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Country Code	ІТ

EBA EUROPEAN BANKING AUTHORITY

2022 EU-wide Transparency Exercise

Key Metrics

BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	3,052	3,163	3,099	3,164	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	3,034	3,139	3,077	3,151	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	3,059	3,174	3,099	3,164	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	3,042	3,149	3,077	3,151	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	3,384	3,785	3,656	3,722	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	3,366	3,760	3,635	3,709	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	18,464	20,043	20,226	20,849	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18,454	20,036	20,218	20,842	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.53%	15.78%	15.32%	15.18%	CA3 {1}	
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.44%	15.67%	15.22%	15.12%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.57%	15.83%	15.32%	15.18%	CA3 {3}	
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.48%	15.72%	15.22%	15.12%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	18.33%	18.88%	18.08%	17.85%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.24%	18.77%	17.98%	17.79%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	53,401	54,362	55,997	59,794	C 47.00 (r0300,c0010)	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	5.73%	5.84%	5.53%	5.29%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

-	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	3,059	3,174	3,099	3,164	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	3,042	3,149	3,077	3,151	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	53,401	54,362	55,997	59,794	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	53,401	54,362	55,997	59,794	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.73%	5.84%	5.53%	5.29%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.70%	5.79%	5.50%	5.27%	[A.2]/[B.2]	

EBA SURDARAN BARENAG AUTIOCONTY

2022 EU-wide Transparencv Exercise Capital

BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

		(min EUR. %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	(min EUK, %) OWN FUNDS	3,384	3,785	3,656	3,722	C 05.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	3,052	3,163	3,099	3,164	C 05.00 (r0020,c0050)	Article 50 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,403	1,403	1,403	1,403	C 05.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 20, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	101	176	0	56	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	25	25	1	-21	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	1,537	1,555	1,766	1,790	C 05.00 (r0200,c0050)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 05.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CBR
	A.1.6	Minority interest given recognition in CET1 capital	35	48	0	0	C 01.00 (r0230,c0010)	Article 84 of CSR
	A.1.7	Adjustments to CET1 due to prudential filters	-5	-5	-4	-4	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CBR
	A.1.8	(-) Intangible assets (including Goodwill)	-31	-31	-31	-32	C 01.00 (r0300,c0010) + C 01.00	Articles 4(113), 36(1) point (b) and 37 of CBR. Articles 4(115), 36(1) point (b) and 37 point (a) of COR
	A.1.9	(·) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-5	-6	-6	-5	(r0340,c0010) C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	esponeed DTLS (-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	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 (r0390,c0010)	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 (r0430,c0010)	Articles 4(122). 36(1) point (a) and 44 of CBR
	A.1.13	(·) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (10440.c0010)	Article 36(1) point (1) of CBR
		()	-	-	-	-		
	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 (r0450,c0010) + C 01.00 (r0460,c0030) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(35, 36(1) point (b) () and 8(b to 10 of 05%; Articles 35(1) point (b) (0, 240(1) point (b), (0, 240(1) point (b), and 256(2 of 05%; Articles 36(1) point b) (ii) and 378(3) of 05%; Articles 36(1) point k) (iv) and 153(8) of 05% and Articles 36(1) point k) (iv) and 155(4) of 05%.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 05.00 (r0460,c0050)	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	-10	0	C 01.00 (r0480,c0010)	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	-28	0	C 01.00 (r0490,c0010)	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	-15	-16	0	-21	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CBR
Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article $132c(2)$ CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-11	-11	-11	-15	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	18	24	22	14	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 (r0220,c0010)	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 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	18	24	22	14	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7	10	0	0	C 01.00 (r0530,c0010)	Article 51 of CRR
	A.2.1	Additional Tier 1 Capital instruments	7	10	0	0	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Opikal components and deductions	0	0	0	0	$\begin{array}{l} C 05.00 (r0660,c0310) + C 01.00 \\ (r0700,c0030) + C 01.00 (r0710,c0010) + C \\ 10.10 (r0740,c0010) + C 01.00 (r0744,c0010) \\ + C 01.00 (r0748,c0010) \end{array}$	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0660,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,059	3,174	3,099	3,164	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	325	611	557	558	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	284	565	526	511	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A4.2	Other Tier 2 Capital components and deductions	41	46	31	47	$\begin{array}{l} C 06.00 (+0910, c0010) + C 01.00 \\ (+0920, c0010) + C 01.00 (+0930, c0010) + C \\ 10.00 (+094, c0010) + C 01.00 (+0930, c0010) \\ + C 01.00 (+0955, c0010) + C 01.00 (+0974, c0010) + C \\ 01.00 (+0978, c0010) \end{array}$	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
01111	в	TOTAL RISK EXPOSURE AMOUNT	18,464	20,043	20,226	20,849	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1	Of which: Transitional adjustments included	10	7	7	7	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.53%	15.78%	15.32%	15.18%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.57%	15.83%	15.32%	15.18%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.33%	18.88%	18.08%	17.85%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	3,034	3,139	3,077	3,151	[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)	16.44%	15.67%	15.22%	15.12%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	18	24	22	14	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,x0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	10	7	7	7	C 05.01 (r0440,c0040)	
		ted based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re		•				

(1)The fully loaded CET1 cable is an estimate calculated based on basic's apportancy reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not biase into account in this calculation. Fully loaded CET1 cable ratio estimation is based on the formulae stated in column "COREP CODE" – elease note that this minih load to differences to fully loaded CET1 cable ratio estimation is based on the formulae stated in column "COREP CODE" – elease note that this minih load to differences to fully loaded CET1 cable ratios acclering to the carticolation basics e.e. in their PIIar 3 declosure

Overview of Risk exposure amounts

BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

		RW	As		
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	15,867	17,174	17,221	17,886	C 02.00 (r0040, c0010) -[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0226), s001) + C 08.01 (r0050, c0226), s001) + C 08.01 (r0060, c0226), s001) + C 08.01 (r0060, c0226), s002) + C 08.01 (r0060, c0260, s002) + C 08.01 (r0060, s0020) + C 08.01 (r0060, s0020) + C 08.01 (r0060, s002) + C 08.01 (r0
Of which the standardised approach	9,042	9,421	9,383	9,998	C 02.00 (r0060, c0010)-{C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	6,825	7,752	7,838	7,888	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	105	139	174	174	C 07.00 (r0096, cr220, s001) + C 07.00 (r0110, cr220, s001) + C 07.00 (r0130, cr220, s001) + C 08.01 (r0040, cr286, s001) + C 08.01 (r0050, cr286, s001) + C 08.01 (r0040, cr286, s002) + C 08.01 (r0040, cr286, s002) + C 08.01 (r0040, cr286, s002) + C 08.01 (r0460, cr280, s002) + C 08.01 (r040, cr280, s002) + C 08
Credit valuation adjustment - CVA	15	12	17	20	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	97	200	199	232	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	832	909	1,007	929	C 02.00 (r0520, c0010)
Of which the standardised approach	832	909	1,007	929	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (0010, cd601)*12.5+C 20.00 (d010;cd450)*12.5+MAV(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010,c0110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	1,549	1,608	1,608	1,608	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	1,549	1,608	1,608	1,608	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	18,464	20,043	20,226	20,849	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA): They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.





2022 EU-wide Transparency Exercise P&L BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	474	642	185	376
Of which debt securities income	48	68	31	61
Of which loans and advances income	359	479	122	249
Interest expenses	83	113	29	55
(Of which deposits expenses)	9	11	3	6
(Of which debt securities issued expenses)	49	67	19	38
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	7	8	1	7
Net Fee and commission income	259	358	92	185
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	32	47	15	39
Gains or (-) losses on financial assets and liabilities held for trading, net	44	64	1	-2
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	23	22	-34	-70
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (+) loss], net	2	5	2	7
Net other operating income /(expenses)	50	66	16	31
TOTAL OPERATING INCOME, NET	807	1,098	249	517
(Administrative expenses)	379	515	129	257
(Cash contributions to resolution funds and deposit guarantee schemes)	35	43	30	40
(Depreciation)	39	54	12	25
Modification gains or (-) losses, net	-5	-6	-1	-1
(Provisions or (-) reversal of provisions)	-18	1	2	17
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-19	-15	3	12
(Other provisions)	2	16	0	5
Of which pending legal issues and tax litigation ¹	0	12	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	105	139	23	31
(Financial assets at fair value through other comprehensive income)	-1	-1	0	0
(Financial assets at amortised cost)	106	140	23	31
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	26	36	7	11
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	287	375	58	157
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	206	274	41	108
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	206	274	41	108
Of which attributable to owners of the parent	201	267	41	108

⁽²⁾ Information available on Vormes on the particular ⁽²⁾ 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

BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

(min EUR)	J	As of 30/09/20	21			As of 31,	/12/2021			As of 31,	03/2022			As of 30	06/2022		
		Fa	ir value hieraro	:hy		Fa	ir value hierar	:hy		Fa	ir value hieraro	:hy		Fa	ir value hierar	ihy	
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	6,971				7,875				5,338				4,921				IAS 1.54 (i)
Financial assets held for trading	192	124	68	0	204	159	43	2	235	181	52	2	210	134	76	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	1,193	37	575	581	1,298	38	678	582	1,267	45	659	562	1,202	48	607	547	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	3,129	3,025	0	104	3,102	2,994	0	109	2,847	2,740	0	107	2,630	2,522	0	108	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	40,076				40,491				41,684				43,057				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	1,772				2,044				2,366				2,627				
TOTAL ASSETS	53,334				55,014				53,737				54,646				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".

(min	EUR)		A	s of 30/09/20	21					As of 31	/12/2021					As of 31/	03/2022					As of 30	/06/2022			
		Gross carry	ing amount ⁽²⁾		Accun	nulated impair	nent ⁽²⁾	Gros	s carrying amou	int ⁽²⁾	Accum	ulated impain	ment ⁽²⁾	Gros	s carrying amou	int ⁽²⁾	Accum	ulated impairm	ent ⁽²⁾	Gross	s carrying amo	unt ⁽²⁾	Accun	nulated impairn	ient ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		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	credit risk since	increase in credit risk since	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 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	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	References
Financial assets at fair value through other	Debt securities	3,010	24	0	-1	0	0	3,002	0	0	-1	0	0	2,748	0	0	-1	0	0	2,530	0	0	-1	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	10,099	47	0	-3	-5	0	10,290	40	0	-3	-4	0	10,814	52	0	-4	-5	0	10,284	111	0	-2	-3	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	26,354	2,743	1,997	-55	-70	-1,162	27,311	2,110	1,652	-56	-59	-921	28,095	2,019	1,631	-58	-64	-931	29,918	2,066	1,585	-45	-69	-918	Annex V.Part 1.32, 44(a)

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

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



Breakdown of liabilities

BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	41	104	110	164	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	48,281	50,179	48,478	48,929	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives - Hedge accounting	4	2	2	1	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	304	328	333	302	IAS 37.10; IAS 1.54(I)
Tax liabilities	39	40	42	32	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	1,381	988	1,455	1,925	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	50,049	51,641	50,420	51,352	IAS 1.9(b);IG 6
TOTAL EQUITY	3,285	3,373	3,317	3,295	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	53,334	55,014	53,737	54,646	IAS 1.IG6

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



Breakdown of liabilities

BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

(mln EUR)

			Carrying) amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		45	107	112	164	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	8,879	8,901	8,895	8,881	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	5	11	7	7	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	5,276	5,174	4,182	4,437	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	5,191	4,970	4,182	4,432	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,986	1,981	1,880	1,819	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	556	478	488	426	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	2,215	2,514	2,567	2,438	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	2,120	2,436	2,118	1,927	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	9,152	9,913	8,921	9,128	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	8,919	9,752	8,763	9,092	ECB/2013/33 Annex 2.Part 2.9.1
	Households	17,094	17,723	18,299	18,368	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	16,687	17,314	17,892	17,969	Annex V.Part 1.42(f), 44(c)
Debt securities issued		3,406	3,700	3,425	3,536	Annex V.Part 1.37, Part 2.98
Of which: Subordin	nated Debt securities issued	692	984	786	794	Annex V.Part 1.37
Other financial liabilities		273	273	309	321	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		48,326	50,285	48,590	49,093	

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2022 EU-wide Transparency Exercise Market Risk

BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

	SA					1	м									IN	1					
			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	PRICE RISKS CAPITAL CHARGE FOR CTP			VaR (Memor	andum item)	STRESSED VaR (Memorandum iter		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE F	RISKS CAPIT. FOR CTP	AL CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	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 AVAILABLI (SVaRt-1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30/	09/2021									As of 31/1	12/2021					
Traded Debt Instruments	237	231	0	0	0	0							0	0	0	0						
Of which: General risk	237	231	0	0	0	0							0	0	0	0						
Of which: Specific risk	0 114	0	0	0	0	0							0	0	0	0						
Equities Of which: General risk	114	132	0	0	0	0							0	0	0	0						
Of which: Specific risk	64	69	0	0	0	0							0	ő	0	0						
Foreign exchange risk	199	202	ō	ō	ō	ō							ō	ō	ō	ō						
Commodities risk	2	3	0	0	0	0							0	0	0	0						
Total	552	568	0	0	0	0	0	0	0	0	0	0	0	0	0	Ō	0	0	0	0	0	0
	As of 31/03/2022	As of 30/06/2022				As of 31/	03/2022									As of 30/0	06/2022					
Traded Debt Instruments	306	321	0	0	0	0							0	0	0	0						
Of which: General risk	306	320	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	2	0	0	0	0							0	0	0	0						
Equities	131	129	0	0	-	-							0	0	0	0						
Of which: General risk	58	31	ő	ő	ő	0							0	0	0	ő						
Of which: Specific risk	68	97	0	0	0	0							0	0	0	0						
Foreign exchange risk	246	198	0	0	0	0							0	0	0	0						
Commodities risk	5	3	0	0	0	0							0	0	0	0						
Total	688	652	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Ű	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.



EBA Lever 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

					Standardis	ed Approach			
			As of 30,	09/2021			As of 31,	/12/2021	
	(min 528, %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	16,425	19,354	17		17,679	20,710	7	
	Regional governments or local authorities	149	68	16		148	67	16	
	Public sector entities	968	410	312		868	415	294	
	Multilateral Development Banks	150	190 137	0		150	185	0	
	International Organisations Institutions	138 4.823	13/	1,479		4.118	13/	1,408	
	Institutions	4,039	3,103	2,732		3,947	3,004	3.012	
	of which: SME	9,039	408	2,732		3,947	3,236	3,012	
	Retail	1.188	533	294		1,299	632	360	
	of which: SME	250	141	83		286	191	114	
Consolidated data	Secured by mortgages on immovable property	4.050	4,040	1.652		4,285	4.275	1.784	
	of which: SME	1	0	0		7	7	3	
	Exposures in default	94	55	57	39	100	60	62	40
	Items associated with particularly high risk	80	80	120		78	77	116	
	Covered bonds	229	229	41		229	229	41	
	Claims on institutions and connorates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU)	1,149 545	811 542	637 882		1,238 547	902 543	678 884	
	Equity	1,777	1.771	882		1.814	543	884	
	Other exposures	1,///	1,//1 35.057	9.134	70	1,814	1,807	9,546	70
	Standardised Total ²					36,654 s or credit risk mitigation technic			70

¹⁰ Obgring appears, while Dposers wing is reported before taking the account any effect due to outil conversion factors or out nin implants holysams (e.g. substitution effects). ¹⁰ Specificades To due not include the Socialization possions wink in the majore to the 322 andexams. ¹⁰ Objet from and elevant countries are dueloade. These have selected under the lisibility gales Cauthies of countries provide a to 55% of third integring deposers or Tog 15 countries ranked by anglesd gales. ¹⁰ ¹⁰ Objet from a select countries are dueloade. These have selected under the lisibility gales Cauthies of countries provide ages or Tog 15 countries in animal of provide ages of the selected and and animal.

					Standardise	d Approach			
			As of 30/	09/2021			As of 31/	12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)							-	
	Central governments or central banks	14,148 141	17,038	17		15,407	18,398	14	
	Regional governments or local authorities	141 956	409	14		139 865	59	14 293	
	Public sector entities	966	409	312		865	413	293	
	Multilateral Development Banks	0		0			0		
	International Organisations Institutions	4.054	3,055	1,187		3.323	2.971	1.064	
	Corporates	3,122	2,593	2,269		2,798	2,9/1 2,504	2,320	
	of which: SME	546	2,593	2,269		2,798	2,304	2,520	
	Retail	667	482	256		756	580	321	
	of which: SME	250	141	83		286	191	114	
ITALY	Secured by mortgages on immovable property	202	202	75		221	221	82	
	of which: SME	1				7	7	3	
	Exposures in default	27	8	10	19	25	2	9	1
	Items associated with particularly high risk	10	10	15		9	9	13	
	Covered bonds	163	163	35		162	162	35	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	939	601	475		979	643	468	
	Equity	543	539	879		544	540	880	
	Other exposures	896	895	824		901	901	813	
	Standardised Total ²				41				38

Option depoints, unit de posers values, à responde bellers laines tets accordant des de sentit convenses factures en estet neis introgram functiones au destatues effectuales
 (2) Totar values algebraness, por accorder y de contrarget excludes these for sound-tactione exposense, additional values algebraness, lois tracidas general (2014a) and other own funda valuestes values to the
 exposense, lois tracidas general exclusion algebraness.

					Standardisi	a Approacn			
			As of 30/	09/2021			As of 31/	12/2021	
	(min Fig. %).	Original Exposure ³	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
	Central governments or central banks	22	61	0		23	62	0	
	Regional governments or local authorities	3	3	1		3	3	1	
	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	311	283	106		275	239	91 103	
	Corporates of which: SME	210	24	/1		241	120	103	
	orwnich: SME Retail	0	42	32		515	45	34	
	of which: SME	1/3				515			
SWITZERLAND	Secured by mortpages on immovable property	3.689	3.679	1.513		3.879	3.870	1.629	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	65	45	45	20	73	51	51	23
	Items associated with particularly high risk	56	56	84		57	56	85	
	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)	17	17	26		19	19	28	
	Eaulty	3	3	3		3	3	4	
	Other exposures	881	875	71		913	906	71	
	Standardised Total ²				27				30

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					Standardisi	ed Approach			
			As of 30,	09/2021			As of 31	/12/2021	
	(min EUR, %)	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
SPAIN	Casha a averamenta er casha a basis Regiona ga armanes in kola shahita Malitakasi Devidement Basis Halitakasi Devidement Basis Halitakasi Halitak	1,222 0 0 399 477 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,727 0 0 25 45 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			1,723 0 0 22 65 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,722 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	•
	Standardised Total ²				0				e

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		Standardised Approach							
			As of 30	09/2021			As of 31,	/12/2021	
	(min EUR, %)	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
	Central governments or central banks	521	521	0		521	521		
	Regional governments or local authorities	0	0	0		0	0		
	Public sector entities Multilateral Development Banks	0		0		0	0		
	International Organisations	0	0	0		0	0		
	Institutions	227	138	37		249	160	74	
	Corporates	39	40	29		45	45	35	
	of which: SME Retail	0 4	15	4		0	15		
FRANCE	of which: SME	0		0		0	0	i i i	
PRANCE	Secured by mortgages on immovable property	27	27	11		30	30	12	
	of which: SME Exposures in default	0	0	0		0	0	9	
	Exposures in default Items associated with particularly high risk	3	3	4	0	3	3		0
	Covered bonds	40	40	4		40	40	4	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0		
	Collective investments undertakinos (CIU)	24	24	17		29	29	20	
	Eouity Other exposures	0		0		0	0		
	Standardised Total ²				0				0
		(*) Original exposure, unlike Ex	posure value, is reported befor	a taking into account any effect	t due to credit conversion factor	s or credit risk mitigation technic	ues (e.g. substitution effects).		
		(2) Total value adjustments an exposures, but includes gener		interparty excludes those for se	curtisation exposures, additions	il valuation adjustments (AVAs)	and other own funds reduction	ns related to the	



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

					Standardise	d Approach			
			As of 30	/09/2021			As of 31	/12/2021	
		Original Exposure ³	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, %)								
Country of Counterpart 5	Cerity a constrained in a constrained in the set of the		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	4 6 6 7 7 8 7 8 8 8 8 8 8 8 8 8 8 8 8 8 8			
	Other exposures Standardised Total ²	0		0		0	0		
		(*) Original exposure, unlike Ex			due to credit conversion factors				

moral abouts, using booture was, a reconstruction autor and account are arrived out to oraci conversion locals or deals new mosaleses accountations enclose. Total value adjustments and provisions per country of counterparty encludes those for securitization exposures, additional valuation adjustments (AVAs) and other own funds eductions related to the strung, but include general code risk adjustments.

		Standardised Approach								
			As of 30,	/09/2021			As of 31	/12/2021		
	(min 200, %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
Country of Counterpart 6	Calified anormanicality or calified taskink Recipical anormanicality of local automatical Recipical anormanical local Recipical anormanical local Electronical Electronical Control Lines Recal Generation Societ Societ and Lines Societ Recall and Lines Societ Reconsume in default Reconsume in default Rec				0				0	
	Standardised Total ³				0					

⁽¹⁾ Organi appare, unlik Sporse value, is reported lefer taking into account any effect due to cells converse fectors or could nix indigators techniques (e.g. unlikebutor effect).
(2) Told value adjustments and provisions per country of countingeby academ to executivation exposure, additional valuements (2014) and other own funds reductions related to the

		Standardised Approach								
			As of 30,	09/2021			As of 31	/12/2021		
	c	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	
Country of	lifes nrouertv h risk nith a 51 Touffit assessment	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0					

Congret exposes, write boose value, is and providen balance taking the accord or manifestion of the or end the institution of the or end taking the accord or end take to the or end take to the

					Standardise	a Approacn			
			As of 30,	/09/2021			As of 31	/12/2021	
	(min 208. %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0		0		0			
	Multilateral Development Banks	0		0		0	i i i i i i i i i i i i i i i i i i i		
	International Organisations	0	0	0		0	0		
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME Retail	0		0		0		0	
Country of	of which: SME	0		0		0			
Counterpart 8	Secured by mortgages on immovable property	0		0		0	i i i i i i i i i i i i i i i i i i i		
Counter 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	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	
	Collective investments undertakings (CIU) Equity	0		0		0			
	Other exposures	0	ő	0		0		ő	
1	Charles First Tabul			-				1	

Order element, utile benever utiles i seconder latere ette accesser and effect fait to include encourse, latere encourse activitation effected en transitional encourse, latere encourse activitation effected encourse, latere encourse encourse, latere encourse, latere encourse e

			As of 30	/09/2021			As of 31,	/12/2021		
	(min 200. %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks	0	0	0		0	0	0		
	Regional governments or local authorities			0		0	0	0		
	Public sector entities Multilateral Development Banks			0		0	0			
	Multilateral Development Banks International Organisations			0		0	0	0		
	Institutions			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	0		
Country of	of which: SME	0	0	0		0	0	0		
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0		
councerpare 5	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		
	Collective investments undertakings (CIU)			0		0	0	0		
	Equity Other exposures			0		0	0			
	Standardized Tetal ²	,	, i i i i i i i i i i i i i i i i i i i	Ū	0	0		, , , , , , , , , , , , , , , , , , ,		

⁽¹⁾ Obgrail appears, unlike Epopure value, is reported before taking into account any effect due to exel convertion factors or exelf nik molipation techniques (c.g. substitution effects).
(2) Total value adjustments and provincing or country of constrainty endodes these for securitation exposures, additional valuations adjustments (XAA) and other own fands inductions related to the exposure, but induces and provinces.

		Standardised Approach									
			As of 30	09/2021			As of 31,	/12/2021			
		Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR. %) Central governments or central banks			0							
Country of Counterpart 10	Carding Approximation is a control a shaft of the control of the c								0		
	Standardised Total ²				0				0		
		⁽⁷⁾ Original exposure, unlike Exposure value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitigation tachniques (e.g., substitution effects).									

¹⁰ Obtained account, unlike Documer value, in month before taking into account any effect due to endit conversion factors or endit tak initiation technicans (.e., substitution effects).
(2) Total value adjustments and provinsion per country of counterparty endudes those for securitisation exposure, additional valuation adjustments (ARAs) and other own funds adjustments.



EBA LEARCH 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

Regional g Public sect Multilatera	(rels 68, %).	Original Exposure ¹	As of 31/ Exposure Value ¹		Value adjustments and		As of 30/		
Regional g Public sect Multilatera	governments or central banks	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and				
Regional g Public sect Multilatera	governments or central banks				provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
Public sect Multilatera		15,777	18,851	5		14,885	18,088	7	
Multilatera	al governments or local authorities	126	70	16		128	65	15	
	sector entities	929	527	302		1,229	908	509	
	teral Development Banks	149	190	0		148	296	0	
	ational Organisations	153	137	0		153	137	0	
Institution		5,305	4,028	1,549		4,872	3,918	1,500	
Corporates		3,887	3,128	2,742		4,407	3,537	3,104	
of which:	Nch: SME	328	273	174		363	298	201	
Retail		1,241	562	315		1,248	603	340	
Consolidated data		260	157	94		246	157	94	
Secured by	d by mortgages on immovable property	4,396	4,384	1,816		4,590	4,578	1,893	
of which:		1	56	3		93	55	3	
	res in default associated with particularly high risk	96	56	58	59	93	55	57	3
Covered bo		223	223	120		221	221	33	
	on institutions and cornorates with a ST credit assessment	223	223	41		221	221	33	
	ive investments undertakings (CIU)	1,235	881	745		1,182	835	717	
Equity		551	547	887		556	554	894	
Other error	Wangures	1.868	1.861	936		1.893	1.886	964	
	rdised Total ²	36,020	35,530	9,538	77	35,685	35,761	10,152	68

(1) Order despense, vicie France vices to soutest finde half by its manual any effect data to main any ender data to main any effect data to main

					Standardise	d Approach				
			As of 31,	03/2022			As of 30	f 30/06/2022		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(min EUR, %)									
	Central oovernments or central banks	13,494 120	16,580	15		12,649	15,866	14		
	Regional governments or local authorities Public sector entities	120	508	15 284		121	59	14		
	Public sector entities Multilateral Development Banks	000	500	204		1,193	003	491		
	International Organisations	ů				0				
	Institutions	4,104	3,090	1,156		3.654	2,989	1,119		
	Corporates	2,807	2,490	2,150		3,135	2,784	2.394		
	of which: SME	328	258	170		363	283	196		
	Retail	703	509	276		715	541	294		
ITALY	of which: SME	260	157	94		246	157	94		
TIALT	Secured by mortgages on immovable property	237	237	88		243	242	90		
	of which: SME	7	7	3		7	7	3		
	Exposures in default	24	7	9	16	21	7	8	15	
	Items associated with particularly high risk	9	9	13		8	8	12		
	Covered bonds	157	157	34		155	155	26		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakinos (CIU)	913 548	559	463		889	542	456		
	Eauity	548	544	883		553	551	890		
	Other exposures	899	899	858	44	928	928	894		
	Standardised Total ²				44				31	

LO opprint spontes, units Epostes while, is reported before taking the associative while due to order memory and the second mem

					Standardise	ed Approach			
			As of 31/	/03/2022			As of 30/	06/2022	
	(mh 208, %)	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
	Central oovernments or central banks	22	60	0		21	57	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	International Organisations Testitutions	287	252	99		325	290	112	
	Corporates	214	120	97		228	134	109	
	of which: SME	0	0	0		0	0	0	
	Retail	508	45	34		504	53	39	
SWITZERLAND	of which: SME	0	0	0		0	0	0	
SWITZERBARD	Secured by mortgages on immovable property	3,957	3,946	1,649		4,140	4,129	1,721	
	of which: SNE Exposures in default	71	0	0	23	20	0	0	21
	Exposures in default Items associated with particularly high risk		40	94	15		40	40	21
	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)	19	19	27		18	18	26	
	Equity	3	3	4		3	3	4	
	Other exnessures	969	962	79	31	964	957	71	
	Standardised Total ³				31				29

Classical Control Contrel Control Control Control Control Control Control Control Control

					Standardist	a Approach			
			As of 31,	03/2022			As of 30	06/2022	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
	Central oovernments or central banks Regional governments or local authorities Public sector entities	1,712	1,712	0		1,663	1,663	0	
	Public sector entities Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions Corporates of whick SME	22 48	8 47	3 47		41 53	27 52	7	
SPAIN	Retail of which: SME	0	0	0		0	0	0	
SPAIN	Secured by mortbaaces on immovable property 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 coroorates with a ST credit assessment Collective investments undertakings (CIU) Equity	0 26	0 26	0 15		0 24	0 24	0 14	
	Other exposures Standardised Total ²		0	0	0	ő	0	0	

Compared and the state of the state of

					Standardise	ed Approach			
			As of 31/	03/2022			As of 30,	06/2022	
	(mb E.R. %)	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
	Central oovernments or central banks	490	490	0		389	389	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	302	216	82		294	207	78	
	Corporates	50	51	40		54	56	46	
	of which: SME	0	15	4		0	15	4	
	Retail	3	0	0		3	1	0	
FRANCE	of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	30	33	14		3/	37	10	
	Exposures in default	ō	ō	0	0	ō	0	ō	0
	Items associated with particularly high risk	4	4	5		5	5	7	
	Covered bonds	40	40	4		40	40	4	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	30	30	23		33	35	20	
	Other exposures	0	0	ő		ő	0	0	
	Standardised Total ²				0				0
			d provisions per country of cou			is or credit risk mitigation techni il valuation adjustments (AVAs)			



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

					Standardise	d Approach			
			As of 31,	/03/2022			As of 30	06/2022	
	(mh 198, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 5	Central encommenda es cantral alema i Rechara cantralema e terral activitation Rechara cantralema e terralema Institutional Componitan Institutional Componitan Seconda e Seconda e Seconda escale Rechara e Seconda e Seconda escale Seconda e Seconda escale escale Rechara e Seconda escale escale Rechara e Seconda escale escale escale Rechara e Seconda escale escale escale Rechara escale escale escale escale escale Rechara escale escale escale escale escale Rechara escale escale escale escale escale escale escale escale Rechara escale escale escale escale escale escale escale escale Rechara escale								
	Standardised Total ²				0				0
		 Original exposure, unlike Er Total value adjustments an exposures, but includes generation 	d provisions per country of co						

					Standardise	ed Approach			
			As of 31	/03/2022			As of 30	(06/2022	
	(mh 208, %)	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
Country of Counterpart 6	Cachel a overnamenta or central a banks Residenti a overnamenta per decia a advertato residenti a conservante a lanka Militatoria devinamenta Banka Instantanos Const				0	000000000000000000000000000000000000000			0
	Standardised Total ²		Ĭ	ľ	0	, in the second s	, in the second s	, v	0

Compared aspectrum, unlike Exposure value, is reported before stating the accuracy any effect das to condit converte result value instruction tablecitous (e.g. substitution effects),
 C) Total value substitution and providence in the condition of the co

					Standardise	ed Approach			
			As of 31	/03/2022			As of 30	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %) Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	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	u	0	
	Corporates of which: SME	0				0	0	0	
	or which: SHE Retail	0				0	0	0	
Country of	of which: SME	0		ő		ő	0	0	
Counterpart 7	Secured by mortpages on immovable property	0	0	0		0	0	0	
Counterpart 7	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	
	Eauitv	0	0			0	0	0	
	Other exposures	0	U	0	0	0	U	0	
	Standardised Total ²				0				8

C) Origin express, where Express where the second sec

				Standardise	ed Approach			
		As of 31	/03/2022			As of 30	06/2022	
(m): 5.8, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
Count of a very months or canton backs factuation downsmin or factor advantage advantage of the second second second second advantage of the second secon								•

Control of the second sec

					Standardise	d Approach			
			As of 31	/03/2022			As of 30	(06/2022	
	(mh 198, %)	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
Country of Counterpart 9	Cabib a conversance or cabib a lasks decisical a conversance decisical a conversance decisical conversance second conversance second conversance decisical conversance lastical for a conversance of control - SOE for a conversance for a conversance f	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0				0
	Standardised Total ²		,	,	0			5	0

(1) Original expense, unlike Depaser wake, is reported before taking into account any effect due to credit convenient faces or credit nil integration techniques (e.g. substitution effects). (2) Total value adjustments and previous per country of counterparty enclosed these for securitation exposures, additional valuation adjustments (AVA) and other own finds inductions related to the exposures, but induces and original value of counterparty enclosed these for securitation exposures, additional valuation adjustments (AVA) and other own finds inductions related to the exposures, but induces and original value of counterparty.

					Standardise	d Approach			
			As of 31	/03/2022			As of 30	06/2022	
	(mh 208, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 10	Certific genomends or certef labels Reginal permeters for balandelse Reginal permeters for balandelse Reginal permeters for balandelse Reginal permeters for balandelse Institutions Certifications Reginal Certifications Reginal Certifications Cer				0				0
	Standardised Total ³				0				0
			nd provisions per country of co		t due to credit conversion factor curitisation exposures, additiona				

BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

							IRB A	oproach							
				As of	30/09/2021					As of	31/12/2021				
		Original	Original Exposure ¹				Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min ELIR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions		
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0		
	Corporates Corporates - Of Which: Specialised Lending	25,371	1,406	13,146	5,049	371	809	26,659	1,271	13,481	6,193	325	724		
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	12.315	1.002	6.957	2,209	272	558	12.453	951	6,795	2.354	229	523		
	Retail	12,515	948	10.529	1.788	212	500 577	12,433	718	9,882	1.573	200	394		
	Retail - Secured on real estate property	4.931	316	4,917	873	102	154	4.924	252	4,892	1,373	120	124		
	Retail - Secured on real estate property - Of Which: SME		152	1.651	331	60	77	1.608	125	1.587	312	70	62		
Consolidated data	Retail - Secured on real estate property - Of Which: non-		164	3,266	542	42	77	3,316	127	3,305	522	51	62		
	Retail - Qualifying Revolving	245	3	296	22	0	2	303	2	224	12	0	2		
	Retail - Other Retail	7,402	630	5,316	893	116	421	7,276	464	4,765	727	79	268		
	Retail - Other Retail - Of Which: SME	6,126	475	4,086	757	107	306	6,036	362	3,528	609	73	201		
	Retail - Other Retail - Of Which: non-SME	1,277	155	1,230	135	9	116	1,240	102	1,238	118	6	66		
	Equity	0	0	0	0	0		0	0	0	0	0			
	Other non credit-obligation assets				0						0				
	IRB Total ²				6,838						7,767				

(i) or optime, with Explanation (a), support tables table) and usual and which data is not constrain factors are cell rule eligibility lacingua (c), abundluk rubos).
 (ii) Dig Transis one rule schedures and product lacing tables are subject to a 200 energies.
 (iii) Dig Transis one rule schedures are subject lacing tables are subject to a 200 energies.
 (iii) Dig Transis one rule schedures are subject lacing tables are subject to a 200 energies.
 (iii) Dig Transis one rule schedures are subject lacing tables are subject to a 200 energies.
 (iii) Dig Transis one rule schedures are subject lacing tables are subject to a 200 energies.
 (iii) Dig Transis one rule schedures are subject lacing tables are subject to a 200 energies.
 (iii) Dig Transis one rule schedures are subject lacing tables are subject to a 200 energies.
 (iii) Dig Transis one rule schedures are subject lacing tables are subject lacing tables.
 (iii) Dig Transis one rule schedures are subject lacing tables are subject lacing tables are subject lacing tables are subject lacing tables.
 (iii) Dig Transis one rule schedures are subject lacing tables are s

							IRB Ap	proach						
				As of	30/09/2021					As of 31/12/2021				
		Original	Original Exposure ¹ Exposure Value ¹		Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and	
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions	
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0 12.748	0	0 369	0 798	0 25.947	0 1.261	0	0 5.742	0	0	
	Corporates Corporates - Of Which: Specialised Lending	24,828	1,392	12,748	4,693	369	798	25,947	1,261	13,046	5,742	311	713	
	Corporates - Of Which: SME	12.236	1.002	6.923	2.184	272	558	12,400	951	6.775	2.335	229	523	
	Retail	12,281	939	10.226	1.745	216	572	12,352	711	9,739	1.551	197	390	
	Retail - Secured on real estate property	4,844	310	4,830	857	100	152	4,833	247	4,801	818	119	123	
ITALY	Retail - Secured on real estate property - Of Which: SME		152	1,648	330	60	76	1,605	124	1,584	311	70	62	
TIALT	Retail - Secured on real estate property - Of Which: non		158	3,183	527	41	76	3,229	122	3,217	507	49	60	
	Retail - Qualifying Revolving	244	3	293	22	0	2	300	2	222	12	0	2	
	Retail - Other Retail Retail - Other Retail - Of Which: SME	7,193	626 475	5,102 3.915	866 735	116	418	7,219	462	4,716	721 608	79	266 201	
	Retail - Other Retail - Of Which: pop-SME Retail - Other Retail - Of Which: pop-SME	5,961	4/5	3,915	131	107	305	6,027	362	3,523	608	/3	201 65	
	Retail - Other Retail - Of Which: non-SME Equity	1,252	151	1,107	131	9	115	1,192	100	1,195	0	0	0	
1	Other non credit-obligation assets	Ű				Ű	Ū	5		Ŭ	-	L ů		
1	IRB Total		1									1		
		(1) Original expos	ure, unlike Exposu	re value, is reporte	d before taking into accou	nt any effect due t	o credit conversion	factors or credit ri	sk mitigation tech	niques (e.g. substi	ution effects).			

		As of 30/09/2021								As of :	31/12/2021	1/12/2021		
		Original	Original Exposure ¹ Exposure Value ¹		Risk exposur	adju		Original Exposure ¹		Exposure Value ¹	Risk exposur	e amount	Value adjustmen and	
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	provisions	
	Central banks and central governments	0	0	0	0	Ū	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	93	0	36	29	0	0	93	0	36	36	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	39	0	22	18	0	0	35	0	17	17	0	0	
	Retail	69	5	67	11	1	3	72	4	67	10	1	2	
	Retail - Secured on real estate property	36	2	36	7	1	1	37	2	37	7	1	1	
SWITZERI AND	Retail - Secured on real estate property - Of Which: SM	2	0	2	0	0	0	2	0	2	0	0	0	
SWITZERLAND	Retail - Secured on real estate property - Of Which: nor	-51 34	2	34	6	1	0	35	2	35	7	1	1	
	Retail - Qualifying Revolving	1	0	1	0	0	0	2	0	1	0	0	0	
	Retail - Other Retail	33	3	30	4	0	2	33	2	29	3	0	2	
	Retail - Other Retail - Of Which: SME	3	0	2	0	0	0	3	0	1	0	0	0	
	Retail - Other Retail - Of Which: non-SME	30	3	29	4	0	2	30	2	28	3	0	2	
	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 :	0/09/2021					As of	31/12/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	- and a		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
		ks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0	0	0	1	1	0	2	0	2	2	0	0
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	corporates * Or Willon: SHE	2	0	2	1	0	0	1	0	1	0	0	0
		Retail - Secured on real estate property	â		0		0	0		0		0	0	0
		Retail - Secured on real estate property - Of Which: SME	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő
SPAIN		Retail - Secured on real estate property - Of Which: non-Sh	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	2	0	2	1	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	2	0	2	1	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
1	Equity		0	0	0	0	0	0	0	0	0	0	0	0
1		redit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ^s		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
		3	0	3	0	0	0	3	0	3	0	0	0
	Retail - Secured on real estate property	0	0	2	0	0	0	2	0	2	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SM	2	0	0	0	0	0	2	0	2	0	0	0
	Retail - Qualifying Revolving	0	0	2	0	0	0	2	0	2	0	0	0
	Retail - Other Retail	ő	ő	0	ő	0	0	0	0	ő	0	0	0
	Retail - Other Retail - Of Which: SME	ō	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	ō	0	ō	0	0	0	0	0	0	0	0	0
	Equity	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Other non credit-obligation assets												
	IRB Total												



BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ³	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 5	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart 5	Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving		0	0	0	0		0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	U	0	0	0	0	0	U	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	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ³	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	value.		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 6	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart of	Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0		0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	U	0	0	0	0	0	U	0	0
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets	0	0	0	U	0	0	0	0	0	U	0	•
	IRB Total				d before taking into accou								

ing, unlike Epopure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effect

				As of	30/09/2021					As of :	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	ő	0	0	0	0	ő	0	0	0	0	ő	ő
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: non-SM	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

sure, 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 Approach

				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ³	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	- Inch		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-SI	o i	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	o i	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	ō	ō	ō	0	ō	ō	ō	ō	ō	0	0	ō
	Other non credit-obligation assets												
	IRB Total		1			1			1			1	
		(1) Original expos	ure, unlike Exposu	re value, is reporte	d before taking into accou	nt any effect due t	o credit conversion	factors or credit r	isk mitigation tech	niques (e.g. substi	tution effects).		

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk exposu	re amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central ban	is and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart 5		Retail - Secured on real estate property - Of Which: non-SP	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	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
	Equity	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
		edit-obligation assets	0	0	0	U	0	0	0	0	0	0	0	
		euroongation assets												
	IRB Total					d before taking into accou								

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original	Exposure ¹	Exposure Value ³	Risk exposur	e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
	Recall	Retail - Secured on real estate property		0	0		0	0	0	0	0	0	0	0
		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0	0		0	0	0	0	0	0	0	0
Country of Counterpart 10		Retail - Secured on real estate property - Of Which: she Retail - Secured on real estate property - Of Which: non-SP		0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	ō	ō	ō	0	ō	ō	ō	ō	ō	ō	ō	ō
		Retail - Other Retail - Of Which: SME	o l	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non	credit-obligation assets												
	IRB Total													

EBA Distance



BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

							IRB Ap	proach					
				As of :	31/03/2022					As of :	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposu	e amount	Value adjustment and
	(min EUR, 56)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates Corporates - Of Which: Specialised Lending	26,817	1,226	13,507	6,249	322	730	26,854	1,208	13,484	6,238	311	721
	Corporates - Of Which: SPEcialised Lending Corporates - Of Which: SME	12.363	823	6.820	2,432	198	457	12.168	814	6 523	2.370	202	U 468
	Corporates - Ur Which: SME Retail	12,963	823	6,820 9.987	2,432	198	457	12,168	814 708	6,523	2,370	202	968 410
	Retail - Secured on real estate property	4,987	244	4,957	1,000	195	125	5,044	240	5.015	1,670	105	127
	Retail - Secured on real estate property - Of Which: SME	1,598	121	1,578	315	67	61	1,567	118	1.548	318	62	61
Consolidated data	Retail - Secured on real estate property - Of Which: non-S		123	3,379	531	49	64	3,477	122	3 467	562	44	67
	Retail - Qualifying Revolving	323	2	231	13	0	2	343	3	240	14	0	2
	Retail - Other Retail	7,348	457	4,799	748	79	272	7,383	465	4,842	776	79	280
	Retail - Other Retail - Of Which: SME	6,124	365	3,575	632	74	205	6,100	365	3,576	653	74	213
	Retail - Other Retail - Of Which: non-SME	1,224	101	1,224	117	5	67	1,282	100	1,266	123	5	67
	Equity	o	0	o	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				7.857						7,908		

(2) BR3 Total does not include the Socialization position unlike in the results prior to the 2019 exercise.
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, as of late quarter.

							IRB Ap	proach					
				As of	31/03/2022					As of :	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustment
	(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0 718	0 26.145	0	0	0	0 308	0
	Corporates Corporates - Of Which: Specialised Lending	26,087	1,214	13,105	5,807	309	/18	26,145	1,203	12,919	5,688	308	717
	Corporates - Of Which: Specialised cending Corporates - Of Which: SME	12.314	823	6,790	2.407	198	457	12.118	814	6.502	2.353	202	458
	Retail	12,512	207	9,848	1,594	190	396	12,614	700	9,947	1.642	183	405
	Retail - Secured on real estate property	4.890	240	4,850	828	114	123	4,941	235	4,912	860	104	125
TALY	Retail - Secured on real estate property - Of Which: SME	1,595	121	1,575	314	67	61	1,564	118	1,545	317	62	61
ITALY	Retail - Secured on real estate property - Of Which: non-Sit	3,295	119	3,285	514	47	62	3,377	117	3,367	543	42	65
	Retail - Qualifying Revolving	321	2	229	13	0	2	341	3	238	14	0	2
	Retail - Other Retail	7,301	465	4,759	743	79	271	7,331	462	4,796	768	78	278
	Retail - Other Retail - Of Which: SME	6,115	365	3,569	630	74	205	6,089	364	3,567	650	74	213
	Retail - Other Retail - Of Which: non-SME	1,187	99	1,189	112	5	66	1,243	98	1,229	119	5	65
	Equity Other non-credit-obligation assets	0	0	0	U	0	0	0	0	0	U	0	- 0
													-
	IRB Total												

IRB Approach

				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	• and a		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	93	0	36	35	0	0	94	0	37	31	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	35	0	16	17	0	0	36	0	18	16	0	0
	Retail	65	4	61	11	1	2	70	4	66	12	1	2
	Retail - Secured on real estate property	39	2	39	8	1	1	42	2	42	9	1	1
SWITZERI AND	Retail - Secured on real estate property - Of Which: SME		0	2	0	0	0	2	0	2	0	0	0
SHITEERBARD	Retail - Secured on real estate property - Of Which: non-St	36	2	36	7	1	0	40	2	40	8	1	1
	Retail - Qualifying Revolving	2	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	25	2	22	3	0	2	27	2	23	4	0	2
	Retail - Other Retail - Of Which: SME	3	0	1	0	0	0	2 25	0	1 22	0	0	0
	Retail - Other Retail - Of Which: non-SME	23	2	21	3	0	2	25	2	22	3	0	2
	Equity Other non-credit-obligation assets	0	0	0	U	0	0	0	0	0	U	0	0
	IRB Total												

dontra kalan territak Geranate Retail SPAIN		Original	Exposure ^s Of which: defaulted	As of : Exposure Value ¹	31/03/2022 Risk exposure	e amount	Value	Original	Exposure ¹		30/06/2022 Risk exposur		
Institutions Corporates Retail	anks and central governments	Original	Of which:		Risk exposure	e amount		Original	Exposure ¹		Rick ernogur		
Institutions Corporates Retail	anks and central governments			Value-			and			Exposure Value ¹	this exposes	e amounc	Value adjustments
Institutions Corporates Retail	215					Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
Corporates Retail		0	0	0	0	0	0	0	0	0	0	0	0
Retail		0	0	0	0	0	0	0	0	0	0	0	0
		3	0	2	2	0	0	3	0	3	2	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Ur Which: SME	1	0	0	0	0	0	0	0	0	0	0	0
CDATN	Retail - Secured on real estate property		0		0	ő	ő	0	0		0	ő	0
	Retail - Secured on real estate property - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	1	0	1	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0	0	0	0	0
	n credit-obligation assets												
IRB Total													

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
		3	0	3	0	0	0	4	0	1	1	0	0
	Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI	0	0	2	0	0	0	2	0	2	0	0	0
	Retail - Qualifying Revolving		0	â		ő		â	ő	â	0		0
	Retail - Other Retail	1	0	1	0	ő	0	1	ő	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	ō	0	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	ō	1	0	1	0	0	0
	Equity	ō	ō	ō	0	ō	ō	ō	0	0	0	ō	ō
	Other non credit-obligation assets												
	IRB Total												
		(1) Original ex	posure, unlike Ex	posure value, is r	eported before taking is	nto account any	effect due to crea	lit conversion fa	ctors or credit ri	sk mitigation tech	nniques (e.g. substituti	on effects).	



BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

							IRB Ap	proach					
				As of	31/03/2022					As of :	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Ut Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0		0	0		0	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 5	Retail - Secured on real estate property - Of Which: sine Retail - Secured on real estate property - Of Which: non-SP	0	0	0	0		0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail		0	ő			ő	0	0	0	0	ő	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	ő	0	0	0	0	0	0
	Retail - Other Retail - Of Which: Jon.	ő	0	ő	ő	ő	ő	ő	ő	ő	ő	ŏ	ő
	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	31/03/2022					As of	30/06/2022		
		Original	Exposure1	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 6	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart of	Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

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

								IRB Ap	oproach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure1	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min ELIR, %)		Of which: defaulted	value-		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central ba	nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending				0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart 7		Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of V	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity				0	0	0	0	0	0	0	0	0	0
		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).

								1100 Ap	prouch					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		nks and central governments	0	0	0	0	0	0	Ō	0	0	0	0	Ō
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	-	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0		0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart of		Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0		0	0	0			0	0
			0	0	0		0	0	0	0	0		0	0
	Equity	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
		credit-obligation assets	0	0			0		0	0		, i i i i i i i i i i i i i i i i i i i	l ů	
	IRB Total												1	

(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

				As of :	31/03/2022					As of :	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	itral banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	titutions	0	0	0	0	0	0	0	0	0	0	0	0
Corp	porates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
Reta	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Reta	all Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: She Retail - Secured on real estate property - Of Which: non-SP	0	0	0	0	0	0	0	0	0	0		0
	Retail - Qualifying Revolving		0	0	0		0	0	0	0	0		0
	Retail - Other Retail	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equi		0	0	0	0	0	0	0	0	0	0	0	0
Othe	er non credit-obligation assets												
IRB	Total												

								IRB Ap	proach					
					As of :	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk exposi	ire amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Recall	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10		Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	0	ő	ő	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non	credit-obligation assets												
	IRB Total													



General governments exposures by country of the counterparty

						BANCA POPO	LARE DI SONDRIO SOCI	ETA' PER AZIONI						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			
									1					Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[107 - more Total	Austria	0 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria											0 0 0 0 0 0 0		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



General governments exposures by country of the counterparty

						BANCA POPO	ARE DI SONDRIO SOCI	ETA' PER AZIONI						
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n 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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland		3 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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	0 28 28 28 28 28 23 23 23 23 23 23 23 25 22	0 0 0 281 2 2 2 0 0 0 1 1 3 239 0 0 2 522	0			0 280 0 0 237 0 518		0 0 0 0 0 0 0	0 0 0 0 0 0 0				0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany		2 2 2 0 0 5 5 5 5 1 1 2 2 2 0 6 16						0 0 0 0 0 0	0 0 0 0 0 0 0				1
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [5Y - 10Y] Total	Greece						0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0					
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 10Y] [10Y - more Total	Hungary						0 0 0 0 0 0 0		0 0 0 0 0 0					
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Ireland						0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0					0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	0 744 1,153 986 900 3,575 1,435 1,77 1,77 9, 41 2 9, 41	0 738 1,191 9 9 5 905 3,564 6 1,838 2 172 9,388	20 0 0 0		0 0 99 144 1,443 453 0 2,138	739 1,163 834 688 2,054 1,339					0 328 214 9 2 3 3 3 1 560		309
10-3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latvia		9,368 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0							

BANCA POPOLARE DI SONDRIO SOCIETA' PER AZION



General governments exposures by country of the counterparty

						BANCA POPO	ARE DI SONDRIO SOCI	ETA' PER AZIONI						
							As of 31/12/2021							-
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	-
												Off-balance sl	heet exposures	
					Non-derivative financial as	sets by accounting portfolio		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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg		0 11 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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Maita													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands								0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0		
10-3M [[3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Total	Poland													
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Portugal								0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0		
10tai [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Totai	Romania													0
1002a1 [3M - 11] [1Y - 27] [2Y - 37] [3Y - 57] [5Y - 107] [10Y - more Total	Slovakia													
IO-3MI [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Total	Slovenia									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 POPO	LARE DI SONDRIO SOCI	ETA' PER AZIONI						
							As of 31/12/2021	L						
						Direc	t exposures	1						_
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolic		Derivatives with pos	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[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	0 341 31 31 584 558 0 0 1,726				0 0 41 322 0 0 373	558			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden		1 0 4 2 0 0 0 0 0 7 7							0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom									0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway		0 0 0 0 3 0 0 0 0 3							0 0 0 0 0 0		000000000000000000000000000000000000000		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [107 - more Total	Australia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Canada													
10-3M [[3M-1Y] [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong										0 0 0 0 0 0 0			



General governments exposures by country of the counterparty

						BANCA POPO	LARE DI SONDRIO SOCI	ETA' PER AZIONI						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)		•	On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	iitive 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	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	17	0 2 3 3 3 3 3 3 3 3 2 2 2 1 1 7					0 0 0 0 0 0 0 0 0 0	0 0 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 1	0 0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China								0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA													
10 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other Central and eastern Europe countries non EEA								0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East								0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-0Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean								0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	2



General governments exposures by country of the counterparty

BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

							Bille Bi Solibilio Soci							
							As of 31/12/2021							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfoli)	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-5Y] [5Y-107] [10Y-more Total	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		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others	1 30 40 0 17 36 19 199	1 30 5 40 0 17 17 36 139				1 30 15 40 0 16 36 138	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 15 0 0 0 1 1 0 16		

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign oredit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Insepective 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.

Lath America: Argentras, Beiles, Bohins, Bard, Olie, Codankia, Coda Rice, Jonnica, Dominica, Benados, Guarder, Salvador, Grenada, Gastemala, Goyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panu, SJ. Mitts and Nevis, St. Lucia, SJ. Vincent and the Grenadnes, Surinave, Trinidad and Tobago, Unguay, Venexuela, Antigua, And Bahanda, Catab, Freich Guiana, Gastebauje, Manimage, Arento Ros, Sant Eardeiberu, Uruska And Cataba, Vinsi Sant Grenada, Gastemala, Guayan, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panu, SJ. Mitts and Nevis, SJ. Lucia, SJ. Vincent and the Grenadnes, Surinave, Trinidad and Tobago, Unguay, Venexuela, Antigua, And Bahanda, Grenada, Gastemala, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panu, SJ. Mitts and Nevis, SJ. Lucia, SJ. Vincent and the Grenadnes, Surinave, Trinidad and Tobago, Unguay, Venexuela, Antigua, And Bahanda, Catab, Freich Guiana, Gastebauje, Manimage, Arento Ros, Sant Eardiebru, Uruska And Catab Stefanda, Vinnis Santie Greibrau, Vinnis Santie Greibrau, Santie Stefanda, Vinnis Santie Greibrau, Vinnis Santie Greibrau, Santie Stefanda, Gastebauje, Manimage, Arento Ros, Santie StateBeard, Vinnis Santie Greibrau, Vinnis Santie

Africe Jages, Egypt, Morcco, South Africa, Anges, Bernn, Retswana, Burkets, Faces, Brunnel, Cameron, Cape Veels, Control African Republic, Ond, Commons, Cango, Congo, The Democratic Republic Of The, Offe D'Invice, Equatorial Guines, Estres, Ethopia, Galon, Gambia, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Matter Barte, Bartena, Gaines, Gain

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

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

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



General governments exposures by country of the counterparty

						BANCA POPO	LARE DI SONDRIO SOCI	ETA' PER AZIONI						
							As of 30/06/2022	2						
		-				Direc	ct exposures							
	(mln EUR)	1	1	On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	n negative fair value			-
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				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			
					through pront or loss	comprehensive income								
[0 - 3M [C	0 0	0	0	0	0) 0	0	0	0	(D
[3M - 1Y [[1Y - 2Y [0	0 0	0	0	0	0		0 0 0 0	0	0	0	0) D
[2Y - 3Y [[3Y - 5Y [Austria	2	2 2 0	0	0	0	0) ()) ()	0	0	0	0 C	1
[5Y - 10Y [[10Y - more Total		0	0 0	0 0 0	0	0	0			0	0	0	0	2
[0-3M] [3M-1Y]		0	0	0	0	0	0			0	0	0	0	1
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Belgium		0 0	0	0	0	0) 0) 0	0	0	0	0 C C))
[10Y - more Total		0 0 0	0 0	0 0 0	0	0 0 0	000000000000000000000000000000000000000		0 0 0 0	0 0 0	0	0	0 0 0	2 2 3 0
[0-3M] [3M-1Y] [1Y-2Y]		0	0 0	0	0	0	0		0	0	0	0	0	3
[2Y - 3Y [[3Y - 5Y [Bulgaria	a	0	0	0	0	0			0	0	0	0) D
í 5Y - 10Y í í 10Y - more Total		0 0	0 0 0	0 0 0	0	0 0 0	0		0 0 0 0	0 0	0	0	C C	5 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Cyprus													
Total														
[0-3M] [3M-1Y] [1Y-2Y]														
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y]	Czech Republic													
[10Y - more Total														
[0-3M] [3M-1Y] [1Y-2Y]														
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Denmark													
[10Y - more Total														
[0-3M] [3M-1Y] [1Y-2Y]														
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Estonia													
[10Y - more Total														



General governments exposures by country of the counterparty

						BANCA POPO	LARE DI SONDRIO SOCI	ETA' PER AZIONI						
							As of 30/06/2022	2						
						Direc	t exposures							_
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	_
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n 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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland			0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	() () () () () () () () () () () () () (0 0 0 0 0 8 0 0 0 150 3 238 0 0 397				0 0 0 149 237 0 386			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	0 11 10 100 100 126	0 0 5 6 6 10 8 8 8 1 1 2 102 0 0 126				0 0 0 0 101 101 101			0 0 0 0 0 0		0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia						0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Greece						0 0 0 0 0 0 0 0				0 0 0 0 0 0 0			
10-3M [[3M-117] [1Y-27] [2Y-37] [3Y-57] [5Y-107] [10Y-more Total	Hungary						0 0 0 0 0 0 0				000000000000000000000000000000000000000			
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Total	Ireland						0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0				
10tai [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Totai	Italy	1,585 666 333 77 2,499 4,090 15 15 10,019	0 1,586 669 2 422 3 768 3 2,497 4 10,194 10,194	000000000000000000000000000000000000000		0 0 0 5 1,086 540 0 0 1,700	1,587 653 318 690 1,388 3,504					0 286 92 10 5 2 1 1 1 3 96		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
10 - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Latvia						0,222 0 0 0 0 0 0 0					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		

BANCA POPOLARE DI SONDRIO SOCIETA' PER AZION



General governments exposures by country of the counterparty

						BANCA POPO	LARE DI SONDRIO SOCI	ETA' PER AZIONI						
							As of 30/06/2022	2						•
						Direc	t exposures	1						
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	-
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolic		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[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania									0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg	0 6 0 4 0 0 0 11	0 6 0 4 0 0 0 1 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
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Maita													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands									0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [10Y - more Total	Poland													
[0 - 3M] [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Portugal													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovakia													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia		0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0



General governments exposures by country of the counterparty

						BANCA POPO	LARE DI SONDRIO SOCI	ETA' PER AZIONI						
							As of 30/06/2022	2						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolic	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	0 130 203 462 314 559 0 0 1,668				0 0 39 313 0 0 352	558			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden	0 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0							0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom									0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [10Y - more Total	Liechtenstein													
[0 - 3M] [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Norway	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0							0 0 0 0 0 0 0				
1021 10-3M1 13M-1Y1 14Y-2Y1 12Y-3Y1 13Y-5Y1 13Y-10Y1 10Y-more Total	Australia													
10031 [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[10Y - more Total	Canada													
10-3M f [3M - 1Y [[1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Hong Kong										0 0 0 0 0 0 0			



General governments exposures by country of the counterparty

						BANCA POPC	LARE DI SONDRIO SOCI	ETA' PER AZIONI						
							As of 30/06/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with po	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Total	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	11	0 0 3 3 4 4 4 2 2 2 2 2 1 1 0 0 11						0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China								0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA											0 0 0 0 36 0 36		18
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other Central and eastern Europe countries non EEA													0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East									0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0		
10-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Total	Latin America and the Caribbean									0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0		0



General governments exposures by country of the counterparty

BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

							Balle Di Solibileo Soci	-						
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfoli		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y]		0	0	0			0	C	0					
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa	0 0 0 0 0		0 0 0 0				0 0 0						
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y]	Others	30 0 55 0	30 0 5 5 0 0	000000000000000000000000000000000000000			30 0 55 0							0
[3Y - 5Y [[5Y - 10Y [[10Y - more		16	16 36	0	0		16		0	0				D
Total		138	138	0	0		137	0	0	0	0	16		0 0

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

Lath America: Argentras, Beiles, Bohins, Baral, Oile, Codonés, Coda Réz, Oominica, Dominica, Benaldes, Caudo, Ré Shador, Grenada, Guatemala, Guyan, Hait, Honduras, Jamaica, Henko, Nicaragua, Panu, S. Kitts and Nevis, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuenada, Guatemala, Guyan, Jean, Bahanas, Barbados, Cuyan, Lating, Arendo, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Panama, Barbados, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandor, Grego Ros, Barbados, Cuba, Res, Orano, Respectiva, Barbados, Cuba, Res, Delandos, Cuba, Res, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Res, Delandos, Cuba, Peneto Guiana, Gadebuqe, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Peneto Guiana, Gadebuge, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua And Barbados, Antigua Antitationae Antigua Antigua Antitationae Antigu

Africe Jages, Egypt, Morcco, South Africa, Anges, Bernn, Retswana, Burkets, Faces, Brunnel, Cameron, Cape Veels, Control African Republic, Ond, Commons, Cango, Congo, The Democratic Republic Of The, Offe D'Invice, Equatorial Guines, Estres, Ethopia, Galon, Gambia, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Matter Barte, Bartena, Gaines, Gain

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

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of eVH. (8) Information on Non-derheative Inancial assets by accounting portfolio is not included for institutions applying nGMP

Performing and non-performing exposures BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

					As of 30/09/2021									As of 31/12/2021				
		Gross ci	errying amount/ Nominal amoun	ıt		Accumulated imp value due to cred	airment, accumulated ne lit risk and provisions ^{4,8}	gative changes in fair	Collaterals and		Gross ca	rrying amount/ Nomina	l amount		Accumulated im value due to cre	spairment, accumulated r adit risk and provisions ⁴³	legative changes in fair	Collaterals and
		Of which performing but past due >30 days and <=90 days	Of which	h non-performing	1	On performing exposures ²	On non-perform	ing exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performin	9 [.]	On performing exposures ²	On non-perfor	ming exposures ¹	financial guarantees received on non- performing exposures
(min EUR)		and 4.490 days	orwi	hich: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	6,864	. 0	0	0	0	3	0	0	0	7,737	0	0				•		
Debt securities (including at amortised cost and fair value)	13,245		0	0	0	10	0	0	0	13,403	0	0				9		
Central banks		0 0	0	0	0	0	0	0	0	0	0	0		0 0		0		0 0
General governments	10,569		0	0	0	2	0		0	10,760	0	0		0		3	0 0	0 0
Credit institutions	1,12	3 0	0	0	0	7	0	0	0	1,133	0	0		0		5	0 (0 0
Other financial corporations	1,240		0	0	0	0	0		0	1,169	0	0		0		0	0 (0 0
Non-financial corporations	318	s 0	0	0	0	0	0	0	0	341	0	0		0 0		0		0 0
Loans and advances(including at amortised cost and fair value)	31,784	40	2,238	2,238	1,997	128	1,299	1,162	850	31,730	25	1,876	1,876	1,652	11	8 1,03	921	758
Central banks	:	2 0	٥	0	0	0	0	0	0	0	0	0		0		0	0 1	o o
General governments	53	6 O	٥	0	0	1	0	0	0	393	0	0		o o		1	o (o o
Credit institutions	430	• •	0	0	0	0	0	0	0	258	0	0		0		0	0 (o o
Other financial corporations	3,016	6 O	37	37	35	18	24	22	8	2,656	0	31	3:	1 29	1	9 1	9 13	7 7
Non-financial corporations	17,03	4 23	1,579	1,579	1,383	69	931	820	592	17,317	5	1,382	1,38	1,200	6	0 78	5 68	3 540
of which: small and medium-sized enterprises	9,997	7 6	1,064	1,064	900	51	586	495	444	10,109	5	1,014	1,01-	855	4	4 54	4 45	6 435
of which: Loans collateralised by commercial immovable property	4,40	5 4	895	895	789	40	430	378	461	4,294	1	773	77:	674	3	2 37	2 32	1 398
Hausehalds	10,765	5 17	622	622	580	40	344	320	250	11,106	19	463	46:	424	3	8 23	4 221	211
of which: Loans collateralised by residential immovable property	6,97	5 9	204	204	195	19	69	66	134	7,167	7	160	161	152	1	8 5	3 51	0 107
of which: Credit for consumption	451	9 5	16	16	15	1	7	6	6	462	s	13	1	12		1	4 .	а <u>е</u>
DEBT INSTRUMENTS other than HFT	51,897	40	2,238	2,238	1,997	141	1,299	1,162	850	52,871	25	1,876	1,876	1,652	12	7 1,03	921	758
OFF-BALANCE SHEET EXPOSURES	20,007	7	209	209	130	17	22	10	74	20,777		215	215	i 129	11	8 2	5 10	73
	(1) For the definition of non-pe	erforming exposures please refer	to Article 47a(3) of Repulation (EU) No 5	25/2013 (CBR)			ı						1	1	•			

¹⁰ Pro to whether a construction of a solution of a construction of the solution of t

EBA STATIS

EBA INTE

2022 EU-wide Transparency Exercise

Performing and non-performing exposures BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

And and any state of the state of						As of 31/03/2022									As of 30/06/2022				
Image: state			Gross ci	arrying amount/ Nomina	l amount		Accumulated imp value due to cred	airment, accumulated ne lit risk and provisions ⁴³	egative changes in fair	Collaterals and		Gross ca	arrying amount/ Nomina	il amount		Accumulated im value due to cre	pairment, accumulated n fit risk and provisions ⁴³	egative changes in fair	Collaterals and
<table-container> Lam Prime Prim Prime Prime P</table-container>			but past due >30 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non-		but past due >30 days		Of which non-performing)	On performing exposures ²	On non-perfor	ning exposures ³	financial guarantees received on non-
And and any state of the state of	(min ESR)		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
OPA O	Cash balances at central banks and other demand deposits	5,209	0	0	0	0	0	0	0	c	4,731	0	0		0	c	0	0	0
MAM 1	Debt securities (including at amortised cost and fair value)	13,690	0	0	0	0	10		•		13,000	0	2	2	•	6	•	•	0
04000 1.0 0 0 0 0 0.0 0.0 0 <td< th=""><th>Central banks</th><th>0</th><th>0</th><th>0</th><th>0</th><th>0</th><th>0</th><th>0</th><th></th><th></th><th>0</th><th>0</th><th>0</th><th></th><th>. a</th><th></th><th></th><th></th><th></th></td<>	Central banks	0	0	0	0	0	0	0			0	0	0		. a				
Mache Martine 1 <	General governments	11,044	0	0	0	0	4	0	0		10,408	0	a		. a	1	a	0	0
Maps	Credit institutions	1,153	0	0	0	0	6	0	0		1,148	0	a		. a	4		0	
analytic product of pro	Other financial corporations	1,143	0	0	0	0	1	0	0		1,098	0	a		. a	1	a	0	
General Line Line Line Line Line Line Line Line	Non-financial corporations	349	0	0	0	0	0	0	a		346	0	2				a	a	
AddAd	Loans and advances(including at amortised cost and fair value)	32,390	73	1,851	1,851	1,631	124	1,051	931	734	34,202	36	1,803	1,803	1,585	117	1,042	918	699
Ochase 1 <	Central banks	٥	0	٥	o	٥	0	0	a		٥	0	٥		a a		a	a	, o
Observation No	General governments	535	0	0	0	0	1	0	a	0	804	0	٥		o a	:	a	a	, o
And the state of the stat	Credit institutions	485	0	0	o	0	1	0	a	0	419	0	٥		a a	0	a	a	, o
d dual and	Other financial corporations	3,099	0	34	34	31	26	20	18		2,801	0	34	3	31	10	20	18	9
$ \begin{array}{c} 1 \\ 1 \\ 1 \\ 1 \\ 1 \\ 1 \\ 1 \\ 1 \\ 1 \\ 1 $	Non-financial corporations	16,977	42	1,358	1,358	1,180	56	794	691	520	18,535	21	1,321	1,321	1,145	55	790	684	490
Name Nam Name Name	of which: small and medium-sized enterprises	10,055	26	889	889	746	40	472	394	391	10,294	17	885	6 885	i 744		485	404	376
d wh: Law calculation (d) production (model) (model) (model) 200 100 100 </th <th>of which: Loans collateralised by commercial immovable property</th> <th>4,240</th> <th>11</th> <th>795</th> <th>795</th> <th>695</th> <th>26</th> <th>410</th> <th>355</th> <th>383</th> <th>4,271</th> <th>14</th> <th>771</th> <th>771</th> <th>673</th> <th>26</th> <th>412</th> <th>356</th> <th>358</th>	of which: Loans collateralised by commercial immovable property	4,240	11	795	795	695	26	410	355	383	4,271	14	771	771	673	26	412	356	358
of elds: Child for commutation 66 61 12 12 12 12 14 6 5 SEXT INSTRUMENTS where them HPT 51,300 72 1,451 1,461 1,461 1,651	Households	11,294	31	458	458	419	40	237	222	205	11,643	14	449	445	409	4	231	216	200
	of which: Leans collateralised by residential immovable property	7,297	11	164	164	157	19	59	57	104	7,520	7	165	6 165	5 158	22	61	58	s 104
	of which: Credit for consumption	468	4	12	12	11	1	4	4		488	4	12	12	11	:	4	4	. 5
vr ALANCE SHEET DYOSAIRS 21,54 192 192 192 192 29 29 19 193 21,562 284 284 194 39 29 19 194	DEBT INSTRUMENTS other than HFT	51,289	73	1,851	1,851	1,631	134	1,051	931	734	51,934	36	1,805	1,805	1,585	123	1,042	918	. 699
(1) for the definition of two endermines assume where the Added AQUE of Assudiation (BD No 5720201.008)	OFF-BALANCE SHEET EXPOSURES					122	23	23	10	13	21,262		204	204	124	30	25	10	14

(1) For the definition of morphoting apparent plane after to Motio (Ap) of Regulation (20) to 35/2012 (208) (2) Indiffuence per to the canadian encore of any particle of the same in the acception for finite information for of Subtrace hast exposures.

(c) for the or-bidence shall here, accounted in episorents and accounted to the protocol account on th

Forborne exposures

BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

			As of 30/						As of 31/			
		ring amount of with forbearance	Accumulated in accumulated cl value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin. received on ex forbearanc	kposures with		ring amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with æ measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	o	0	0	0	0	0	0	0	0	0	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,674	933	508	479	1,033	423	1,551	854	452	425	993	402
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	19	0	0	0	0	0	20	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	21	21	16	16	0	0	15	15	11	11	0	0
Non-financial corporations	1,143	672	368	349	698	307	1,068	622	332	315	674	290
of which: small and medium-sized enterprises	911	540	292	277	597		878	519	275	262	583	
Households	491	240	123	114	335	117	448	217	109	99	319	112
DEBT INSTRUMENTS other than HFT	1,674	933	508	479	1,033		1,551	854	452	425	993	
Loan commitments given	34	11	0	0	12	7	34	15	0	0	14	8
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice 3	213						191					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	526						476					

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

⁽²⁾For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽¹⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

EBA EUROPEAN BANKING AUTHORITY

2022 EU-wide Transparency Exercise

Forborne exposures

BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

			As of 31/	03/2022					As of 30	/06/2022		
		ying amount of with forbearance	Accumulated in accumulated of value due to or provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearanc	cposures with		/ing amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance m	changes in fair redit risk and exposures with	received on e	ancial guarantees xposures with æ measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	o	0	0	0	0	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,464	839	460	434	921	381	1,389	811	458	435	867	353
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	20	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	15	15	11	11	0	0	15	14	11	11	0	0
Non-financial corporations	987	606	336	321	610	271	953	586	338	325	573	248
of which: small and medium-sized enterprises	766	456	238	227	513		737	444	240	230	484	
Households	442	218	113	102	311	110	421	211	110	99	294	105
DEBT INSTRUMENTS other than HFT	1,464	839	460	434	921		1,389	811	458	435	867	
Loan commitments given	32	11	0	0	4	2	17	10	0	0	5	4
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ${}^{\scriptscriptstyle\mathcal{J}}$	201						199					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	509						529					

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

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2022 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

			As of 30	0/09/2021					As of 31	/12/2021					As of 31	1/03/2022					As of 30	/06/2022		
	Gross carr	rying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross car	rying amount				Accumulated	Gross car	rying amount				Accumulated
		Of which: non- performir	n	Of which loans and advances subject to	Accumulated	negative changes in fair value due to		Of which: non- performir		Of which loans and advances subject to	Accumulated	negative changes in fai value due to credit risk on	,	Of which non- performi	n	Of which loans and advances subject to	Accumulated	negative changes in fair value due to		Of which non- performi		Of which loans and advances subject to	Accumulated	negative changes in fair value due to
(min EUR)			of which: defaulted	impairment		credit risk on non-performing exposures ¹			of which: defaulted	impairment		credit risk on non-performin exposures ¹	9		of which: defaulted	impairment		credit risk on non-performing exposures ¹			of which: defaulted	impairment		credit risk on non-performing exposures ¹
A Agriculture, forestry and fishing	229	10	10	212	7	Û	285	6	6	270	3	0	267	6	6	253	3	0	279	6	6	264	3	0
B Mining and guarrying	171	8	8	171	5	0	164	8	8	164	5	0	165	8	8	165	7	0	118	8	8	118	6	0
C Manufacturing	4,495	196	196	4,467	139	2	4,662	166	166	4,637	111	2	4,566	164	164	4,542	108	2	5,361	166	166	5,335	110	2
D Electricity, gas, steam and air conditioning supply	510	9	9	495	8	0	579	7	7	564	5	0	526	4	4	512	5	0	504	4	4	490	3	0
E Water supply	205	3	3	205	2	0	195	5	5	195	3	0	187	5	5	187	3	0	204	5	5	204	3	0
F Construction	1,787	440	440	1,724	269	2	1,807	376	376	1,749	229	3	1,721	368	368	1,664	233	3	1,754	350	350	1,700	227	3
G Wholesale and retail trade	2.555	197	197	2.513	130	1	2.731	165	165	2.694	107	0	2.699	163	163	2.657	108	0	3.113	160	160	3.074	104	0
H Transport and storage	836	24	24	834	17	0	814	22	22	811	16	0	807	22	22	805	15	0	816	21	21	813	12	0
I Accommodation and food service activities	960	86	86	938	46	0	966	85	85	944	45	0	981	85	85	960	41	0	1,003	86	86	982	51	0
J Information and communication	304	39	39	304	34	0	326	40	40	326	31	0	323	42	42	322	32	0	393	42	42	392	33	0
K Financial and insurance activities	244	30	30	240	16	0	211	33	33	208	16	0	182	28	28	179	16	0	214	27	27	211	15	0
L Real estate activities	2.463	429	429	2.383	235	7	2.490	367	367	2.413	191	5	2.484	359	359	2.415	198	3	2.556	344	344	2.487	203	3
M Professional, scientific and technical activities	938	57	57	928	44	0	939	54	54	929	40	1	899	55	55	888	41	1	952	54	54	940	40	1
N Administrative and support service activities	515	13	13	512	9	0	301	18	18	298	10	0	315	19	19	312	10	0	352	19	19	350	10	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	51	0	0	51	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	26	1	1	26	0	0	24	1	1	24	0	0	24	1	1	24	0	0	24	1	1	24	0	0
Q Human health services and social work	273	3	3	270	3	0	282	2	2	280	3	0	293	2	2	290	3	0	328	3	3	326	3	0
R Arts, entertainment and recreation	201	21	21	200	14	0	176	15	15	175	9	0	177	15	15	176	9	0	176	15	15	175	8	0
S Other services	323	14	14	322	10	0	313	13	13	311	10	0	360	12	12	358	10	0	386	12	12	385	10	0
Loans and advances	17.034	1.579	1.579	16.745	987	13	17.317	1.382	1.382	17.043	834	11	16.977	1.358	1.358	16.711	841	10	18.535	1.321	1.321	18.271	840	10

⁽¹⁾ The Items' accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of winat is reported according to the FIMEP framework (template F 06.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation ((0)) 2021/61. To Si opervisively reporting.

EBA EUROPEAN BANKING AUTHORITY

2022 EU-wide Transparency Exercise Collateral valuation - loans and advances BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

			As of 31/09/2021			As of 31/12/2021					As of 31/03/2022					As of 30/06/2022				
	Loans and advances					Loans and advances				Loans and advances					Loans and advances					
				Non-performing			Performing		Non-performing			Performing		Non-performing			Performing			
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	31,784	29,546	40	2,238	606	31,730	29,854	25	1,876	674	32,390	30,540	73	1,851	659	34,202	32,399	36	1,803	659
Of which secured	19,846	18,178	36	1,668	530	19,114	17,656	19	1,458	587	20,049	18,550	47	1,499	565	20,167	18,638	30	1,529	569
Of which secured with immovable property	12,742	11,426	14	1,317	404	12,758	11,652	9	1,106	410	12,870	11,726	27	1,144	399	13,116	12,003	23	1,113	402
Of which instruments with LTV higher than 60% and lower or equal to 80%	4,179	3,972		208	81	4,271	4,086		185	90	4,318	4,143		175	81	4,456	4,273		183	98
Of which instruments with LTV higher than 80% and lower or equal to 100%	449	325		124	26	432	319		113	33	405	289		116	31	370	265		105	23
Of which instruments with LTV higher than 100%	639	248		391	56	498	204		294	34	493	171		322	42	475	174		301	36
Accumulated impairment for secured assets	907	97	2	810	187	779	87	1	692	190	843	82	2	761	194	912	87	1	825	202
Collateral																				
Of which value capped at the value of exposure	16,309	15,588	18	722	281	16,048	15,413	14	635	319	16,324	15,712	33	611	298	16,512	15,936	26	576	296
Of which immovable property	12,936	12,229	14	707	277	13,182	12,565	8	618	309	13,285	12,688	26	597	289	13,569	13,008	21	561	286
Of which value above the cap	21,668	19,123	25	2,546	980	21,616	19,445	14	2,171	1,002	22,424	20,046	51	2,377	986	22,427	20,083	44	2,344	948
Of which immovable property	20,706	18,202	25	2,504	973	20,657	18,530	14	2,127	979	20,960	18,702	50	2,257	977	21,040	18,815	44	2,225	939
Financial guarantees received	5,139	5,011	16	129	60	5,323	5,200	3	123	75	5,579	5,456	11	123	71	5,935	5,812	3	123	69
Accumulated partial write-off	-163	0	0	-163	-20	-137	0	0	-137	-20	-137	0	0	-137	-20	-118	0	0	-118	-20

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

EBA EUROPEAN BANKING AUTHORETY