

	As of 30/09/2024						As of 31/12/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ⁽²⁾		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ⁽²⁾		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which 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
(mln EUR)												
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)	892	562	392	350	427	193	694	392	302	274	336	101
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	15	15	15	15	0	0	15	15	15	15	0	0
Non-financial corporations	530	394	256	239	237	141	393	250	186	170	168	66
of which: small and medium-sized enterprises	432	322	200	189	211		311	199	146	136	146	
Households	347	153	121	95	190	53	286	127	101	89	168	35
DEBT INSTRUMENTS other than HFT	892	562	392	350	427		694	392	302	274	336	
Loan commitments given	7	4	0	0	1	0	27	5	0	0	1	0
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice ⁽³⁾	141						99					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ⁽³⁾	344						224					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- 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.

⁽³⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2025 EU-wide Transparency Exercise

Forborne exposures

BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

	As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which 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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
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)	668	380	293	269	315	96	667	375	282	259	312	96
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1	0	0	0	1	0	12	0	2	0	11	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	14	14	14	14	0	0	14	14	14	14	0	0
Non-financial corporations	375	236	178	164	163	61	398	242	178	164	158	63
of which: small and medium-sized enterprises	288	175	132	121	136		287	182	132	123	133	
Households	278	130	101	92	152	35	242	119	89	82	143	33
DEBT INSTRUMENTS other than HFT	668	380	293	269	315		667	375	282	259	312	
Loan commitments given	8	3	0	0	0	0	8	4	0	0	0	0
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice (1)	97						94					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)	201						211					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1, paragraphs 10 and 11 of Regulation (EU) 2021/451- 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.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2025 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

(mil EUR)	As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾
A Agriculture, forestry and fishing	335	19	19	334	12	0	396	20	20	394	12	0	351	19	19	350	12	0	416	20	20	414	12	0
B Mining and quarrying	104	2	2	104	2	0	71	2	2	71	2	0	57	2	2	57	2	0	102	2	2	102	2	0
C Manufacturing	4,956	181	181	4,935	147	5	5,198	129	129	5,180	139	3	5,306	153	153	5,288	150	3	5,475	198	198	5,459	154	2
D Electricity, gas, steam and air conditioning supply	1,038	8	8	1,034	15	0	795	5	5	791	10	0	696	4	4	692	13	0	754	4	4	750	15	0
E Water supply	246	1	1	246	4	0	248	0	0	248	2	0	289	0	0	289	2	0	331	0	0	331	3	0
F Construction	1,702	208	208	1,669	151	1	1,544	136	136	1,515	112	0	1,569	135	135	1,542	115	0	1,559	140	140	1,533	112	0
G Wholesale and retail trade	3,242	154	154	3,222	118	1	3,756	127	127	3,738	108	1	3,608	136	136	3,592	115	1	3,900	141	141	3,884	113	1
H Transport and storage	468	23	23	466	14	0	585	7	7	583	17	0	794	7	7	791	16	0	652	25	25	650	18	0
I Accommodation and food service activities	997	73	73	923	59	0	948	49	49	933	47	0	962	50	50	900	46	0	966	81	81	935	48	0
J Information and communication	322	28	28	321	23	0	363	21	21	363	20	0	334	21	21	333	20	0	297	24	24	297	20	0
K Financial and insurance activities	311	20	20	311	17	0	404	13	13	404	28	0	417	11	11	417	14	0	353	28	28	353	14	0
L Real estate activities	2,503	217	217	2,450	161	6	2,472	122	122	2,434	115	1	2,584	91	91	2,548	97	1	2,682	130	130	2,648	100	1
M Professional, scientific and technical activities	1,085	49	49	1,078	40	2	1,053	46	46	1,047	35	2	1,440	45	45	1,433	36	2	1,272	45	45	1,265	36	2
N Administrative and support service activities	581	16	16	579	14	0	606	11	11	604	12	0	622	14	14	621	13	0	670	19	19	669	14	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	41	1	1	41	1	0	48	1	1	48	1	0	46	1	1	46	1	0	46	1	1	46	1	0
Q Human health services and social work activities	322	2	2	322	4	0	316	1	1	315	4	0	322	2	2	321	4	0	353	2	2	352	7	0
R Arts, entertainment and recreation	357	11	11	356	16	0	366	9	9	366	12	0	423	14	14	423	17	0	408	13	13	408	15	0
S Other services	386	8	8	384	5	0	424	9	9	423	3	0	445	9	9	444	3	0	398	3	3	397	3	0
Loans and advances	18,936	1,019	1,019	18,778	802	16	19,094	708	708	19,458	681	7	20,205	715	715	20,197	679	7	20,633	876	876	20,512	686	7

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024_7158)

(mln EUR)	As of 30/09/2024					As of 31/12/2024					As of 31/03/2025					As of 30/06/2025					
	Loans and advances		Performing			Non-performing		Loans and advances		Performing			Non-performing		Loans and advances		Performing			Non-performing	
			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	35,647	34,231	85	1,414	190	36,241	35,185	119	1,055	552	36,968	35,915	147	1,053	498	37,608	36,380	16	1,228	869	
Of which secured	20,077	18,925	52	1,152	487	18,682	17,857	48	825	439	19,477	18,665	89	812	367	19,987	18,122	11	965	672	
Of which secured with immovable property	13,796	13,025	40	771	362	13,709	13,183	34	520	291	13,778	13,200	42	486	228	13,978	13,395	2	580	431	
Of which instruments with LTV higher than 80% and lower or equal to 90%	4,566	4,409		157	59	4,592	4,471		121	72	4,513	4,401		115	45	4,592	4,474		118	50	
Of which instruments with LTV higher than 80% and lower or equal to 90%	294	290		63	22	282	251		31	14	302	273		28	17	311	291		29	30	
Of which instruments with LTV higher than 100%	246	129		118	26	220	139		81	21	205	126		79	18	200	114		86	46	
Accumulated impairment for secured assets	841	722		119	620	660	216		476	198	699	213		487	190	719	175		544	317	
Collateral																					
Of which value capped at the value of exposure	18,017	17,616	37	401	229	17,650	17,382	30	268	186	17,991	17,754	40	237	125	18,066	17,758	4	308	267	
Of which immovable property	14,497	14,110	31	387	218	14,518	14,303	29	253	179	14,664	14,440	38	224	117	14,883	14,609	2	276	241	
Of which value above the cap	24,227	22,319	89	1,907	1,100	23,695	22,464	72	1,231	700	24,050	22,866	90	1,189	637	24,317	22,800	4	1,157	1,179	
Of which immovable property	23,320	21,497	89	1,862	1,085	22,785	21,574	71	1,212	684	23,361	22,001	90	1,159	622	23,501	21,998	4	1,013	1,152	
Financial guarantees received	5,692	5,165	8	127	46	6,004	5,925	12	79	35	5,891	5,830	19	87	43	5,766	5,656	6	110	87	
Accumulated partial write off	-105	0	0	-105	-1	-105	0	0	-100	-1	-105	0	0	-100	-1	-100	0	0	-100	-1	

The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (including loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.