

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



2019 EU-wide Transparency Exercise Key Metrics

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	2,558	2,636	2,692	2,597	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,540	2,613	2,672	2,593	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	2,567	2,645	2,701	2,607	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	2,549	2,622	2,681	2,602	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	2,930	2,981	3,014	2,898	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,913	2,958	2,994	2,894	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	21,837	21,908	22,332	16,755	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21,816	21,880	22,309	16,755	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	11.71%	12.03%	12.06%	15.50%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11.64%	11.94%	11.98%	15.47%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	11.75%	12.07%	12.09%	15.56%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11.68%	11.98%	12.02%	15.53%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	13.42%	13.61%	13.49%	17.30%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.35%	13.52%	13.42%	17.27%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	45,651	45,198	44,921	46,286	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.62%	5.85%	6.01%	5.63%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,567	2,645	2,701	2,607	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	2,538	2,611	2,681	2,602	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	45,651	45,198	44,921	46,286	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	45,640	45,174	44,921	46,286	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.6%	5.9%	6.0%	5.6%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.6%	5.8%	6.0%	5.6%	C 47.00 (r330,c010)	

2019 EU-wide Transparency Exercise Capital

Banca Popolare di Sondrio, Società Cooperativa per Azioni

		() = 0.0	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
	A	(mln EUR, %) OWN FUNDS	2,930	2,981	3,014		C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional	2,558	2,636	2,692	<u> </u>	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	1,399	1,401	1,401	<u> </u>	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
		Instruments)	76	89	29		C 01.00 (r130,c010)	Articles 26(1) points (d) and (b), 27 to 23, 36(1) points (f) and 12 of CRR Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
		Retained earnings	,,,		29			
		Accumulated other comprehensive income	-71	-34	4.050		C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	1,157	1,158	1,250	1	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
		Funds for general banking risk	0	0	0		C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	37	39	40	45	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	0	-5	-4	-4	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-38	-33	-33	-33	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-24	-5	-6	-14	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	-80	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-6	-6	-6	-9	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	29	34	20	4	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	29	34	20	4	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	9	9	8	10	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	9	9	8	10	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,567	2,645	2,701	2,607	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	364	336	313	292	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	346	324	302	279	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	11	12	11	13	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	7	0	0	<u> </u>	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	21,837	21,908		 	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	21	27	23		C 05.01 (r010;c040)	
CADITAL PATIOS (9/)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	11.71%	12.03%	12.06%	15.50%		-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	11.75%	12.07%	12.09%	15.56%	CA3 {3}	-
CET1 Conitol	C.3	TOTAL CAPITAL RATIO (transitional period)	13.42%	13.61%	13.49%	17.30%		-
CET1 Capital Fully loaded CET1 RATIO (%)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,529	2,602	2,672		[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	11.59%	11.89%	11.98%	15.47%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	18	22	20	4	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	21	27	23	1	C 05.01 (r440,c040)	
		lated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regu						

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory 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 formulae stated in column "COREP 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



Overview of Risk exposure amounts

		R	WAs		
(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	19,611	19,797	20,230	14,728	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460,
Of which the standardised approach	19,611	19,797	20,230	7,455	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	7,272	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	81	71	82	61	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	10	11	15	15	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	257	234	222	212	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	289	235	225	180	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	289	235	225	180	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	1,589	1,559	1,559	1,559	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	1,589	1,559	1,559	1,559	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	21,837	21,908	22,332	16,755	



2019 EU-wide Transparency Exercise P&L Banca Popolare di Sondrio, Società Cooperativa per Azioni

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Commerce		220		2	5
seals, set 9		228	316	/6	153
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Classes for his holds sociouring, net 0 0 0 0 0 0 0 0 0	Gains or (-) losses on financial assets and liabilities held for trading, net	22	20	21	33
Change differences [gain or C) lood, ret Include or Company (agences) Include or Company (agence) Include or Company	Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-14	-13	6	5
New State Operation 1900	Gains or (-) losses from hedge accounting, net	0	0	0	0
1001 1002	Exchange differences [gain or (-) loss], net	1	1	1	0
Administrative supersess 938 519 142 273 276	Net other operating income /(expenses)	45	60	18	35
Cleprosition Clep	TOTAL OPERATING INCOME, NET	669	929	247	466
Medification pairs or () lesses, net, (Provision or () leversal or provision or () leversal or ()	(Administrative expenses)	393	519	142	273
Provision for Cy Inversal of provisions)	(Depreciation)	24	35	12	26
(Commitments and guarantees given) 9 11 3 66 (Other provisions) 1 1 1 5 7 Of which pending legal Sause and tax litigation.1 5 7 Of which pending legal Sause and tax litigation.2 5 5 Of which restructuring.2 5 5 Of which restructuring.2 0 0 0 (Increases or C) electraces of the fund for general banking risks, nett.3 0 0 0 (Increases or C) electraces of the fund for general banking risks, nett.3 0 0 0 0 (Increases or C) electraces of the fund for general banking risks, net.3 188 237 43 106 (Financial assets at a far value through profit or loss. 4 4 4 4.1 1.1 4.1 (Financial assets at a mortised cost) 152 241 4 4.1 4.1 4.1 4.1 4.1 4.1 4.1 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 <th>Modification gains or (-) losses, net</th> <td>-1</td> <td>-3</td> <td>-1</td> <td>-1</td>	Modification gains or (-) losses, net	-1	-3	-1	-1
Comment Comm	(Provisions or (-) reversal of provisions)	8	11	1	1
Of which pending legal issues and tax litigation of which perstructurny of which pending regal issues and tax litigation of the fund for general banking risks, net) of the fund of the pending regal issues and tax litigation of the fund for general banking risks, net) of the fund	(Commitments and guarantees given)	9	12	-3	-6
Of which restructurio 1 (Increases or C) decreases or the fund for general banking risks, net) 2 (Increases or C) decreases or the fund for general banking risks, net) 3 (Increases or C) decreases or the fund for general banking risks, net) 3 (Increases or C) reversal of impairment or ninancial assets not measured at fair value through profit or loss of Increases at a mortised outs) (Financial assets at a mortised outs) (Increases	(Other provisions)	-1	-1	5	7
(Increases or (·) decreases of the fund for general banking risks, net) ² (Impairment or (·) reversal of impairment on financial assets not measured at fair value through profit or loss) (Financial assets at fair value through other comprehensive income) (Financial assets at amortised cost) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Financial assets at amortised cost) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Financial assets at amortised cost) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Financial assets at amortised cost) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Financial assets at amortised cost) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Financial assets at amortised cost) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets and the profit or (·) loss of investments in subsidaries, joint ventures and associates (Financial assets at amortised cost) (Increases of the profit or (·) loss of investments in subsidaries, joint ventures and associates (Financial assets at amortised cost) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates (Financial assets at amortised cost) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates (Financial assets at amortised cost) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates (Financial assets at amortised cost) (Impairment or (·) reversal of impairment of investments in subsidaries, joint v	Of which pending legal issues and tax litigation ¹		5		
(Inpairment or () reversal of impairment on financial assets not measured at fair value through profit or loss (Financial assets at fair value through other comprehensive income) (Financial assets at amortised cost) (Impairment or () reversal of impairment on financial assets at mortised cost) (Impairment or () reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or () reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or () reversal of impairment on financial assets to through profit or () less of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or () reversal of impairment on financial assets at mortised cost) (Impairment or () reversal of impairment on financial assets to through profit or () less of investments in subsidaries, joint ventures and associates and on non-financial assets and on non	Of which restructuring ¹		0		
(Inpairment or () reversal of impairment on financial assets not measured at fair value through profit or loss (Financial assets at fair value through other comprehensive income) (Financial assets at amortised cost) (Impairment or () reversal of impairment on financial assets at mortised cost) (Impairment or () reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or () reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or () reversal of impairment on financial assets to through profit or () less of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or () reversal of impairment on financial assets at mortised cost) (Impairment or () reversal of impairment on financial assets to through profit or () less of investments in subsidaries, joint ventures and associates and on non-financial assets and on non	(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Financial assets at amortised cost) (Impairment or (-) reversal of impairment in investments in subsidaries, joint ventures and associates and on non-financial assets) (In financial assets at amortised cost) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (In financial assets at amortised cost) (In gairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (In gairment or (-) loss of investments in subsidaries, joint ventures and associates and on non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations (Financial assets at mortised cost) (In gairment or (-) loss of investments in subsidaries, joint ventures and associates and on non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations (Financial assets at mortised cost) (In gairment or (-) loss of investments in subsidaries, joint ventures and associates and on non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations (Financial assets at mortised cost on non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations (Financial assets at mortised cost on non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations (Financial assets at mortised cost on non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations (Financial assets and disposal groups classified as held for sale not qualifying as discontinued operations (Financial assets at mortised cost on non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations (Financial assets at mortised cost on non-current assets and disposal groups classified as held for sale not qualifying as discontinued operation		148	237	43	106
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (of which Goodwill) Negative goodwill recognised in profit or loss Negative goodwill recognised in profit or loss Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates Profit or (-) loss of investments in subsidaries, joint ventures and associates 15 20 30 30 30 30 30 30 30 30 30	(Financial assets at fair value through other comprehensive income)	-4	-4	-1	-1
(of which Goodwill) Negative goodwill recognised in profit or loss Negative goodwill recognised in profit or loss Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM GOVERATIONS PROFIT OR (-) LOSS FOR THE YEAR	(Financial assets at amortised cost)	152	241	44	107
Negative goodwill recognised in profit or loss Share of the profit or (-) loss finwestments in subsidaries, joint ventures and associates Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations OPROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS OPROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS OPROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS OPROFIT OR (-) LOSS FOR THE YEAR OR CONTINUING OPERATIONS OF THE YEAR	(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX from discontinued operations PROFIT OR (-) LOSS FOR THE YEAR PROFIT OR (-) LOSS FOR THE YEAR 15 20 30 31 32 33 34 35 35 36 37 37 37 37 38 38 38 39 39 39 39 39 39 39	(of which Goodwill)	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS Profit or (-) loss after tax from discontinued operations PROFIT OR (-) LOSS FOR THE YEAR PROFIT OR (-) LOSS FOR THE YEAR O O O O O O O O O O O O O	Negative goodwill recognised in profit or loss	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS Profit or (-) loss after tax from discontinued operations PROFIT OR (-) LOSS FOR THE YEAR 110 67 67 67 67 67 67 67 67 67 6	Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	15	20	4	9
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS Profit or (-) loss after tax from discontinued operations PROFIT OR (-) LOSS FOR THE YEAR 115 126 136 147 147 148 158 158 158 158 158 158 158	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 after tax from discontinued operations 0 PROFIT OR (-) LOSS FOR THE YEAR 56 56 56 56 56 56 56 56 56 56 56 56 56	PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	110	144	51	67
Profit or (-) loss after tax from discontinued operations 0 PROFIT OR (-) LOSS FOR THE YEAR 56 56 56 56 56 56 56 56 56 56 56 56 56	PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	83	115	36	47
83 115 36 47	Profit or (-) loss after tax from discontinued operations	0	0	0	0
	PROFIT OR (-) LOSS FOR THE YEAR	83	115	36	47
	Of which attributable to owners of the parent	80	112	36	46

⁽¹⁾ Information available only as of end of the year (2) For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(mln EUR)	А	s of 30/09/20	18			As of 31/	12/2018			As of 31/	03/2019			As of 30/0	06/2019		
		Fa	ir value hierard	chy		Fai	ir value hierarc	hy		Fai	r value hierarc	hy		Fai	r value hierarc	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	2,431				2,297				2,344				3,260				IAS 1.54 (i)
Financial assets held for trading	270	236	34	0	251	219	32	0	240	207	32	0	197	162	34	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	669	315	0	355	677	317	0	360	656	325	0	330	702	330	0	372	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	4,898	4,779	0	119	4,424	4,306	0	117	3,396	3,253	0	142	3,085	3,008	0	77	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	32,149				32,149				32,640				33,334				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	1,243				1,329				1,494				1,520				
TOTAL ASSETS	41,659				41,127				40,770				42,097				IAS 1.9(a), IG 6

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

(mlr	n EUR)		-	As of 30/09/201	18					As of 31	/12/2018					As of 31,	03/2019					As of 30	0/06/2019			
		Gross carry	ying amount		Accu	nulated impair	nent	Gros	ss carrying amo	unt	Accı	ımulated impair	nent	Gro	ss carrying am	ount	Accun	nulated impai	rment	Gros	s carrying am	ount	Accu	mulated impai	rment	
Breakdown of financial assets by instrument and by counterparty sector ¹	S	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 creditimpaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaire assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk	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 creditimpaired	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 creditimpaired	Stage 3 Credit- impaired assets	References
Financial assets at fair	Debt securities	4,774	. 22	0	-2	0	(4,314	8	(0 -	0	0	3,265	5	5	0 -2	2 0)	3,000	5		o -7	. 0	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	0	(0	0	0	C	0	0	(0	0	0	0	0)	0 0	0)	0	0		0 (0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	6,128	(0	-3	0	C	6,255	0	(0	0	6,480	0		0 -3	0	(6,605	0		o -:	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	20,639	3,553	4,190	-37	-66	-2,257	21,380	2,778	4,148	8 -4	5 -51	-2,312	20,871	3,523	3 4,05	7 -37	, -71	-2,179	21,430	3,635	3,88	9 -4	-54	-2,121	Annex V.Part 1.32, 44(a)

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



Market Risk

Banca Popolare di Sondrio, Società Cooperativa per Azioni

1	CA							•	,	•	raciva per i					***						
	SA		VaR <i>(Memorandum i</i>	item)	STRESSED VaR (M	lemorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE		RICE RISKS (CHARGE FOR (VaR (Memor	andum item)	STRESSED VaR (/	IM Memorandum item)	INCREI DEFAU	LT AND ON RISK		ICE RISKS CA IARGE FOR CT		
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF PR	EVIOUS (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	E FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS AVERAGE MEASURE	MEACURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
(IIIII ZON)	As of 30/09/2018	As of 31/12/2018				As of 30/	09/2018									As of 31/12	2/2018					
Traded Debt Instruments	27	7 27	0	0	0	0							0	0	0	0						
Of which: General risk	23	3 23	0	0	0	0							0	0	0	0						
Of which: Specific risk	103	4	0	0	0	0							0	0	0	0						
Equities Of which: General risk	192	2 166	0	0	0	0							0	0	0	0						
Of which: Specific risk	9-	4 83		0	0	0							0									
foreign exchange risk				0	0	0										0						
Commodities risk		2 2	0	0	0	0							0	0	0	0						
Total	221	195	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2019	As of 30/06/2019				As of 31/	03/2019									As of 30/00	6/2019					
Fraded Debt Instruments	35	5 34	0	0	0	0							0	0	0	0						
Of which: General risk	30	0 26	0	0	0	0							0	0	0	0						
Of which: Specific risk	4	4 7	0	0	0	0							0	0	0	0						
iquities	134	4 90	0	0	0	0							0	0	0	0						
Of which: General risk	64	40	0	0	0	0							0	0	0							
Of which: Specific risk	02	18 n	0	0	0	0							0		0	0						
Foreign exchange risk Commodities risk		4	0	οl	o l	0							0		0							
Total	172	2 123	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

Credit Risk - Standardised Approach

Banca Popolare di Sondrio, Società Cooperativa per Azioni

					Standardise	ed Approach			
			As of 30/	09/2018			As of 3	1/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks	11,461	11,797	5		11,002	11,355	6	
	Regional governments or local authorities	203	115	26		238	118	28	
	Public sector entities	623	70	42		604	31	23	
	Multilateral Development Banks	41	130	0		80	144	0	
	International Organisations	2	2	0		82	82	0	
	Institutions	4,612	2,506	715		4,320	2,370	774	
	Corporates	21,704	10,379	8,917		21,610	10,429	8,925	
	of which: SME	5,980	3,721	3,549		5,821	3,609	3,478	
	Retail	8,347	3,657	2,249		8,477	3,791	2,360	
	of which: SME	5,930	2,188	1,262		6,019	2,334	1,343	
Consolidated data	Secured by mortgages on immovable property	8,583	8,412	3,233		8,653	8,505	3,268	
	of which: SME	1,372	1,291	539		1,340	1,268	527	
	Exposures in default	4,160	1,790	1,960	2,084	4,132	1,715	1,853	2,121
	Items associated with particularly high risk	844	537	806		888	544	817	
	Covered bonds	158	158	45		169	169	58	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	605	425	247		630	443	258	
	Equity	335	335			347	346	616	
	Other exposures	1,444	1,438	842		1,513	1,507	881	
	Standardised Total ²	63,123	41,753				· '	19,868	2,436

⁽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) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	ed Approach			
			As of 30/	09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	9,737	10,074	5		9,278	9,632	6	
	Regional governments or local authorities	192	105	22		228	108	24	
	Public sector entities	619	68	41		600	30	23	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,944	1,910	533		3,805	1,951	634	
	Corporates	20,263	9,535	8,113		20,332	9,675	8,222	
	of which: SME	5,980	3,711	3,542		5,821	3,597	3,471	
	Retail	7,972	3,443	2,131		8,087	3,639	2,244	
ITALY	of which: SME	5,930	2,188	1,261		6,019	2,334	1,343	
	Secured by mortgages on immovable property	5,354	5,196	1,953		5,363	5,225	1,961	
	of which: SME	1,370	1,289	538		1,339	1,266	526	
	Exposures in default	4,044	1,735	1,905	2,024	4,022	1,668	1,805	2,06
	Items associated with particularly high risk	843	536	804		862	540	810	
	Covered bonds	158	158	45		169	169	58	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	373	193	185		396	210	201	
	Equity	333	333	602		345	345	614	
	Other exposures	783	783	803		868	868	848	
	Standardised Total ²				2,318				2,36

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	d Approach			
			As of 30)/09/2018			As of 31/	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mln EUR, %)								
	Central governments or central banks	19	19	0		19	19	0	
	Regional governments or local authorities	7	7	3		7	7	3	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	264	227			274	226	77	
	Corporates	421	164	135		370	162	133	
	of which: SME	0	0	0		0	0	0	
	Retail	346	189	104		359	127	102	
WITZERLAND	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	3,044	3,031	1,212		3,096	3,086	1,236	
	of which: SME	$\begin{array}{c c} 1 \\ - \end{array}$	1	0		1	1	0	
	Exposures in default	77	49	49	28	72	42	42	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	3	3	4		1	1	2	
	Equity	1	1	2		1	1	2	
	Other exposures	662	656	38		645	639	33	

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

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

		exposures, but includes genera	al credit risk adjustments.						
					Standardise	d Approach			
			As of 30/	09/2018			As of 31/	12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(mln EUR, %)								
	Central governments or central banks	1,039	1,039	0		1,039	1,038	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	10	5	2		20	15	4	
	Corporates	37	15	15		28	19	19	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
CDATN	of which: SME	0	0	0		0	0	0	
SPAIN	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	1	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				1				



Credit Risk - Standardised Approach

Banca Popolare di Sondrio, Società Cooperativa per Azioni

					Standardise	ed Approach			
			As of 30/	/09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	ا ۱	0			0	0		
	of which: SME	0	0			0	0	0	
_	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 4	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0			0 n			
	Other exposures	0	0			0		0	
	Standardised Total ²				0	·			

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

		exposures, but includes general credit risk adjustments.									
					Standardise	ed Approach					
			As of 30	/09/2018			As of 31,	/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(mln EUR, %)	0	0	0		0	0	0			
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	0		0	0				
	Multilateral Development Banks	0	0			0					
	International Organisations	0	0	0		0	0				
	Institutions	0	0	0		0	0	0			
	Corporates	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Retail	0	0	0		0	0	0			
Country of	of which: SME	0	0	0		0	0	0			
Counterpart 5	Secured by mortgages on immovable property	0	0	0		0	0	0			
coarreer pare 3	of which: SME	0	0	0		0	0	0			
	Exposures in default	0	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0				
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity Other exposures	0	0	0		0	0	0			
		U	U	<u> </u>	0	U	0	U	0		
	Standardised Total ²				l O				U		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera		recipality excludes those for seed	ristisation exposures, additional	valuation adjustments (AVAS) t	ind other own rands reductions	related to the	
					Standardise	ed Approach			
			As of 30	/09/2018			As of 31,	/12/2018	
		Original Exposure ¹	Original Exposure ¹ Exposure Value ¹ Risk exposure amount Provisions ² Value adjustments and provisions ²				Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0		
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 6	Secured by mortgages on immovable property	0	0	0		0	0	0	
Source: part o	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	ا ۱	0 0) n		0 0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0		
	Equity	0	0	0		0	0		
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

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

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

		exposures, but includes genera		erparty excludes those for sect	iristisation exposures, additional	valuation adjustments (AVAS) a	na other own tunas reductions	related to the	
					Standardise	d Approach			
			As of 30/	09/2018			As of 31,	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0			0	0		
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country of	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 7	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0		0
	Items associated with particularly high risk	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	
	Standardised Total ²				0				0



Credit Risk - Standardised Approach

Banca Popolare di Sondrio, Società Cooperativa per Azioni

					Standardise	d Approach				
			As of 30/	09/2018			As of 31	/12/2018		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(min EUR, %)	0	0	0		0	0	0		
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	0	0	0		0	0			
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	0	0	0		0	0	0		
	Corporates	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
Cahaf	Retail	0	0	0		0	0	0		
Country of	of which: SME	0	0	0		0	0	0		
Counterpart 8	Secured by mortgages on immovable property	0	0	0		0	0	0		
•	of which: SME	0	0	0	0	0	0	0		
	Exposures in default	0	0	0	0	0	0	0	Į.	
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0 n) n		0	0 0	0		
	Collective investments undertakings (CIU)	0		l o		o l	0			
	Equity	0	0	Ö		0	0	0		
	Other exposures	0	0	0		0	0	0		
	Standardised Total ²				0				0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera		iterparty excludes those for secu	ristisation exposures, additional	valuation adjustments (AVAs) a	nd other own funds reduction	is related to the	
					Standardise	d Approach			
			As of 30	/09/2018			As of 31	./12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	0	0			0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0		
Country of	of which: SME	0	0			0	0		
	Secured by mortgages on immovable property	o l	0			o 0	0		
Counterpart 9	of which: SME	0	0			0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	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	
	Standardised Total ²				0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	d Approach			
			As of 30	/09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country of	Retail	0	0	0		0	0	0	
-	of which: SME	0	0	0		0	0	0	
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0	
•	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	U	0	0	0	U
	Items associated with particularly high risk 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		
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	U	0	0	0	0	<u> </u>	U	0

Credit Risk - Standardised Approach

Banca Popolare di Sondrio, Società Cooperativa per Azioni

					Standardise	ed Approach			
			As of 31/	03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks	10,159	10,658	6	5	10,850	11,175	4	
	Regional governments or local authorities	197	113	27	7	202	83	21	
	Public sector entities	533	146	46	5	617	265	90	
	Multilateral Development Banks	81	120	0		134	166	0	
	International Organisations	88	88	0		86	86	0	
	Institutions	4,578	2,485	807	7	4,753	2,531	833	
	Corporates	21,368	10,392	9,000		5,122	3,060	2,675	
	of which: SME	5,940	3,676	3,525	5	437	267	257	
	Retail	8,517	3,619	2,239		1,220	443	306	
Cancalidated data	of which: SME	5,997	2,287	1,315	5	550	157	92	
Consolidated data	of which: SME Secured by mortgages on immovable property	8,750	8,595	3,356	5	3,531	3,522	1,457	
	of which: SME	1,351	1,269	528	3	6	6	3	
	Exposures in default	4,009	1,732	1,898	1,979	146	72	77	71
	Items associated with particularly high risk	914	584	876		44	32	47	
	Covered bonds	239	239	70		270	270	73	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	633	455	266		681	459	280	
	Equity	374	373	643		328	328	597	
	Other exposures	1,659	1,653	1,077		1,669	1,663	1,045	
	Standardised Total ²	62,099	41,254	20,312	2,314	29,654	24,155	7,505	97

(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) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	ed Approach			
			As of 31,	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	8,400	8,900	6		9,069	9,395	4	
	Regional governments or local authorities	188	105	23		195	75	18	
	Public sector entities	529	145	46		613	264	89	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	2.025	0		0	0	0	
	Institutions	3,967	2,025	646		4,127	2,060	657	
	Corporates	20,085	9,657	8,291		4,348	2,527	2,165	
	of which: SME	5,930	3,661	3,515		437	267	257	
	Retail	8,118	3,563	2,198		855	399	273	
ITALY	of which: SME	5,995	2,286	1,315		549	157	92	
117(21	Secured by mortgages on immovable property	5,375	5,228	1,960		162	161	59	
	of which: SME	1,350	1,268	527	1.010	р Д	0	3	44
	Exposures in default	3,893	1,679	1,845 808	1,918	73	27	31	44
	Items associated with particularly high risk Covered bonds	858	539			43	31	46	
		220	219	68		222	222	69	
	Claims on institutions and corporates with a ST credit assessment	306	U 310	200		420	U 217	200	
	Collective investments undertakings (CIU)	396	218 372	209 640		439 326	217 326	209 595	
	Equity Other expectings	372 994	372 994	1,003		987	987	972	
	Other exposures	994	994	1,003	2.245	987	987	9/2	63
	Standardised Total ²				2,245	10. 11. 22. 22. 2. 2.			62

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

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

		exposures, but includes genera	ii credit risk adjustments.						
					Standardise	ed Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(mln EUR, %)								
	Central governments or central banks	25	25	0		26	26	0	
	Regional governments or local authorities	7	7	3		5	5	3	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	264	216	85		284	232	95	
	Corporates	383	184	165		233	116	96	
	of which: SME	9	3	3		0	0	0	
	Retail	362	46	35		338	40	30	
SWITZERLAND	of which: SME	1	0	0		0	0	0	
	Secured by mortgages on immovable property	3,178	3,170	1,319		3,215	3,206	1,338	
	of which: SME	1	1	0		0	0	0	
	Exposures in default	78	47	47	29	71	45	45	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	2	2	2		2	2	2	
	Equity	1	1	2		1	1	2	
	Other exposures	664	658	74		682	676	73	
	Standardised Total ²				35				

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

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

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	1,070	1,069	0		1,090	1,090	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	19	14	4		16	11 20	5 20	
	Corporates of which: SME	23	15	15		22	20	20	
	Retail	0	0	0		0	0		
	of which: SME	0	0	0		0	0		
SPAIN	Secured by mortgages on immovable property	0	0			0	0		
	of which: SME	0	0	0		o l	0		
	Exposures in default	1	0	0	0	0	0		C
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				1				0



Standardised Total²

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banca Popolare di Sondrio, Società Cooperativa per Azioni

					banca ropolare di	Sondrio, Società Coop	Derativa per Aziorii		
					Standardise	ed Approach			
			Δs of 31	/03/2019	Standardisc	за дриовен	As of 30	0/06/2019	
			75 G. 52				A5 6. 5.	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments provisions ²
	(mln EUR, %)				provisions				provisions
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions Corporates	0	0	0		0	0	0	
Country of	of which: SME Retail	0	0	0		0	0	0	
Counterpart 4	of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0	
·	of which: SME Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Other exposures	0	0	0		0	0	0	
	Standardised Total ²				due to credit conversion factors				
		(2) Total value adjustments an exposures, but includes gener		nterparty excludes those for sec	uristisation exposures, additiona	ıl valuation adjustments (AVAs)	and other own funds reduction	ons related to the	
					Standardise	ed Approach			
			As of 31	/03/2019			As of 30	0/06/2019	
					V. I				V-1
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment provisions ²
	(mln EUR, %) Central governments or central banks	^	^			^	^		
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions Corporates	0	0	0		0	0	0	
	Corporates of which: SME	0	0	0		0	0	0	
Country of	Retail of which: SME	0	0	0		0	0	0	
Counterpart 5	Secured by mortgages on immovable property of which: SME	0	0	0	0	0	0	0	
	Exposures in default Items associated with particularly high risk	0	0	0	U	0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0 0	
	Other exposures Standardised Total ²	Ü	0	0	0	Ü	0	0	
			d provisions per country of cou		due to credit conversion factors curistisation exposures, additiona				
		, ,			Standardise	ed Approach			
			As of 31	/03/2019			As of 30	0/06/2019	
					Wales a Roston and				Malara a discolor cost
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	
	(mln EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	_	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	
	Central governments or central banks Regional governments or local authorities	Original Exposure ¹ 0 0 0	Exposure Value ¹ 0 0	Risk exposure amount 0 0	_	Original Exposure ¹ 0 0	Exposure Value ¹	Risk exposure amount	
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks	Original Exposure ¹ 0 0 0 0 0	Exposure Value ¹ 0 0 0 0	Risk exposure amount 0 0 0 0	_	Original Exposure ¹ 0 0 0 0	Exposure Value ¹ 0 0 0 0	Risk exposure amount	
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	Original Exposure ¹ 0 0 0 0 0 0 0 0	Exposure Value ¹ 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0	_	Original Exposure ¹ 0 0 0 0 0 0 0	Exposure Value ¹ 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	Original Exposure ¹ 0 0 0 0 0 0 0 0 0 0	Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0	_	Original Exposure ¹ 0 0 0 0 0 0 0 0 0 0	Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Country of	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	Original Exposure ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	_	Original Exposure ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
= = = = = = = = = = = = = = = = = = =	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME	Original Exposure ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	_	Original Exposure ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
= = = = = = = = = = = = = = = = = = =	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk	Original Exposure ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	_	Original Exposure ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	Original Exposure ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	_	Original Exposure ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
=	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	Original Exposure ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	_	Original Exposure ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0 0 0 0 0 0 0 0 0 0 0		provisions ²	Original Exposure ² 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
=	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	_	Original Exposure O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
=	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 due to credit conversion factors curistisation exposures, additional	Original Exposure O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
_	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 due to credit conversion factors curistisation exposures, additional	Original Exposure O O O O O O O O O O O O O O O O O O	Ques (e.g. substitution effects and other own funds reduction		
_	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 due to credit conversion factors curistisation exposures, additional	Original Exposure O O O O O O O O O O O O O O O O O O	Ques (e.g. substitution effects and other own funds reduction	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
-	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 due to credit conversion factors curistisation exposures, additional standardise	Original Exposure O O O O O O O O O O O O O O O O O O	Ques (e.g. substitution effects and other own funds reduction	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustmen
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (min EUR, %)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 due to credit conversion factors curistisation exposures, additional standardise	Original Exposure O O O O O O O O O O O O O O O O O O	Ques (e.g. substitution effects and other own funds reduction of the state of 30 to 10 to	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustmen
=	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (min EUR, %) Central governments or central banks Regional governments or local authorities	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 due to credit conversion factors curistisation exposures, additional standardise	Original Exposure O O O O O O O O O O O O O O O O O O	Ques (e.g. substitution effects and other own funds reduction of the state of 30 to 10 to	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² Value adjustmen
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 due to credit conversion factors curistisation exposures, additional standardise	Original Exposure O O O O O O O O O O O O O O O O O O	Ques (e.g. substitution effects and other own funds reduction of the state of 30 to 10 to	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustmen
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 due to credit conversion factors curistisation exposures, additional standardise	Original Exposure O O O O O O O O O O O O O O O O O O	Ques (e.g. substitution effects and other own funds reduction of the state of 30 to 10 to	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustmen
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 due to credit conversion factors curistisation exposures, additional standardise	Original Exposure O O O O O O O O O O O O O O O O O O	Ques (e.g. substitution effects and other own funds reduction of the state of 30 to 10 to	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustmen
Counterpart 6	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 due to credit conversion factors curistisation exposures, additional standardise	Original Exposure O O O O O O O O O O O O O O O O O O	Ques (e.g. substitution effects and other own funds reduction of the state of 30 to 10 to	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² Value adjustmen
Counterpart 6 Country of	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 due to credit conversion factors curistisation exposures, additional standardise	Original Exposure O O O O O O O O O O O O O O O O O O	Ques (e.g. substitution effects and other own funds reduction of the state of 30 to 10 to	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² Value adjustmen
Counterpart 6 Country of	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 due to credit conversion factors curistisation exposures, additional standardise	Original Exposure O O O O O O O O O O O O O O O O O O	Ques (e.g. substitution effects and other own funds reduction of the state of 30 to 10 to	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustment
Counterpart 6 Country of	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 due to credit conversion factors curistisation exposures, additional standardise	Original Exposure O O O O O O O O O O O O O O O O O O	Ques (e.g. substitution effects and other own funds reduction of the state of 30 to 10 to	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustment
Counterpart 6	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured in institutions Covered bonds Claims on in institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 due to credit conversion factors curistisation exposures, additional standardise	Original Exposure O O O O O O O O O O O O O O O O O O	Ques (e.g. substitution effects and other own funds reduction of the state of 30 to 10 to	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² Value adjustments
Counterpart 6 Country of	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 due to credit conversion factors curistisation exposures, additional standardise	Original Exposure O O O O O O O O O O O O O O O O O O	Ques (e.g. substitution effects and other own funds reduction of the state of 30 to 10 to	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments



Country of Counterpart 9

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banca Popolare di Sondrio, Società Cooperativa per Azioni

					Standardise	d Approach			
			As of 31	1/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0			0	0	0	
	Corporates	0	0			0	0	0	
	of which: SME	0	0			0	0		
	Retail	0	0			0	0		
Country of	of which: SME	0	0			0	0	0	
	Secured by mortgages on immovable property	0	0			0	0	0	
Counterpart 8	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	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	
	Standardised Total ²				0				

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

				Standardise	ed Approach			
		As of 31/	03/2019			As of 30/	/06/2019	
(mla EUD - 04)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %) Central governments or central banks	0	0	0		0	0	0	
Regional governments or local authorities	0	0	0		0	0		
Public sector entities		0			0	0		
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	0	0	0		0	0	0	
Corporates	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Retail	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	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	
Standardised Total ²				0				0

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

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

		exposures, but includes gener	·		Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
<u></u>	(mln EUR, %)	0	0	0		0	0	0	
	Central governments or central banks	0	0			0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	١			0	0		
	International Organisations	0	0			0	0		
	Institutions	0	0			0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 10	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0	0	
	Collective investments undertakings (CIU)	0	0			0	0	0	
	Equity Other exposures	0	0	0		0	0	0	
	Standardised Total ²	<u> </u>	0	0	0	U	U	U	0



Credit Risk - IRB Approach

Banca Popolare di Sondrio, Società Cooperativa per Azioni

					•	e ai soriario, s	'	•				
						IRB Ap	proach					
			As of 30	/09/2018					As of 31	/12/2018		
		Original Exposure ¹	Exposure Value ¹	Risk exposi	ure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
	(mln EUR, %)	Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
Consolidated data	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total ²	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0

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

(2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

					IRB Ap	proach					
			As of 30	/09/2018				As of 31,	/12/2018		
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustmen
	(mln EUR, %)	Of which: defaulted	- Value ¹	Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provision
ITALY	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME									0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
	Equity Other non credit-obligation assets IRB Total	0 0	0	0 (0		0 0	0		0	0

IRB Approach As of 30/09/2018 As of 31/12/2018 Value adjustments Value adjustments Original Exposure¹ Original Exposure¹ Risk exposure amount Risk exposure amount Value¹ Value¹ Of which: Of which: defaulted Of which: defaulted Of which: (mln EUR, %) defaulted defaulted Central banks and central governments Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME **SWITZERLAND** Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail

					IRB Ap	proach				
			As of 30	/09/2018				As of 31/	12/2018	
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Original Expo	Ξ.	xposure	Risk exposure amount	Value adjustments
	(mln EUR, %)	Of which: defaulted	- Value ¹	Of which: defaulted	and provisions		Of which: defaulted	Value ¹	Of which: defaulted	
	Central banks and central governments	0 deladited	0	0 (0	0	0	0	0	0 0
	Institutions	0	0	0 0	0	0	0	0	0	0 0
	Corporates	0	0	0 0	0	0	0	0	o	0 0
	Corporates - Of Which: Specialised Lending	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
	Retail	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
SPAIN	Retail - Secured on real estate property - Of Which: SME	0	0	0 0	0	0	0	0	0	0 0
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	0	0	0 0	0	0	0	0	0	0 0
	Retail - Qualifying Revolving	0	0	0 0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0 0	0	0	0	0	0	0
	Equity	0	0	0 (0	0	0	0	0	0 0
	Other non credit-obligation assets									
	IRB Total									

Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME

Other non credit-obligation assets

Equity

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).

						IRB App	proach					
			As of 30	/09/2018					As of 31/	12/2018		
		Original Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments	Original E	xposure¹	Exposure Value ¹	Risk exposu	ure amount	Value adjustmer
	(m.lm 511D 0/)	Of which:	- value		Of which:	and provisions		Of which:	- value		Of which:	and provision
	(mln EUR, %)	defaulted	0 0		defaulted		0	defaulted		0	defaulted	
	Central banks and central governments Institutions	0	0				U			U		0
	Corporates	0	0				0			0		7
	Corporates - Of Which: Specialised Lending		0				0			0		0
	Corporates - Of Which: SME		0 0				0			0		ó
	Retail	0	0 0			ا م	0	C		0		ó
	Retail - Secured on real estate property	0	0 0			0	0	C	0	0		0
	Retail - Secured on real estate property - Of Which: SME	0	0 0	(0	0	C	0	0	(0
Country of Counterpart 4	Retail - Secured on real estate property - Of Which: non-SME	0	0 0	(0	0	C	0	0	(0
	Retail - Qualifying Revolving	0	0 0	() (0	0	C	0	0	(0
	Retail - Other Retail	0	0	() (0	0	C	0	0	(0
	Retail - Other Retail - Of Which: SME	0	0	() (0	0	C	0	0	(٥
	Retail - Other Retail - Of Which: non-SME	0	0	() (0	0	C	0	0	(٥
	Equity	0	0 0	() (0	0	C	0	0	(٥
	Other non credit-obligation assets											
	IRB Total											

Credit Risk - IRB ApproachBanca Popolare di Sondrio, Società Cooperativa per Azioni

						IRB Ap	proach					
			As of 30	/09/2018					As of 31/	/12/2018		
		Original Exposure ¹	Exposure	Risk exposu	ıre amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustmer
	(mln EUR, %)	Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provision
	Central banks and central governments	deraulted	0	0	derauited		0	derauited	0	0	deraulted	0
	Institutions		0						0			0
	Corporates		o o	0	(C	0	0			0
	Corporates - Of Which: Specialised Lending	0 0	0	0	C	0	C	0	0	C		0
	Corporates - Of Which: SME	0 0	0	0	C	0	C	0	0	C		0
	Retail	0 0	0	0	C	0	C	0	0	C) (0
	Retail - Secured on real estate property	0 0	0	0	C	0	C	0	0	C) (0
Country of Countarnart F	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	C	0	C	0	0	C) (0
Country of Counterpart 5	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	C	0	C	0	0	C) (0
	Retail - Qualifying Revolving	0 0	0	0	C	0	C	0	0	C) (0
	Retail - Other Retail	0 0	0	0	C	0	C	0	0	C) (0
	Retail - Other Retail - Of Which: SME	0 0	0	0	C	0	C	0	0	C) (0
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	C	0	C	0	0	C) (0
	Equity	0 0	0	0	(0	C	0	0	C		0
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 30	/09/2018					As of 31/	/12/2018		
		Original Exposure ¹	Exposure	Risk exposı	ıre amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
		Of which:	Value ¹		Of which:	and provisions		Of which:	Value ¹		Of which:	and provisions
	(mln EUR, %)	defaulted			defaulted			defaulted			defaulted	
	Central banks and central governments	0 0	0	0	C	0	C	0	0	0	0	C
	Institutions	0 0	0	0	C	0	C	0	0	0	0	C
	Corporates	0 0	0	0	C	0	C	0	0	0	0	(
	Corporates - Of Which: Specialised Lending	0 0	0	0	C	0	C	0	0	0	0	
	Corporates - Of Which: SME	0 0	0	0	C	0	C	0	0	0	0	
	Retail	0 0	0	0	(0	C	0	0	0	0	
	Retail - Secured on real estate property	0 0	0	0	C	0	C	0	0	0	0	
Country of Countarnart 6	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	C	0	C	0	0	0	0)
Country of Counterpart 6	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	C	0	C	0	0	0	0)
	Retail - Qualifying Revolving	0 0	0	0	C	0	C	0	0	0	0	
	Retail - Other Retail	0 0	0	0	C	0	C	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0 0	0	0	C	0	C	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	C	0	C	0	0	0	0	C
	Equity	0 0	0	0	C	0	C	0	0	0	0	C
	Other non credit-obligation assets											
	IRB Total											

					IRB Ap	proach				
			As of 30/	09/2018			As of 31	/12/2018		
		Original Exposure ¹	Exposure	Risk exposure amount	adjustments	Original Exposure ¹	Exposure	Risk exposu	ıre amount	Value adjustment
	(mln EUR, %)	Of which: defaulted	Value ¹	Of which defaulted		Of which: defaulted	— Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	derauited 0	0	n	0 0	n derauited	0 0	0	derauited	n
	Institutions		0	o o		٥		ام	0	
	Corporates		0	0	0 0	٥	0 0		0	ő
	Corporates - Of Which: Specialised Lending	0 0	0	0	0 0	ol	0 0	0	0	
	Corporates - Of Which: SME	0 0	0	0	0 0	o	0 0	0	0	o
	Retail	0 0	0	0	0 0	o	0 0	0	0	0
	Retail - Secured on real estate property	0 0	0	0	0 0	0	0 0	0	0	o
Sounts of Country and 7	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0 0	0	0	0	0	0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: non-SME	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
	Retail - Other Retail	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	O
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0 0	0	0	0	0	0
	Equity	0 0	0	0	0 0	0	0 0	0	0	0
	Other non credit-obligation assets									
	IRB Total									

				IRB Ap	proach				
		As of 30/	09/2018				As of 31/	12/2018	
	Valu	Exposure	Risk exposure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure am	adjustments
(mln EUR, %)	Of which: defaulted	value	Of which: defaulted	provisions		Of which: defaulted	value		and provisions aulted
Central banks and central governments	0 0	0	0 0	0		0 0	0	0	0
	0 0	0	0 0	0	(0	0	0	0
	0 0	0	0 0	0	1	0	0	0	0
		0	0 0	0	<u>'</u>	0	0	0	0
	0 0	0	0 0	0		0	0	0	0
	0 0	0	0 0	0		0	0	0	0
	0 0	0				0	0	0	0
	0 0					0	0	0	0
				0			0	0	0
				0			0	0	0
				0			0	0	0
			ا ا				0		ő
		0	ا ا ا				0	اً م	ő
		Ĭ		, i			Ü		, and the second
		(min EUR, %) Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	Central banks and central governments	Central banks and central governments	Original Exposure Exposure Exposure Exposure Of which: defaulted Of which: Steptish Of which: Secured on the provisions Of which: SME Of	Original Exposure Exposure Exposure Exposure Exposure Exposure Value Adjustments and provisions Of which: defaulted Original Exposure Of which: and provisions Of which: and provisions Of which: and provisions Of which: and provisions Of which: defaulted Of which: and provisions Of which: Gefaulted Of which: and provisions Of which: Gefaulted Of which: SME Of which: Gefaulted Of which: Gefaulte	As of 30/09/2018 Separate As of 30/09/2018 Separate Part Par	Central banks and central governments	As of 30/09/2018

					IRB App	proach			
			As of 30	09/2018			As of 31,	12/2018	
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Original Exposure ¹	Exposure	Risk exposure amount	Value adjustment
	(mln EUR, %)	Of which: defaulted	- Value ¹	Of which: defaulted	and provisions	Of which defaulte		Of which: defaulted	and provisions
	Central banks and central governments	0 0	0	0	0 0	0	0 0	0	0
	Institutions		0	ol	0 0	0	0 0	o	0
	Corporates	0 0	0	o	0 0	0	0 0	o	0
	Corporates - Of Which: Specialised Lending	0 0	0	0	0 0	0	0 0	0	0
	Corporates - Of Which: SME	0 0	0	0	0 0	0	0 0	О	0
	Retail	0 0	0	0	0 0	0	0 0	0	0
	Retail - Secured on real estate property	0 0	0	0	0 0	0	0 0	0	0
Country of Country of C	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0 0	0	0 0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-SME	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
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0 0	0	0 0	0	0
	Equity	0 0	0	0	0 0	0	0 0	0	0
	Other non credit-obligation assets								
	IRB Total								

					IRB Ap	proach				
			As of 30,	/09/2018				As of 31/	12/2018	
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposure amount	Value adjustmer
		Of which:	- Value ¹	Of which:	and provisions		Of which:	Value ¹	Of which:	
	(mln EUR, %) Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	defaulted		defaulted			defaulted		defaulted	
		0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property		0	0		0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: SME		0	0		0	0	0	0	0
source, or counterpart 10	Retail - Secured on real estate property - Of Which: non-SME			0		0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail			0		0	0	0	0	0
	Retail - Other Retail - Of Which: SME			0		٥	0	0	0	0
	Retail - Other Retail - Of Which: non-SME					0	0	0	0	0
	Equity					0	0	0		0
	Other non credit-obligation assets		,		U	U	0	U	U U	
	IRB Total									



Credit Risk - IRB Approach

Banca Popolare di Sondrio, Società Cooperativa per Azioni

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/0	06/2019		
			Exposure	Risk exposu	ıre amount	Value adjustments	Original E	xposure¹	Exposure	Risk exposı	ıre amount	Valu adjustn
	(mln EUR, %)	Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisi
	Central banks and central governments	n deladited	0	0	uerauiteu	0	0	uerauiteu	0	0	n	
	Institutions		0	0	0	Ö		0	0	0	0	
	Corporates		0	0	0	0	22,470	2,569	12,418	5,315	752	
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0 0	0	0	0	0	11,100	1,668	7,394	2,993	487	,
	Retail	0 0	0	0	0	0	, 11,527	1,531	10,645	1,969	280	
	Retail - Secured on real estate property	0 0	0	0	0	0	4,792	560	4,794	813	63	
	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	1,825	254	1,822	399	49	
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0	0	2,967	307	2,972	414	15	
	Retail - Qualifying Revolving	0 0	0	0	0	0	227	5	282	24	0	
	Retail - Other Retail	0 0	0	0	0	0	6,509	966	5,569	1,132	217	
	Retail - Other Retail - Of Which: SME	0 0	0	0	0	0	5,272	721	4,359	990	197	'
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0	0	1,237	245	1,210	142	20	
	Equity	0 0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets			0						0		
	IRB Total ²			0						7,284		

(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. sub (2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

						IRB Ap	proach					
			As of 31	/03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk exposi	ure amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposu	ıre amount	Value adjustments
	(mln EUR, %)	Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	(0	0	0	0	0	0	0
	Institutions	0	0	0	(0	0	0	0	0	0	0
	Corporates	0	0	0	(0	22,033	2,534	12,158	5,115	725	1,307
	Corporates - Of Which: Specialised Lending	0	0	0	(0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	(0	11,052	1,668	7,365	2,970	487	
	Retail	0	0	0	(0	11,251	1,518	10,362		279	
	Retail - Secured on real estate property	0	0	0	(0	4,713	552	4,715	801	63	218
ITALY	Retail - Secured on real estate property - Of Which: SME	0	0	0	(0	1,821	253	1,818	398	48	102
IIALI	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	(0	2,892	299	2,897	403	14	116
	Retail - Qualifying Revolving	0	0	0	(0	225	4	280	24	0	2
	Retail - Other Retail	0	0	0	(0	6,313	961	5,366	1,106	216	
	Retail - Other Retail - Of Which: SME	0	0	0	(0	5,110	721	4,189	968	197	
	Retail - Other Retail - Of Which: non-SME	0	0	0	(0	1,203	241	1,177	138	19	156
	Equity	0	0	0	(0	0	0	0	0	0	0
	Other non credit-obligation assets											
	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).

							IRB Ap	proach				
				As of 31/	03/2019					As of 30/	06/2019	
				Exposure	Risk expos	ure amount	Value adjustments	Original E	Exposure ¹	Exposure Value ¹	Risk exposure am	adjustments
	(mln EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted	- value		and provisions aulted
SWITZERLAND	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 173 0 9 63 33 1 32 1 30 7 22 0	0 8 4 0 4 0 4	0 0 61 0 5 60 33 1 32 1 26 5 21	0 0 67 0 1 9 5 0 5 0 4 2 2	0 0 0 0 0 0 0 0 0

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

						IRB Ap	proach					
			As of 31	/03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustment and
	(mln ELID 0/)	Of which:	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	(mln EUR, %)	defaulted) 0	0	derauited			deraulted	0		deraulted	
	Central banks and central governments Institutions			1 0					0	C		0
	Corporates			1 0					1	C		ก็
	Corporates - Of Which: Specialised Lending								0	Č		ő
	Corporates - Of Which: SME	0 0		0				0	0	C	i	0
	Retail	0 0	0	0	0	0	1	0	1	0)	0
	Retail - Secured on real estate property	0 0	0	0	l c	0	0	0	0	0	، ر	0
CDATN	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	0	0	0	0) (0
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	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
	Retail - Other Retail	0 0	0	0	0	0	1	. 0	1	0) (0
	Retail - Other Retail - Of Which: SME	0 0	0	0	0	0	1	. 0	1	0) (٥
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0	0	0	0	0	0	<i>i</i> (٥
	Equity	0 0	0	0	0	0	0	0	0	0	1)
	Other non credit-obligation assets IRB Total											

					IRB Ap	proach					
		As of 31/	03/2019					As of 30/	/06/2019		
			Risk exposu	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustme
	(mln EUR, %)	Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provision		
Country of Counterpart 4	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total		0 0 0 0 0 0 0 0 0					0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000

Credit Risk - IRB ApproachBanca Popolare di Sondrio, Società Cooperativa per Azioni

						IRB App	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Va	Exposure Value ¹	Risk exposu	ure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposı	ure amount	Value adjustmen and
	(mln EUR, %)	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provision
Country of Counterpart 5	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
	Other non credit-obligation assets IRB Total											

						IRB Ap	proach				
			As of 31/	03/2019					As of 30/	06/2019	
		Original Exposure ¹	Exposure	Risk exposi	ıre amount	Value adjustments	Original E	Exposure ¹	Exposure	Risk exposure amount	Value adjustments
	(mln EUR, %)	Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹	Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	C	0	0	C	0	0	0
	Institutions	0	0	0	(0	0		0	0	0
	Corporates Corporates - Of Which: Specialised Lending		0	0	(0	(0	0	0
	Corporates - Of Which: SME		o o	0	0	ő	0		Ö	0	0
	Retail	0	0	0	C	0	0	C	0	0	0
	Retail - Secured on real estate property	0	0	0	C	0	0	C	0	0	0
Country of Counterpart 6	Retail - Secured on real estate property - Of Which: SME	0	0	0	C	0	0	C	0	0	0
Country of Counterpart o	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	C	0	0	0
	Retail - Qualifying Revolving	0	0	0	(0	0	(0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME		0	0	(0	(U O	0	0
	Retail - Other Retail - Of Which: non-SME			0	(0			0	0
	Equity	0	0	0	(0	0		0	0	0
	Other non credit-obligation assets										
	IRB Total										

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Value	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustmen
	(5115 0()	Of which:	Value ⁻		Of which:	and provisions		Of which:	Value ¹		Of which:	and provisions
	(mln EUR, %)	defaulted		0	defaulted			defaulted	0		defaulted	
	Central banks and central governments	0 0	0	0			1		0	0		
	Institutions Corporates	0 0	0	0					0	0		
	Corporates - Of Which: Specialised Lending		0	0					0	0		
	Corporates - Of Which: SME		0	0	١				0	0		
	Retail		0	0					0	0		
	Retail - Secured on real estate property		0	0					0	0		
	Retail - Secured on real estate property - Of Which: SME	0 0	0	0					0	0		
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0		0	d	0	0	0		
	Retail - Qualifying Revolving	0 0	0	0	0	0	C	0	0	0		
	Retail - Other Retail	0 0	0	0	0	0	C	0	0	0		
	Retail - Other Retail - Of Which: SME	0 0	0	0	0	0	C	0	0	0		
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0	0	C	0	0	0		
	Equity	0 0	0	0	0	0	C	0	0	0)
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 31/	/03/2019					As of 30/	06/2019		
		Original Exposure Of which: defaulted 0 0 0		Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustmei and
	(mln EUR, %)			Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provision	
	Central banks and central governments	0 0	0	0	0	0	0	0	0	0	(
	Institutions	0 0	0	0	0	0	0	0	0	0		o l
	Corporates	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	()
	Corporates - Of Which: SME	0 0	0	0	0	0	0	0	0	0	()
	Retail	0 0	0	0	0	0	0	0	0	0	(D
	Retail - Secured on real estate property	0 0	0	0	0	0	0	0	0	0	(
Country of Countarnart 9	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	0	0	0	0)
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0	0	0	0	0	0)
	Retail - Qualifying Revolving	0 0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	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		
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0	0	0	0	0	0		
	Equity	0 0	0	0	0	0	0	0	0	0	(0
	Other non credit-obligation assets											
	IRB Total											

					IRB Ap	proach					
			As of 31/	03/2019				As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustme
		Of which:	Value ¹	Of which:	and provisions		Of which:	Value ¹		Of which:	and provision
	(mln EUR, %)	defaulted		defaulted			defaulted			defaulted	
	Central banks and central governments	0 0	0	0	0	0	0	0	O)
	Institutions	0 0	0	0	0 0	0	0	0	0)
	Corporates	0 0	0	0	0 0	0	0	0	0		
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0		0	0		
	Corporates - Of Which: SME	0 0	0	0	0	0		0	0		
	Retail Convey on work and an analysis to the second of the	0 0	0	0	0			0	0		
	Retail - Secured on real estate property	0 0	0	0				0	0		
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0				0			
	Retail - Qualifying Revolving		0	0				0			
	Retail - Qualifying Revolving Retail - Other Retail		0	ا				0			
	Retail - Other Retail - Of Which: SME		0	ا				٥			
	Retail - Other Retail - Of Which: non-SME		0	Ĭ				٥			
	Equity		0	آ آ				, o			
	Other non credit-obligation assets	, i	Ů					Ů			
	IRB Total										

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original Exposur	re ¹	Exposure Value ¹	Risk exposi	ure amount	Value adjustments	Original E	xposure¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(mln EUR, %)		which: aulted	value		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	and provisions
Country of Counterpart 10	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0) O O O O O O O O O O O O O O O O O O O



General governments exposures by country of the counterparty

						Вапса Ророіат	e di Sondrio, Società Coop As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Austria													
[0 - 3M [Belgium	0 0 1 0 0 0 0	0 0 1 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Bulgaria	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
Total [0 - 3M [Cyprus							·						
[0 - 3M [Czech Republic													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [Denmark													
[0 - 3M [Estonia													



General governments exposures by country of the counterparty

						Banca Popolar	e di Sondrio, Società Coop							
						Dire	As of 31/12/2018 ect exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of					Derivatives with po	ositive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets a fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Finland	0 2 3 0 0 0	0 2 3 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [France	0 0 0 101 552 0 0	0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 101 50 0 151	0 0 0 0 502 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Germany	3 3 2 2 1 0 0	3 3 2 2 1 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	1
[0 - 3M [Croatia													
[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 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Hungary	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Ireland													
Total [0 - 3M [Italy	44 1,582 513 653 3,204 2,061 66	66	0 0 59 0 54 0	0 0 0 0 0 0	0 1,577 487 443 554 429 0	66	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	517 192 5 1 3 10 21	0 0 0 0 0 0	304
[0 - 3M [Latvia	3,220	3,113			2,:32	.,,===							



General governments exposures by country of the counterparty

						Banca Popolare	e di Sondrio, Società Coop	perativa per Azioni						
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
			Total carrying amount of					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg	0 4 3 1 0 0 0	0 4 3 1 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Malta													
[0 - 3M [Netherlands													
[0 - 3M [Poland													
[0 - 3M [Portugal	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Romania													
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

						Banca Popolar	e di Sondrio, Società Coo	perativa per Azioni						
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	atives		Off bala	nce sheet	
												Off-halance c	hoot ovnosuros	
												Off-balance s	heet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											exposure amount
		ucilvative illialiciai assets	positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost	carrying amount	Notional amount	carrying amount	Notional amount			
[0 - 3M [0	0	0	0	0	0		0	0	0	0	0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [0 0 191	0 0 190	0 0	0	0	0 0 190		0 0	0 0	0	0 0	0	
[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Spain	848	848 0	0	0	122	726 0		0 0	0	0	0	0	
[10Y - more Total		1,039	1,039	0 0	0 0	122	917	(0 0 0	0 0	0 0	0 0	0 0	0
[0 - 3M [0 0 2	0 2	0	0	0	0		0 0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Sweden	3 0	3 0	0	0	0	0		0 0	0	0	0	0	
[10Y - more Total		0 0 5	0 5	0 0	0	0	0		0 0	0	0 0	0	0	0
1 M C - 0 J		0	0	0	0	0	0		0 0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [United Kingdom	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	
Total [0 - 3M [[3M - 1Y [0	0	0	0	0	0		0	0	0	0	0	0
[0 - 3M [Iceland													
[3Y - 5Y [[5Y - 10Y [[10Y - more	reciditu													
[10Y - more Total [0 - 3M [
[0 - 3M [
[3Y - 5Y [[5Y - 10Y [Liechtenstein													
I IAFAI														
[U - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [Norway													
[0 - 3M [
I IO-3MI		0	0	0	0	0	0		0 0	0	0	1 0	0	
[3M - 1Y [Australia	0 0	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	
Total [0 - 3M [[3M - 1Y [0	0 0 0	0	0	0	0 0		0 0	0 0 0	0	0 0	0 0 0	0
[1Y - 2Y [[2Y - 3Y [Canada	0 0	0 0	0	0	0	0			0 0	0 0	0	0 0	
[1Y - 2Y [Callaua	0 0	0	0	0	0	0		0 0 0	0	0	0 0	0 0	
Total [0 - 3M [0	0	0	0	0	0		0	0	0	1	0	0
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Hong Kong													
[10Y - more														



General governments exposures by country of the counterparty

						вапса Ророіаг	e di Sondrio, Società Coop As of 31/12/2018							
						Dire	ct exposures	<u>'</u>						
	(mln EUR)			On balance sl	 1eet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [
[0 - 3M [Japan													
[0 - 3M [U.S.	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
Total [0 - 3M [China		0		0	U				· ·	· ·	1	0	U
[0 - 3M [Switzerland	0 1 0 0 0 0	0 1 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [Other advanced economies non EEA		.	v				U		v		U	J	
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Latin America and the Caribbean	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	· ·



General governments exposures by country of the counterparty

Banca Popolare di Sondrio, Società Cooperativa per Azioni

						ванса Роронан	e di Sondrio, Società Cooj	Derativa per Aziorii						
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off bala	nce sheet	
								Derivatives with po	ositive fair value	Derivatives witl	n negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0 - 3M [Others	0 0 0 0 45 35 0	0 0 0 0 45 35 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 45 35 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	2 0 0 0 0 0	0 0 0 0 0	

Notes and definition

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees
- (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions
- the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments (5) Residual countries not reported separately in the Transparency exercise

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, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Revisa, Capman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (U.S.).
- Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Congo,
- (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.



General governments exposures by country of the counterparty

						Danca Popolare	e di Sondrio, Società Coop As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	atives		Off bala	nce sheet	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value	Off-balance sl	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)									Nominal	Provisions	Risk weighted exposure amount
				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 [Austria	0 0 0 0 0 2 2	0 0 0 0 0 2 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
Total [0 - 3M [Belgium	0 1 0 0 0 0	0 1 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Bulgaria	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
Total [0 - 3M [Cyprus		0	0		0	0			0	0	0	0	0
[0 - 3M [Czech Republic													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Denmark													
[0 - 3M [Estonia													



General governments exposures by country of the counterparty

						вапса Ророіаі	re di Sondrio, Società Coo As of 30/06/2019							
						Dire	ect exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Platuiity	Country / Region	derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets a fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Finland	2 0 3 0 0 0	2 0 3 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [France	0 0 101 282 271 0 0	0 0 101 282 271 0	0 0 0 0 0	0 0 0 0 0 0	0 0 101 0 51 0	0 0 0 282 220 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	
[0 - 3M [Germany	3 0 4 2 0 0 0	3 0 4 2 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	
[0 - 3M [Croatia													
[0 - 3M [Greece	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Hungary	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Ireland													
[0 - 3M [Italy	258 525 545 323 3,431 1,902 62 7,046	62	0 0 0 0 40 55 0	0 0 0 0 0 0	0 420 370 270 785 266 0 2,111	62	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	277 182 4 4 1 25 1	0 0 0 0 0 0	165
[0 - 3M [Latvia		,											



General governments exposures by country of the counterparty

						вапса Ророіаге	e di Sondrio, Società Coo As of 30/06/2019						
						Dire	ct exposures						
	(mln EUR)			On balance s	heet				Deriva	tives	Off balaı	nce sheet	
								Derivatives with pos	itive fair value	Derivatives with negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Lithuania												
[0 - 3M [Luxembourg	4 3 1 0 6 0 0	4 3 1 0 6 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Malta												
[0 - 3M [Netherlands												
[0 - 3M [Poland												
[0 - 3M [Portugal	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Romania												
[0 - 3M [Slovakia												
[0 - 3M [Slovenia												



General governments exposures by country of the counterparty

						Banca Popolar	re di Sondrio, Società Coo	perativa per Azioni						
							As of 30/06/2019							
						Dire	ect exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets a fair value through other comprehensive income	t of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Spain	0 0 90 303 486 212 0	486 211 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 113 41 0	171 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Sweden	0 1 1 3 0 0 0	0 1 1 3 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [United Kingdom	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
Total [0 - 3M [Canada	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	J
[0 - 3M [Hong Kong									Ü	U	1		



General governments exposures by country of the counterparty

		As of 30/06/2019													
		Direct exposures													
	(mln EUR)			On balance sl	neet				Off balar	ice sheet					
													Off-balance sheet exposures		
Residual Maturity		Total gross carrying amount of non- derivative financial assets						Derivatives with positive fair value		Derivatives with negative fair value				Risk weighted	
	Country / Region		Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount	
[0 - 3M [Japan														
[0 - 3M [U.S.	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0	
[0 - 3M [China							J			,	•	J		
[0 - 3M [Switzerland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		
[0 - 3M [Other advanced economies non EEA		U	V	U		· ·	U.		V	U	V	J		
[0 - 3M [Other Central and eastern Europe countries non EEA														
[0 - 3M [Middle East	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0	
[0 - 3M [Latin America and the Caribbean	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		



General governments exposures by country of the counterparty

Banca Popolare di Sondrio, Società Cooperativa per Azioni

						Banca Popolar	e di Sondrio, Società Coop	perativa per Azioni							
		As of 30/06/2019													
		Direct exposures													
	(mln EUR)				Off bala										
Residual Maturity	Country / Region				Derivatives with positive fair value Derivatives with negative fair v							Off-balance sheet exposure	heet exposures		
		Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount	
[0 - 3M [Africa	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0	
[0 - 3M [Others	0 0 30 55 1 0	0 0 0 30 55 1 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 30 55 1 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0		

Notes and definition

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

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, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Revisa, Capman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Con

(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.



Performing and non-performing exposures

			A	s of 30/09/201	8		As of 31/12/2018							
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴ Collaterals and financial			Gross carry	ying amount		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial	
	Of which performing but past due >30		ing but Of which non-performing		On performing exposures ²	On non- performing	guarantees received on non- performing		Of which performing but past due >30			On performing exposures ²	On non- performing	guarantees received on non- performing
		days and <=90 days		Of which: defaulted	exposures	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures	exposures ³	exposures
(mln EUR) Debt securities (including at amortised cost and fair value)	11,003	0	0	0	6	0	0	10,655	0	0	0	6	0	0
Central banks	2	0	0	0	0	0	0	2	0	0	0	0	0	
General governments	10,071	0	0	0	5	0	0	9,704	0	0	0	6	0	0
Credit institutions	515	0	0	0	1	0	0	568	0	0	0	0	0	0
Other financial corporations	333	0	0	0	0	0	0	301	0	0	0	0	0	0
Non-financial corporations	81	0	0	0	0	0	0	80	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	30,918	245	4,218	4,218	102	2,270	1,675	30,672	238	4,174	4,174	96	2,321	1,602
Central banks	1,922	0	0	0	0	0	0	1,905	0	0	0	0	0	0
General governments	117	0	0	0	0	0	0	97	4	0	0	0	0	0
Credit institutions	950	0	0	0	0	0	0	764	0	0	0	0	0	0
Other financial corporations	3,109	1	77	77	4	57	14	2,960	0	72	72	9	56	11
Non-financial corporations	15,240	157	3,086	3,086	53	1,728	1,171	15,308	109	3,076	3,076	50	1,774	1,125
of which: small and medium-sized enterprises at amortised cost	8,676	125	1,897	1,897	39	969	830	8,795	81	1,976	1,976	39	1,057	829
Households	9,580	87	1,055	1,055	44	484	490	9,637	126	1,025	1,025	38	491	466
DEBT INSTRUMENTS other than HFT	41,921	245	4,218	4,218	108	2,270	1,675	41,327	238	4,174	4,174	103	2,321	1,602
OFF-BALANCE SHEET EXPOSURES	19,661		362	362	6	36	118	19,751		381	381	7	40	134

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Insitutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign 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 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Performing and non-performing exposures

			A	s of 31/03/201	9		As of 30/06/2019							
		Gross carry	ing amount		provisions ⁴		Collaterals and financial guarantees		Gross carrying amount				mpairment, hanges in fair redit risk and	Collaterals and financial
	Of which performing but past due >30		Of which non-performing ¹		On performing	On non- performing	received on non- performing		Of which performing but past due >30	Of which non-performing ¹		On performing performing	guarantees received on non- performing	
(mln EUR)		days and <=90 days	The state of the s	exposures ²	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures	
Debt securities (including at amortised cost and fair value)	9,827	0	0	0	5	0	0	9,686	0	0	0	5	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	8,653	0	0	0	4	0	0	8,391	0	0	0	4	0	0
Credit institutions	771	0	0	0	0	0	0	905	0	0	0	0	0	0
Other financial corporations	309	0	0	0	0	0	0	292	0	0	0	0	0	0
Non-financial corporations	94	0	0	0	0	0	0	99	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	30,877	345	4,085	4,085	109	2,188	1,611	32,331	176	3,935	3,935	101	2,133	1,555
Central banks	2,103	0	0	0	0	0	0	2,963	0	0	0	0	0	0
General governments	208	0	0	0	0	0	0	404	0	0	0	0	0	0
Credit institutions	758	0	0	0	0	0	0	801	0	0	0	0	0	0
Other financial corporations	2,983	12	72	72	11	56	11	2,910	7	72	72	10	56	11
Non-financial corporations	15,145	211	2,968	2,968	58	1,646	1,133	15,512	100	2,838	2,838	52	1,578	1,091
of which: small and medium-sized enterprises at amortised cost	4,709	70	529	529	26	250	243	8,706	57	1,744	1,744	42	894	766
Households	9,680	121	1,044	1,044	39	485	467	9,740	69	1,024	1,024	38	499	453
DEBT INSTRUMENTS other than HFT	40,704	345	4,085	4,085	113	2,188	1,611	42,017	176	3,935	3,935	106	2,133	1,555
OFF-BALANCE SHEET EXPOSURES	19,395		347	347	8	35	116	19,761		326	326	8	32	106

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Insitutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign 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 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

			As of 30/09/2018			As of 31/12/2018						
	Gross carrying exposures wit measures		Accumulated im accumulated cha value due to cre provisions for exforted for bearance means.	anges in fair dit risk and oposures with	Collateral and financial guarantees	Gross carrying exposures wit measures		Accumulated im accumulated character value due to creprovisions for efforbearance means.	Collateral and financial guarantees			
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on		
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0		
General governments	0	0	0	0	0	0	0	0	0	0		
Credit institutions	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	0	0	0	0	0	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	1,459	778	302	287	954	1,445	816	336	322	957		
Central banks	0	0	0	0	0	0	0	0	0	0		
General governments	25	0	0	0	0	25	0	0	0	25		
Credit institutions	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	31	15	11	11	2	14	13	11	11	1		
Non-financial corporations	1,029	623	247	238	680	1,021	659	280	271	650		
of which: small and medium-sized enterprises at amortised cost	869	514	201	192	609	856	544	231	222	579		
Households	374	140	44	39	272	385	143	45	40	280		
DEBT INSTRUMENTS other than HFT	1,459	778	302	287	954	1,445	816	336	322	957		
Loan commitments given	50	15	0	0	15	53	14	0	0	18		

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

⁽²⁾ 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 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

			As of 31/03/2019)		As of 30/06/2019						
	Gross carrying exposures wit measures		Accumulated im accumulated ch value due to cre provisions for e forbearance me	anges in fair edit risk and exposures with	Collateral and financial guarantees	Gross carrying exposures with measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees		
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forbearance		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0		
General governments	0	0	0	0	0	0	0	0	0	0		
Credit institutions	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	0	0	0	0	0	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	1,619	930	373	356	1,046	1,749	995	404	388	1,140		
Central banks	0	0	0	0	0	0	0	0	0	0		
General governments	42	0	0	0	25	42	0	0	0	24		
Credit institutions	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	29	13	11	11	1	29	13	11	11	1		
Non-financial corporations	1,131	743	309	298	715	1,242	805	336	326	792		
of which: small and medium-sized enterprises at amortised cost	353	187	80	76	254	997	611	251	241	688		
Households	418	173	54	48	304	436	177	58	51	322		
DEBT INSTRUMENTS other than HFT	1,619	930	373	356	1,046	1,749	995	404	388	1,140		
Loan commitments given	50	16	0	0	17	49	18	0	0	19		

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

⁽²⁾ 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 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.