

2024 EU-wide Transparency Exercise

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

2024 EU-wide Transparency Exercise

Key Metrics

BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	3,411	3,513	3,516	3,622	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	3,389	3,458	3,493	3,592	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	3,411	3,513	3,516	3,622	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	3,389	3,458	3,493	3,592	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	3,951	4,053	4,162	4,268	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	3,929	3,998	4,139	4,238	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	20,969	22,855	23,152	22,732	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	20,966	22,853	23,151	22,732	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	16.27%	15.37%	15.19%	15.93%	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	16.16%	15.13%	15.09%	15.80%	(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	16.27%	15.37%	15.19%	15.93%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.16%	15.13%	15.09%	15.80%	(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	18.84%	17.73%	17.98%	18.78%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.74%	17.50%	17.88%	18.64%	(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	60,050	63,355	62,347	62,329	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	5.68%	5.54%	5.64%	5.81%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	3,411	3,513	3,516	3,622	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	3,389	3,458	3,493	3,592	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	60,050	63,355	62,347	62,329	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	60,050	63,355	62,347	62,329	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.68%	5.54%	5.64%	5.81%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.64%	5.46%	5.60%	5.76%	[A.2]/[B.2]	

		(in EUR, %)						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	3,951	4,053	4,152	4,268	C01.00 (0000,0000)	Articles 41 (1) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	3,411	3,513	3,518	3,622	C01.00 (0000,0000)	Article 52 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,492	1,404	1,407	1,412	C01.00 (0000,0000)	Articles 36(1) point (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	175	207	205	121	C01.00 (0000,0000)	Articles 36(1) point (c), 36(2) and 36(1) point (g) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-38	-18	-15	-14	C01.00 (0000,0000)	Articles 41(10), 26(1) point (e) and 38(1) point (j) of CRR
	A.1.4	Other Reserves	1,922	1,954	1,998	2,161	C01.00 (0000,0000)	Articles 41(17) and 26(1) point (h) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00 (0000,0000)	Articles 61(1), 26(1) point (f) and 36(1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C01.00 (0000,0000)	Article 64 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-4	-4	-5	-5	C01.00 (0000,0000)	Articles 32 to 35 and 38(1) point (j) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-32	-33	-33	-35	C01.00 (0000,0000) - C 01.00 (0000,0000)	Articles 41(13), 36(1) point (b) and 37 of CRR; Article 41(15), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-5	-5	-5	-5	C01.00 (0000,0000)	Articles 36(1) point (c) and 39 of CRR
	A.1.10	(-) RIB shortfall of credit risk adjustments to expected losses	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (e), 40 and 130 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C01.00 (0000,0000)	Articles 41(10), 36(1) point (h) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0000,0000)	Articles 41(2), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000)	Articles 42(6), 36(1) point (i) and 80 to 84 of CRR; Article 36(1) point (h), 34(2) point (b), 24(4) point (b) and 250 of CRR; Article 36(1) point (i) and 27(2) of CRR; Article 36(1) point (i) and 131(b) of CRR and Article 36(1) point (i) and 131(b) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (h), 34(2) point (b), 24(4) point (b) and 250 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C01.00 (0000,0000)	Articles 42(7), 36(1) point (i), 43 to 46, 49(2) and (3), and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (c) and 39; Article 40(1) point (a) and 40(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-21	-27	-38	-23	C01.00 (0000,0000)	Articles 42(7), 36(1) point (i), 45, 46, 47, 49(1) point (b), 49(2) to (3), and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C01.00 (0000,0000)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-1	0	-1	-1	C01.00 (0000,0000)	Articles 36(1) point (i) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (i) and Article 130(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (i) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	0	0	0	0	C01.00 (0000,0000)	Article 3 of CRR
	A.1.20	CET1 Capital elements or deductions - other	-20	-20	-20	-20	C01.00 (0000,0000)	-
	A.1.21	Transitional adjustments	22	55	23	30	NAI (1.1.6 - 1.1.8 - 1.1.9)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 48(1) to (3), and 48A to 48F of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 47B and 48D of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	22	55	23	30	C01.00 (0000,0000)	Articles 48A to 47D, 47E and 48E of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C01.00 (0000,0000)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C01.00 (0000,0000) - C 01.00 (0000,0000)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00 (0000,0000)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) - C 01.00 (0000,0000)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000)	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3,411	3,513	3,518	3,622	C01.00 (0000,0000)	Articles 71 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	540	541	646	646	C01.00 (0000,0000)	Articles 71 of CRR	
A.4.1	Tier 2 Capital instruments	493	493	597	597	C01.00 (0000,0000) - C 01.00 (0000,0000)	-	
A.4.2	Other Tier 2 Capital components and deductions	47	47	49	49	C01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000)	-	
B	TOTAL RISK EXPOSURE AMOUNT	20,969	22,855	23,152	22,732	C01.00 (0000,0000)	Articles 90(3), 90, 95 and 98 of CRR	
B.1	Of which: Transitional adjustments included	3	2	1	0	C01.00 (0000,0000)	-	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.27%	15.97%	15.19%	15.93%	CA1 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.27%	15.97%	15.19%	15.93%	CA1 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.44%	17.73%	17.98%	18.78%	CA3 (1)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	3,389	3,458	3,493	3,592	A.1.A.12.A.1.1+MIN(A.2.A.1.A.2.1-A.4.A.1+NAI,0)	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.16%	15.13%	15.09%	15.80%	CR 1 (1) (A.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	22	55	23	30	C01.00 (0000,0000)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	3	2	1	0	C01.00 (0000,0000)	-

(2) The fully loaded CET1 ratio is an internal calculation based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulator point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosures

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Overview of Risk exposure amounts

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(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹	17,958	19,533	19,963	19,517	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, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	10,190	11,622	11,762	11,416	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	7,768	7,911	8,201	8,100	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	98	74	90	75	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	17	11	12	11	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0480, c0010)
Securitisation exposures in the banking book (after the cap)	293	268	257	228	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	820	723	583	655	C 02.00 (r0520, c0010)
Of which the standardised approach	820	723	583	655	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 (r0010, c0001)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(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	1,783	2,247	2,247	2,247	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	1,783	2,247	2,247	2,247	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	20,969	22,855	23,152	22,732	

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.

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	1,289	1,814	548	1,088
Of which debt securities income	237	336	99	196
Of which loans and advances income	996	1,403	422	837
Interest expenses	619	875	280	549
(Of which deposits expenses)	534	751	231	454
(Of which debt securities issued expenses)	82	121	48	94
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	6	9	2	4
Net Fee and commission income	290	403	107	213
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	5	7	8	12
Gains or (-) losses on financial assets and liabilities held for trading, net	76	113	27	55
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	3	7	-3	-9
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	0	-2	1	3
Net other operating income /(expenses)	54	76	15	34
TOTAL OPERATING INCOME, NET	1,104	1,552	426	852
(Administrative expenses)	421	578	152	303
(Cash contributions to resolution funds and deposit guarantee schemes)	41	39	20	21
(Depreciation)	41	57	14	28
Modification gains or (-) losses, net	6	7	-1	-2
(Provisions or (-) reversal of provisions)	30	56	-5	14
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	14	33	-6	-8
(Other provisions)	16	23	1	22
Of which pending legal issues and tax litigation ¹	0	21	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)	94	202	48	112
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	93	203	48	112
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	4	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	25	39	14	18
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	508	661	211	391
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	349	461	146	267
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	349	461	146	267
Of which attributable to owners of the parent	349	461	146	267

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

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

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Total Assets: fair value and impairment distribution

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(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	3,950				4,854				3,457				3,171				IAS 1.54 (f)	
Financial assets held for trading	210	80	129	1	350	58	92	1	251	105	144	0	226	105	120	0	IFRS 7.8(a)(ii); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	609	56	34	519	611	58	37	516	591	60	38	494	598	68	38	491	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(ii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	3,087	2,980	0	107	3,213	3,106	0	107	3,565	3,466	0	99	3,836	3,735	0	100	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	43,449				45,303				44,661				45,101				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	1	0	1	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	-1				2				1				1				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	3,466				3,580				4,203				3,773					
TOTAL ASSETS	54,772				57,711				56,729				56,705				IAS 1.8(a), 10.6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	Debt securities	2,975	22	0	-1	0	0	3,104	18	0	-1	0	0	3,446	18	0	-1	0	0	3,662	72	0	-1	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.32, 44(b)
Financial assets at amortised cost	Debt securities	10,764	301	0	-4	-7	0	10,969	132	0	-3	-5	0	10,902	52	0	-3	-4	0	10,404	209	0	-5	-4	0	Annex V Part 1.31, 44(b)
	Loans and advances	28,964	3,008	1,310	-52	-17	-811	29,064	4,188	1,187	-62	-83	-677	28,629	4,753	1,212	-52	-194	-721	29,632	4,924	1,235	-58	-206	-721	Annex V Part 1.32, 44(b)

⁽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.

2024 EU-wide Transparency Exercise

Breakdown of liabilities

BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	29	70	17	14	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	49,629	52,313	50,617	51,150	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	0	2	1	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	361	395	396	401	IAS 37.10; IAS 1.54(l)
Tax liabilities	102	71	120	58	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	992	1,047	1,641	1,253	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	51,114	53,898	52,791	52,876	IAS 1.9(b); IG 6
TOTAL EQUITY	3,658	3,812	3,937	3,830	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	54,772	57,711	56,729	56,705	IAS 1.IG6

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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		29	72	19	14	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	4,625	4,671	3,865	3,897	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	12	11	13	13	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	4,734	5,297	5,250	5,073	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	3,226	3,539	3,303	3,068	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	5,344	5,236	4,769	4,466	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	453	539	467	469	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	2,416	3,660	3,152	3,499	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	1,345	1,179	1,045	1,559	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	10,203	10,454	10,066	10,531	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	8,913	9,202	8,558	9,021	ECB/2013/33 Annex 2.Part 2.9.1
	Households	18,038	17,742	17,576	18,023	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	16,882	16,345	16,039	16,492	Annex V.Part 1.42(f), 44(c)
Debt securities issued		3,986	4,477	5,325	5,297	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		508	514	697	704	Annex V.Part 1.37
Other financial liabilities		283	776	615	364	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		49,658	52,385	50,635	51,164	

2024 EU-wide Transparency Exercise
Market Risk
BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (m) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (m) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (m) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (m) 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	
(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023									
Traded Debt Instruments	104	5	0	0	0	0						0	0	0	0							0
Of which: General risk	104	5	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Equities	84	64	0	0	0	0						0	0	0	0							0
Of which: General risk	42	32	0	0	0	0						0	0	0	0							0
Of which: Specific risk	42	32	0	0	0	0						0	0	0	0							0
Foreign exchange risk	235	236	0	0	0	0						0	0	0	0							0
Commodities risk	3	3	0	0	0	0						0	0	0	0							0
Total	426	309	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024									
Traded Debt Instruments	109	160	0	0	0	0						0	0	0	0							0
Of which: General risk	108	157	0	0	0	0						0	0	0	0							0
Of which: Specific risk	1	3	0	0	0	0						0	0	0	0							0
Equities	121	127	0	0	0	0						0	0	0	0							0
Of which: General risk	60	62	0	0	0	0						0	0	0	0							0
Of which: Specific risk	61	63	0	0	0	0						0	0	0	0							0
Foreign exchange risk	107	103	0	0	0	0						0	0	0	0							0
Commodities risk	4	4	0	0	0	0						0	0	0	0							0
Total	341	393	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350 (3) (c) and 364 (2) (a) CRD), which instead are included in the RWA OI1 template.

Standardised Approach								
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Consolidated data								
Central governments or central banks	13,255	16,207	0		16,970	19,667	0	
Regional governments or local authorities	180	661	181		190	651	181	
Public sector entities	1,047	869	428		1,053	428	305	
Multi-lateral Development Banks	102	708	0		102	702	0	
International Organisations	177	162	0		192	177	0	
Institutions	8,822	2,788	1,688		9,229	4,129	1,988	
Corporates	5,938	3,641	3,229		7,148	4,890	4,403	
of which: SME	238	402	319		639	468	353	
Real	1,306	629	254		1,427	759	351	
Secured by mortgages on immovable property	261	145	86		329	195	105	
of which: SME	4,082	4,839	2,032		5,224	2,124	2,229	
Reserves in default	7	0			7	0		
Reserves in default	89	61			109	65		43
Risks associated with particular high risk	136	136	173		139	139	178	
Covered bonds	291	291	24		298	298	40	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	798	798	66		788	788	78	
Equity	102	102	0		102	102	0	
Other exposures	1,967	1,967	971		1,721	1,721	971	
Standardised total ²	48,224	30,794	19,212	79	64,864	39,729	14,629	83

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

² Standardised Total does not include the securitisation portfolio under the results prior to the 2024 exercise.

³ Only the most relevant exposures are disclosed. These have been selected under the following criteria: Countries of counterparty covering up to 5% of total exposures or Top 10 countries ranked by original exposure, calculated as of last quarter.

⁴ Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

Standardised Approach								
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
ITALY								
Central governments or central banks	13,440	14,521	0		12,953	15,051	0	
Regional governments or local authorities	28	99	0		33	99	0	
Public sector entities	1,031	641	439		1,057	429	297	
Multi-lateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	4,493	3,129	1,275		5,831	3,495	1,362	
Corporates	4,448	2,862	2,465		5,246	3,251	2,201	
of which: SME	134	407	313		639	425	329	
Real	748	328	282		867	451	282	
Secured by mortgages on immovable property	261	145	86		338	178	105	
of which: SME	277	278	102		289	289	106	
Reserves in default	21	0			21	0		
Reserves in default	27	0		11	29	0		11
Risks associated with particular high risk	8	19			8	19		
Covered bonds	185	185	27		202	202	23	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	739	739	673		776	767	736	
Equity	298	298	0		298	298	0	
Other exposures	953	953	953		953	953	953	
Standardised total ²			42	61			61	61

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

² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach								
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
SWITZERLAND								
Central governments or central banks	20	44	0		21	44	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multi-lateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	268	189	93		274	149	48	
Corporates	278	185	158		303	230	201	
Real	52	50	0		53	49	36	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	4,498	4,446	1,836		4,692	4,692	1,836	
Reserves in default	0	0	0		0	0	0	
Reserves in default	79	52	0	23	84	52	0	23
Risks associated with particular high risk	99	99	148		102	102	153	
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	12		0	0	12	
Equity	0	0	0		0	0	0	
Other exposures	1,100	1,100	1,100		937	937	937	
Standardised total ²			21	24			24	24

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

² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach								
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
FRANCE								
Central governments or central banks	1,140	1,141	0		1,140	1,140	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multi-lateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	1,788	84	24		1,717	103	24	
Corporates	86	81	81		73	81	79	
Real	748	121	44		61	121	44	
Secured by mortgages on immovable property	41	41	16		42	42	16	
of which: SME	0	0	0		0	0	0	
Reserves in default	0	0	0		0	0	0	
Reserves in default	0	0	0	0	0	0	0	0
Risks associated with particular high risk	46	46	16		46	46	16	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
Standardised total ²			1	1			1	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 effects).

² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach								
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
SPAIN								
Central governments or central banks	1,420	1,420	0		1,419	1,419	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multi-lateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	523	79	23		490	82	23	
Corporates	27	27	27		62	81	81	
Real	0	0	0		0	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Reserves in default	0	0	0		0	0	0	
Reserves in default	0	0	0	0	0	0	0	0
Risks associated with particular high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
Standardised total ²			0	0			0	0

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

² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
GERMANY		1,058	1,058	0		1,058	1,058	0	
	Central governments or central banks	15	15	0		15	15	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	532	54	12		857	49	11	
	Corporates	26	78	78		188	83	83	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	20	20	7		22	22	8	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particular high risk	0	0	0		0	0	0	
	Crowded bonds	0	0	0		0	0	0	
	Corporates on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised total ⁽⁴⁾								0

(1) Original exposure, unless Exposure value, is reported before taking into account effective financial collateral cover and reduction of credit risk mitigation instrument (e.g. substitution efficiency).

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(IN EUR, %)									
Consolidated data	Central governments or central banks	13,975	13,975	0		14,892	17,219	0	
	Regional governments or local authorities	99	99	12		154	49	11	
	Public sector entities	1,393	863	269		1,971	423	259	
	Multilateral Development Banks	163	276	0		164	624	0	
	International Organisations	193	177	0		203	187	0	
	Institutions	9,794	4,716	1,213		9,509	4,448	1,268	
	Corporates	8,054	5,347	4,840		7,985	5,085	4,543	
	of which: SME	498	441	333		589	426	320	
	Retail	1,265	607	760		1,320	660	760	
	Secured by mortgages on immovable property	285	352	360		346	346	360	
	of which: SME	15,014	15,012	1,046		15,648	15,075	1,055	
	of which: SME	7	7	0		7	7	0	
	Exposures in default	104	84	86	42	123	81	82	43
	Items associated with particular high risk	118	115	173		119	119	179	
	Covered bonds	216	206	29		226	203	21	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	613	614	953		623	623	955		
Equity	3,724	3,718	328		3,717	3,707	328		
Other exposures	44,863	20,203	13,486	89	43,274	26,223	13,486	72	
Standardised Total ²									

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

(2) Standardised Total does not include the securitisation portfolio unless the results pertain to the 2024 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(IN EUR, %)									
ITALY	Central governments or central banks	10,829	10,829	0		10,074	12,261	0	
	Regional governments or local authorities	88	88	8		111	8	8	
	Public sector entities	1,087	405	265		1,055	417	247	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,139	3,329	1,209		5,472	3,454	1,377	
	Corporates	4,264	4,248	3,813		4,543	3,851	3,408	
	of which: SME	608	426	328		589	401	309	
	Retail	763	368	314		828	358	219	
	Secured by mortgages on immovable property	285	352	360		346	346	360	
	of which: SME	379	374	351		382	382	364	
	of which: SME	22	7	0	14	21	6	0	14
	Exposures in default	4	4	4		5	7	7	
	Items associated with particular high risk	136	136	23		168	168	25	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	613	614	953		623	623	955		
Equity	607	607	648		613	598	648		
Other exposures	88	88	89	49	88	88	89	30	
Standardised Total ²									

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(IN EUR, %)									
SWITZERLAND	Central governments or central banks	29	49	0		22	49	0	
	Regional governments or local authorities	12	12	0		14	14	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	203	203	61		208	208	68	
	Corporates	247	188	160		210	175	148	
	of which: SME	0	0	0		0	0	0	
	Retail	472	369	27		473	405	34	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	4,602	4,602	1,840		4,342	4,329	1,802	
	of which: SME	82	84	84	27	103	71	71	29
	Exposures in default	103	102	154		105	105	168	
	Items associated with particular 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		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	4	4	13		4	4	13		
Equity	7	7	7		7	7	7		
Other exposures	0	0	0	24	0	0	0	24	
Standardised Total ²									

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(IN EUR, %)									
FRANCE	Central governments or central banks	1,246	1,244	0		1,466	1,465	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	1,462	76	79		1,393	97	123	
	Corporates	76	84	79		146	105	143	
	of which: SME	0	11	4		0	11	4	
	Retail	4	1	1		4	1	1	
	Secured by mortgages on immovable property	43	43	35		49	49	38	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particular high risk	40	40	28		40	40	28	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0	0	0	0	0	1	
Standardised Total ²									

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(IN EUR, %)									
SPAIN	Central governments or central banks	0,729	0,729	0		0,766	0,765	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	492	82	69		385	105	38	
	Corporates	326	118	117		34	81	80	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particular high risk	0	0	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	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²									

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
GERMANY		1,078	1,078	0		1,088	1,088	0	
	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	588	120	27		791	308	29	
	Corporates	105	88	88		112	112	112	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	0	0	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	21	21	8		21	21	8	
	of which: SME	1	0	0		1	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with verifiable high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Exposures on institutions and corporates with a SF credit assessment	0	0	0		0	0	0	
	Collective investment undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised total ⁽⁴⁾				1				8

(1) Original exposure, unless Exposure value, is reported before taking into account the effect due to credit risk mitigation techniques (e.g. substitute effects)

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

	(in EUR, %)	IRB Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposures ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposures ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
		Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated				
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	29,307	970	13,574	5,926	213	845	29,807	930	14,564	6,034	172	860	
Corporates - Of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	
Corporates - Of which: SME	12,289	675	6,592	2,248	155	426	12,528	675	7,359	2,560	139	466	
Retail	12,570	561	10,357	1,807	158	403	12,305	484	9,526	1,886	112	326	
Retail - Secured on real estate property	5,202	288	5,171	1,007	202	145	5,183	270	5,184	1,246	85	129	
Retail - Secured on real estate property - Of which: SME	1,493	100	1,477	359	60	71	1,460	80	1,455	382	47	56	
Retail - Secured on real estate property - Of which: non-SME	3,710	87	3,094	648	42	70	3,722	80	2,729	364	38	70	
Retail - Qualifying Revolving	266	2	194	14	0	2	220	2	211	14	0	2	
Retail - Other Retail	7,100	381	4,992	636	56	256	6,902	312	4,112	729	26	197	
Retail - Other Retail - Of which: SME	5,906	258	3,771	715	52	197	5,893	252	2,874	546	25	165	
Retail - Other Retail - Of which: non-SME	1,194	71	1,221	121	4	60	1,208	60	1,238	178	1	47	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ³					2,783					7,828			

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

(2) IRB Total disclosed includes the Securitized portfolio unless 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 counterparties covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

	(in EUR, %)	IRB Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposures ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposures ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
		Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated				
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	29,002	965	13,361	5,838	213	642	29,207	908	14,363	5,979	172	659	
Corporates - Of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	
Corporates - Of which: SME	12,287	675	6,576	2,242	155	426	12,512	675	7,347	2,558	139	466	
Retail	12,220	575	9,794	1,765	156	399	12,084	478	9,349	1,841	130	324	
Retail - Secured on real estate property	5,098	283	5,054	892	166	142	5,057	285	5,058	1,211	83	126	
Retail - Secured on real estate property - Of which: SME	1,490	100	1,475	358	60	71	1,457	80	1,452	381	47	56	
Retail - Secured on real estate property - Of which: non-SME	3,098	82	3,079	634	40	71	3,000	85	3,006	730	36	70	
Retail - Qualifying Revolving	264	2	192	13	0	2	229	2	229	14	0	2	
Retail - Other Retail	6,870	380	4,547	770	56	255	6,608	311	4,062	716	26	197	
Retail - Other Retail - Of which: SME	5,719	350	3,277	650	52	196	5,644	252	2,870	546	25	165	
Retail - Other Retail - Of which: non-SME	1,150	70	1,170	117	4	59	1,164	60	1,192	169	1	47	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ³													

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

	(in EUR, %)	IRB Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposures ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposures ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
		Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated				
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	76	0	33	19	0	0	74	0	31	11	76	0	
Corporates - Of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	
Corporates - Of which: SME	18	0	13	5	0	0	15	0	2	2	0	0	
Retail	61	3	60	12	1	2	67	3	68	19	1	2	
Retail - Secured on real estate property	47	2	47	10	1	1	49	2	49	15	1	1	
Retail - Secured on real estate property - Of which: SME	2	0	2	0	0	0	2	0	2	1	0	0	
Retail - Secured on real estate property - Of which: non-SME	45	2	45	10	1	1	48	2	48	15	1	1	
Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0	
Retail - Other Retail	13	1	12	1	0	1	17	1	17	4	0	0	
Retail - Other Retail - Of which: SME	1	0	1	0	0	0	1	0	1	0	0	0	
Retail - Other Retail - Of which: non-SME	12	1	12	1	0	1	16	1	16	4	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ³													

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

	(in EUR, %)	IRB Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposures ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposures ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
		Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated				
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	1	0	1	1	0	0	1	0	1	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	15	0	14	2	0	0	15	0	16	3	0	0	
Retail - Secured on real estate property	4	0	4	1	0	0	4	0	4	1	0	0	
Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	11	0	10	1	0	0	11	0	12	2	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	11	0	10	1	0	0	11	0	12	2	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ³													

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

	(in EUR, %)	IRB Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposures ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposures ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
		Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated				
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	3	0	2	2	0	0	6	0	4	2	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	1	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	
Retail - Secured on real estate property - Of which: non-SME	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	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ³													

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

		IRB Approach										
		As of 30/09/2023					As of 31/12/2023					
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions			
		Of which: corporates		Of which: retail		Of which: corporates		Of which: retail				
2024 ERM, %												
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0	0		
	Corporates	2	2	0	0	2	1	0	0	0		
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0		
	Corporate - Of Which: SME	1	0	0	0	1	0	0	0	0		
	Retail	10	0	10	1	0	10	0	10	2		
	Retail - Secured on real estate property	9	0	9	1	0	9	0	9	2		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	9	0	9	1	0	9	0	9	2		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	1	0	1	0	0	2	0	2	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	2	0	2	0		
	Equity	0	0	0	0	0	0	0	0	0		
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0			
IRB Total												

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

IRB Approach												
As of 31/03/2024						As of 30/06/2024						
	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
			Of which: defaulted	Of which: defaulting				Of which: defaulted	Of which: defaulting			
IRB EUR, %												
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	0	0	0	0	0	
Corporates	38,200	949	14,542	6,318	368	669	38,576	961	15,314	6,232	151	884
- Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
- Corporates - Of Which: SME	12,414	686	7,312	2,935	125	443	12,532	677	7,313	2,936	117	449
Retail	13,155	589	9,425	3,889	512	347	13,071	542	9,295	3,856	129	361
- Retail - Secured on real estate property	5,368	182	5,368	1,151	93	128	5,368	187	5,368	1,145	100	140
- Retail - Secured on real estate property - Of Which: SME	1,444	88	1,436	382	53	88	1,357	87	1,346	357	56	88
- Retail - Secured on real estate property - Of Which: non-SME	3,724	93	3,730	769	40	36	3,712	100	3,720	788	44	52
- Retail - Qualifying Revolving	209	3	218	13	0	2	200	3	206	11	0	2
- Retail - Other Retail	6,778	325	4,040	725	28	207	6,711	352	3,994	700	29	219
- Retail - Other Retail - Of Which: SME	4,908	264	2,848	522	27	128	4,901	260	2,851	543	27	169
- Retail - Other Retail - Of Which: non-SME	1,868	61	1,192	173	1	49	1,151	72	1,193	157	2	50
Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total ³				8,207							6,138	

(1) Original exposures, unless Exposure values, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation portion unlike in the results prior to the 2013 exercise.
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of country risk covering up to 3% of total original exposure in Top 10 countries ranked by original exposure, calculated as at last quarter.

IRB Approach												
As of 31/03/2024						As of 30/06/2024						
	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
			Of which: defaulted	Of which: defaulting				Of which: defaulted	Of which: defaulting			
IRB EUR, %												
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	29,595	847	14,795	6,204	198	688	30,129	959	15,084	6,181	151	682
- Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
- Corporates - Of Which: SME	12,411	696	7,293	2,833	125	443	12,528	688	7,293	2,833	117	449
Retail	11,975	503	9,254	3,642	119	143	11,846	536	9,094	3,696	126	355
- Retail - Secured on real estate property	5,842	176	5,840	1,144	100	130	5,879	182	5,875	1,153	87	134
- Retail - Secured on real estate property - Of Which: SME	1,442	88	1,433	381	53	84	1,354	87	1,343	356	56	88
- Retail - Secured on real estate property - Of Which: non-SME	3,800	88	3,807	762	37	71	3,825	94	3,851	748	42	78
- Retail - Qualifying Revolving	208	2	217	13	0	2	199	3	205	11	0	2
- Retail - Other Retail	6,728	324	3,998	716	28	207	6,667	352	3,915	692	29	219
- Retail - Other Retail - Of Which: SME	4,979	264	2,842	508	27	128	4,983	260	2,846	542	27	169
- Retail - Other Retail - Of Which: non-SME	1,748	61	1,155	166	1	49	1,087	72	1,089	150	2	50
Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total ³												

(1) Original exposures, unless Exposure values, 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 31/03/2024						As of 30/06/2024						
	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
			Of which: defaulted	Of which: defaulting				Of which: defaulted	Of which: defaulting			
IRB EUR, %												
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	74	0	28	10	0	0	85	0	35	14	14	0
- Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
- Corporates - Of Which: SME	11	0	8	2	0	0	10	0	2	0	0	0
Retail	85	3	65	18	1	2	87	3	67	20	1	3
- Retail - Secured on real estate property	51	2	51	15	1	1	55	3	55	18	1	2
- Retail - Secured on real estate property - Of Which: SME	1	0	1	1	0	0	1	0	0	0	0	0
- Retail - Secured on real estate property - Of Which: non-SME	49	2	49	15	1	1	53	3	53	17	1	2
- Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0
- Retail - Other Retail	14	1	13	3	0	0	12	1	12	2	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	14	1	13	3	0	0	12	1	12	2	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total ³												

(1) Original exposures, unless Exposure values, 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 31/03/2024						As of 30/06/2024						
	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
			Of which: defaulted	Of which: defaulting				Of which: defaulted	Of which: defaulting			
IRB EUR, %												
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	1	0	1	0	0	0	1	0	1	0	0	0
- Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
- Corporates - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
Retail	14	0	15	3	0	0	15	0	17	3	0	0
- Retail - Secured on real estate property	4	0	4	1	0	0	4	0	4	1	0	0
- Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
- Retail - Secured on real estate property - Of Which: non-SME	4	0	4	1	0	0	4	0	4	1	0	0
- Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
- Retail - Other Retail	10	0	12	2	0	0	11	0	12	2	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	10	0	12	2	0	0	11	0	12	2	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total ³												

(1) Original exposures, unless Exposure values, 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 31/03/2024						As of 30/06/2024						
	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
			Of which: defaulted	Of which: defaulting				Of which: defaulted	Of which: defaulting			
IRB EUR, %												
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	4	2	0	0	6	0	6	2	0	0
- Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
- Corporates - Of Which: SME	1	0	4	2	0	0	1	0	1	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
- Retail - Secured on real estate property - Of Which: non-SME	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	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total ³												

(1) Original exposures, unless Exposure values, 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 31/03/2024					As of 30/06/2024				
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions		
		Of which: securities		Of which: derivatives		Of which: securities		Of which: derivatives			
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0		
	Corporates	1	0	0	0	1	0	0	0		
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0		
	Corporate - Of Which: SME	1	0	0	0	1	0	0	0		
	Retail	11	0	11	3	0	0	12	4		
	Retail - Secured on real estate property	9	0	9	3	0	0	10	3		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	9	0	9	3	0	0	10	3		
	Retail - Qualifying revolving	0	0	0	0	0	0	0	0		
	Retail - Other Retail	1	0	2	0	0	1	1	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	1	0	2	0	0	1	1	0		
	Equity	0	0	0	0	0	0	0	0		
	Other non credit-eligible assets	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).

2024 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

As of 31/12/2023

(min EUR)		Direct exposures													Risk weighted exposure amount													
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet																		
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures																		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions															
[0 - 3M]	Finland																											
[3M - 1Y]																												
[1Y - 2Y]																												
[2Y - 3Y]																												
[3Y - 5Y]																												
[5Y - 10Y]																												
[10Y - more]																												
Total																												
[0 - 3M]	France	100	100	0	0	0	100	0	0	0	0	0	0	0	0	0	0											
[3M - 1Y]		451	450	0	0	0	150	300	0	0	0	0	0	0	0	0	0											
[1Y - 2Y]		1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0											
[2Y - 3Y]		101	101	0	0	0	51	50	0	0	0	0	0	0	0	0	0											
[3Y - 5Y]		246	248	0	0	0	248	248	0	0	0	0	0	0	0	0	0											
[5Y - 10Y]		236	236	0	0	0	236	236	0	0	0	0	0	0	0	0	0											
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0												
Total	1,135	1,136	0	0	0	390	834	0	0	0	0	0	0	0	0	0												
[0 - 3M]	Germany	5	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0											
[3M - 1Y]		326	326	0	0	0	319	319	0	0	0	0	0	0	0	0	0											
[1Y - 2Y]		332	331	0	0	0	226	108	0	0	0	0	0	0	0	0	0											
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0											
[3Y - 5Y]		366	366	0	0	0	366	366	0	0	0	0	0	0	0	0	0											
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0											
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0												
Total	1,029	1,028	0	0	226	785	825	0	0	0	0	0	0	0	0	0												
[0 - 3M]	Croatia																											
[3M - 1Y]																												
[1Y - 2Y]																												
[2Y - 3Y]																												
[3Y - 5Y]																												
[5Y - 10Y]																												
[10Y - more]																												
Total																												
[0 - 3M]	Greece																											
[3M - 1Y]																												
[1Y - 2Y]																												
[2Y - 3Y]																												
[3Y - 5Y]																												
[5Y - 10Y]																												
[10Y - more]																												
Total																												
[0 - 3M]	Hungary																											
[3M - 1Y]																												
[1Y - 2Y]																												
[2Y - 3Y]																												
[3Y - 5Y]																												
[5Y - 10Y]																												
[10Y - more]																												
Total																												
[0 - 3M]	Ireland																											
[3M - 1Y]																												
[1Y - 2Y]																												
[2Y - 3Y]																												
[3Y - 5Y]																												
[5Y - 10Y]																												
[10Y - more]																												
Total																												
[0 - 3M]	Italy	2,227	2,225	0	0	0	50	2,176	0	0	0	0	0	536	0	0												
[3M - 1Y]		858	828	0	0	0	20	738	0	0	0	0	0	235	0	0												
[1Y - 2Y]		116	105	0	0	0	54	62	0	0	0	0	4	0	0													
[2Y - 3Y]		1,834	1,834	0	0	0	809	1,024	0	0	0	0	0	0	0													
[3Y - 5Y]		308	308	0	0	0	308	308	0	0	0	0	0	96	0													
[5Y - 10Y]		3,903	3,902	0	0	0	552	3,350	0	0	0	0	0	1	0													
[10Y - more]	133	133	0	0	0	133	133	0	0	0	0	0	2	0														
Total	9,420	9,396	0	0	0	1,485	7,922	0	0	0	0	0	634	0														

2024 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

As of 31/12/2023

(min EUR)														Risk weighted exposure amount
Direct exposures														
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet		
		Non-derivative financial assets by accounting portfolio						Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others	60	60	0	0	25	35	0	0	0	15	0	0	0
	Total	176	176	0	0	55	122	0	0	0	15	0	0	0

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela/Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

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

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

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

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

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M]	Finland																
13M - 1Y]																	
1Y1 - 2Y]																	
2Y - 3Y]																	
3Y - 5Y]																	
5Y - 10Y]																	
10Y+ more																	
Total																	
[0 - 3M]	France	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		800	800	0	0	496	303	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		50	50	0	0	0	50	0	0	0	0	0	0	0	0	0	0
2Y - 3Y]		150	150	0	0	50	99	0	0	0	0	0	0	0	0	0	0
3Y - 5Y]		227	227	0	0	126	103	0	0	0	0	0	0	0	0	0	0
5Y - 10Y]		235	235	0	0	0	235	0	0	0	0	0	0	0	0	0	0
10Y+ more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	1,462	1,462	0	0	672	790	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Germany	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		207	207	0	0	151	221	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		376	376	0	0	119	0	0	0	0	0	0	0	0	0	0	0
2Y - 3Y]		110	110	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y - 5Y]		1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y - 10Y]		394	394	0	0	0	394	0	0	0	0	0	0	0	0	0	0
10Y+ more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	1,088	1,088	0	0	254	616	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Croatia																
13M - 1Y]																	
1Y1 - 2Y]																	
2Y - 3Y]																	
3Y - 5Y]																	
5Y - 10Y]																	
10Y+ more																	
Total																	
[0 - 3M]	Greece																
13M - 1Y]																	
1Y1 - 2Y]																	
2Y - 3Y]																	
3Y - 5Y]																	
5Y - 10Y]																	
10Y+ more																	
Total																	
[0 - 3M]	Hungary																
13M - 1Y]																	
1Y1 - 2Y]																	
2Y - 3Y]																	
3Y - 5Y]																	
5Y - 10Y]																	
10Y+ more																	
Total																	
[0 - 3M]	Ireland																
13M - 1Y]																	
1Y1 - 2Y]																	
2Y - 3Y]																	
3Y - 5Y]																	
5Y - 10Y]																	
10Y+ more																	
Total																	
[0 - 3M]	Italy	1,858	1,858	0	0	0	1,858	0	0	0	0	0	0	0	291	0	0
13M - 1Y]		1,470	1,469	112	0	606	752	0	0	0	0	0	0	0	406	0	0
1Y1 - 2Y]		495	495	138	0	143	214	0	0	0	0	0	0	0	2	0	0
2Y - 3Y]		238	238	0	0	50	51	0	0	0	0	0	0	0	4	0	0
3Y - 5Y]		3,416	3,405	337	0	81	2,727	0	0	0	0	0	0	0	81	0	0
5Y - 10Y]		1,302	1,302	0	0	0	1,302	0	0	0	0	0	0	0	1	0	0
10Y+ more	182	182	0	0	0	182	0	0	0	0	0	0	0	2	0	0	
Total	8,262	8,209	528	0	1,361	7,844	0	0	0	0	0	0	0	756	0	254	

2024 EU-wide Transparency Exercise
 General governments exposures by country of the counterparty
 BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M]	Other Central and eastern Europe countries non EEA																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Middle East																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Others	50	50	0	0	0	0	0	0	0	0	0	0	15	0	0	0
[3M - 1Y]		35	35	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		51	51	0	0	0	0	0	0	0	0	0	0	1	0	0	0
[3Y - 5Y]		6	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	35	35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	35	35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	187	187	0	0	0	0	0	0	0	0	0	0	16	0	0	0	

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

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

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

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

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

	As of 30/09/2023										As of 31/12/2023											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾						
	Of which performing but past due >30 days and <=90 days	Of which non-performing ²⁾				On performing exposures ³⁾	On non-performing exposures ³⁾				Collaterals and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <=90 days	Of which non-performing ²⁾				On performing exposures ³⁾	On non-performing exposures ³⁾				Collaterals and financial guarantees received on non-performing exposures
		Of which: defaulted	Of which Stage 3 ⁴⁾				Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾			Of which: defaulted	Of which Stage 3 ⁴⁾				Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾		
mil. EUR																						
Cash balances at central banks and other demand deposits	3,798	0	0	0	0	2	0	0	0	0	4,678	0	0	0	0	1	0	0	0	0		
Debt securities (including at amortised cost and fair value)	14,138	0	1	1	0	12	0	0	0	0	14,287	0	0	0	0	18	0	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	11,088	0	0	0	0	3	0	0	0	0	11,113	0	0	0	0	2	0	0	0	0		
Credit institutions	1,479	0	0	0	0	4	0	0	0	0	1,548	0	0	0	0	2	0	0	0	0		
Other financial corporations	1,159	0	0	0	0	1	0	0	0	0	1,226	0	0	0	0	1	0	0	0	0		
Non-financial corporations	409	0	1	1	0	9	0	0	0	0	409	0	0	0	0	4	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	33,775	84	1,441	1,441	1,310	174	892	811	495	35,518	77	1,318	1,318	1,187	250	754	677	503	503			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	551	0	0	0	0	2	0	0	0	319	0	0	0	0	1	0	0	0	0	0		
Credit institutions	670	0	0	0	0	29	0	0	0	694	0	0	0	0	1	0	0	0	0	0		
Other financial corporations	2,863	1	29	29	28	18	20	19	9	3,056	0	29	29	29	12	20	20	20	8	8		
Non-financial corporations	17,851	71	1,032	1,032	924	89	656	588	335	19,007	47	962	962	855	166	567	503	348	348			
of which: small and medium-sized enterprises	9,794	17	712	712	620	49	419	363	211	10,094	25	726	726	637	105	409	357	300	300			
of which: Loans collateralized by commercial immovable property	4,234	10	563	563	498	31	332	293	231	4,174	11	510	510	444	61	276	238	231	231			
Households	12,041	22	379	379	357	46	216	204	131	12,442	36	326	326	302	71	168	154	146	146			
of which: Loans collateralized by residential immovable property	7,899	9	154	154	146	33	60	60	91	8,148	14	147	147	139	38	56	52	51	51			
of which: Credit for consumption	536	3	10	10	9	2	3	3	4	548	3	10	10	9	2	4	3	3	3	3		
DEBT INSTRUMENTS other than HFT	51,709	84	1,442	1,442	1,310	188	892	811	495	54,494	77	1,318	1,318	1,187	260	754	677	503	503			
OFF-BALANCE SHEET EXPOSURES	25,879		299	299	109	34	43	11	8	26,282		196	196	84	52	45	11	7	7			

¹⁾ For the definition of non-performing exposures please refer to Article 47a(2) of Regulation (EU) No 575/2013 (CRD).

²⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

³⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

⁴⁾ For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporal F 18.00 / F 18.00), 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 FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁵⁾ 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.

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

	As of 31/03/2024										As of 30/06/2024											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽²⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽²⁾						
	Of which performing but past due >30 days and <90 days	Of which non-performing ⁽¹⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾				Collateral and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <90 days	Of which non-performing ⁽¹⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾				Collateral and financial guarantees received on non-performing exposures
		Of which defaulted	Of which Stage ⁽⁴⁾				Of which defaulted	Of which Stage ⁽⁴⁾					Of which defaulted	Of which Stage ⁽⁴⁾								
(in € bn)																						
Cash balances at central banks and other demand deposits	3,305	1	0	0	0	0	0	0	0	0	3,022	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	14,493	0	0	0	0	0	8	0	0	0	14,430	0	0	0	0	0	10	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	11,226	0	0	0	0	0	2	0	0	0	11,259	0	0	0	0	0	2	0	0	0	0	
Credit institutions	1,556	0	0	0	0	0	1	0	0	0	1,555	0	0	0	0	0	1	0	0	0	0	
Other financial corporations	1,239	0	0	0	0	0	1	0	0	0	1,186	0	0	0	0	0	1	0	0	0	0	
Non-financial corporations	401	0	0	0	0	0	4	0	0	0	401	0	0	0	0	0	4	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	35,047	134	1,328	1,328	1,212	251	797	723	475	35,818	155	1,356	1,356	1,235	270	800	723	562	475	35,818		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	380	0	0	0	0	0	1	0	0	0	320	0	0	0	0	0	1	0	0	0	0	
Credit institutions	758	0	0	0	0	0	0	0	0	0	688	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	2,909	0	28	28	28	12	21	21	7	3,472	26	26	26	26	4	19	19	7	7	3,472		
Non-financial corporations	18,046	84	966	966	872	168	597	534	325	19,325	133	965	965	864	187	598	533	328	325	19,325		
of which: small and medium-sized enterprises	9,808	66	681	681	608	104	398	353	267	9,758	18	712	712	632	118	414	363	281	267	9,758		
of which: Loans collateralised by commercial immovable property	4,147	33	488	488	430	71	274	248	210	4,059	13	481	481	434	76	279	243	212	210	4,059		
Households	12,034	50	333	333	311	70	178	167	143	12,005	17	384	384	348	71	183	171	167	143	12,005		
of which: Loans collateralised by residential immovable property	7,988	18	151	151	142	39	63	57	90	8,079	7	175	175	169	39	69	66	110	90	8,079		
of which: Credit for consumption	563	3	10	10	9	2	4	3	4	586	2	10	10	9	2	4	3	4	4	586		
DEBT INSTRUMENTS other than HFT	52,845	135	1,328	1,328	1,212	260	797	723	475	53,270	155	1,356	1,356	1,235	280	800	723	562	475	53,270		
OFF-BALANCE SHEET EXPOSURES	26,435		244	244	141	48	41	12	7	26,798	278	278	278	166	48	40	12	8	7	26,798		

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).

(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/NER 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) 2012/1651 - 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 FTR/NER sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(5) 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.

2024 EU-wide Transparency Exercise

Forborne exposures

BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ¹		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	996	654	412	390	536	247	915	585	371	342	497	223
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	15	15	14	14	0	0	15	15	15	15	0	0
Non-financial corporations	626	467	283	273	317	183	568	424	258	244	282	167
of which: small and medium-sized enterprises	511	375	220	212	288	167	478	356	213	202	260	167
Households	355	173	115	102	219	64	332	145	97	84	215	56
DEBT INSTRUMENTS other than HFT	996	654	412	390	536	247	915	585	371	342	497	223
Loan commitments given	20	11	0	0	4	3	17	9	0	0	1	1
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	166						155					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	410						355					

⁽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.

2024 EU-wide Transparency Exercise

Forborne exposures

BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

	As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	920	574	391	357	461	200	879	565	384	348	437	198
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	15	15	15	15	0	0	15	15	15	15	0	0
Non-financial corporations	550	414	268	252	256	150	520	399	253	239	239	146
of which: small and medium-sized enterprises	438	327	203	192	231		423	325	197	187	216	
Households	355	145	108	90	204	50	344	151	116	94	198	52
DEBT INSTRUMENTS other than HFT	920	574	391	357	461		879	565	384	348	437	
Loan commitments given	11	7	0	0	1	1	32	8	1	0	1	1
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ²	149						142					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	380						348					

(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.

2024 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

(min EUR)	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount		Of which: non-performing	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	311	0	0	296	4	0	337	16	16	322	7	0	306	17	17	291	9	0	300	18	18	300	12	0
B Mining and quarrying	171	4	4	171	6	0	111	1	1	111	4	0	108	1	1	108	3	0	92	1	1	92	3	0
C Manufacturing	4,838	171	171	4,632	197	6	5,148	141	141	5,133	133	0	4,936	151	151	4,897	148	6	4,649	154	154	4,627	148	6
D Electricity, gas, steam and air conditioning supply	654	13	13	649	9	0	777	0	0	773	8	0	824	8	8	820	9	0	825	8	8	824	12	0
E Water supply	201	3	3	201	4	0	268	1	1	268	2	0	268	1	1	268	2	0	227	1	1	227	2	0
F Construction	1,728	544	544	1,688	175	1	1,723	251	251	1,684	144	1	1,729	213	213	1,692	146	1	1,630	200	200	1,596	146	1
G Wholesale and retail trade	2,921	115	115	2,891	92	0	3,600	106	106	3,573	86	1	3,419	129	129	3,396	96	1	3,570	148	148	3,549	112	2
H Transport and storage	409	28	28	408	19	0	461	28	28	438	17	0	429	23	23	426	14	0	456	24	24	454	14	0
I Accommodation and food service activities	966	80	80	949	47	0	969	98	98	951	57	0	951	108	108	956	82	0	938	75	75	924	99	0
J Information and communication	328	26	26	327	19	0	340	26	26	340	19	0	354	26	26	354	22	0	327	26	26	327	23	0
K Financial and insurance activities	372	22	22	372	16	0	334	22	22	333	26	0	328	22	22	328	24	0	365	20	20	362	17	0
L Real estate activities	2,546	237	237	2,483	148	4	2,535	220	220	2,474	144	3	2,494	210	210	2,435	145	6	2,465	205	205	2,440	148	6
M Professional, scientific and technical activities	968	44	44	960	35	1	988	69	69	980	43	2	1,023	63	63	1,017	41	2	1,172	55	55	1,166	39	2
N Administrative and support service activities	429	17	17	427	13	0	421	17	17	420	15	0	636	16	16	634	15	0	710	16	16	709	14	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	44	1	1	44	1	0	43	1	1	43	1	0	42	1	1	42	1	0	41	1	1	41	1	0
Q Human health services and social work activities	318	2	2	317	3	0	335	1	1	333	3	0	346	1	1	345	3	0	352	2	2	351	4	0
R Arts, entertainment and recreation	322	12	12	322	11	0	256	11	11	255	11	0	388	11	11	387	14	0	342	11	11	342	13	0
S Other services	107	8	8	105	6	0	411	8	8	399	4	0	423	8	8	423	4	0	387	8	8	386	4	0
Loans and advances	17,851	1,032	1,032	17,638	732	13	19,007	962	962	18,803	739	15	19,966	966	966	19,775	748	16	19,525	965	965	19,158	770	15

¹ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FRRP framework (template F.08.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

2024 EU-wide Transparency Exercise
Collateral valuation - loans and advances
BANCA POPOLARE DI SONDRIO SOCIETA PER AZIONI

(mln EUR)	As of 30/09/2023					As of 31/12/2023					As of 31/03/2024					As of 30/06/2024								
	Loans and advances		Performing			Non-performing			Loans and advances		Performing			Non-performing			Loans and advances		Performing			Non-performing		
			if which past due > 30days <= 90 days		if which past due > 30days <= 90 days	if which past due > 30days <= 90 days	if which past due > 30days <= 90 days	if which past due > 30days <= 90 days	if which past due > 30days <= 90 days	if which past due > 30days <= 90 days	if which past due > 30days <= 90 days	if which past due > 30days <= 90 days	if which past due > 30days <= 90 days	if which past due > 30days <= 90 days	if which past due > 30days <= 90 days	if which past due > 30days <= 90 days	if which past due > 30days <= 90 days	if which past due > 30days <= 90 days	if which past due > 30days <= 90 days	if which past due > 30days <= 90 days	if which past due > 30days <= 90 days	if which past due > 30days <= 90 days		
Gross carrying amount	33,776	32,334	94	1,441	583	35,558	34,202	77	1,336	704	35,047	33,718	134	1,328	662	35,838	34,462	155	1,356	652				
Of which secured	18,770	18,573	37	1,197	468	19,835	18,740	53	1,075	578	19,469	18,410	99	1,079	542	19,443	18,335	72	1,100	546				
Of which secured with immovable property	13,557	12,729	23	828	336	13,738	12,977	35	741	423	13,548	12,851	60	727	391	13,578	12,839	26	760	395				
Of which instruments with LTV higher than 60% and lower or equal to 80%	4,519	4,386		133	67	4,619	4,475		144	65	4,427	4,302		125	80	4,466	4,330		158	86				
Of which instruments with LTV higher than 80% and lower or equal to 100%	378	391		77	34	438	359		79	30	404	331		81	35	352	393		60	25				
Of which instruments with LTV higher than 100%	372	185		302	35	314	385		128	37	382	161		116	24	272	150		111	12				
Accumulated impairment for secured assets	816	117	5	699	187	766	189	4	571	234	782	179	6	603	248	797	192	4	685	234				
Collateral																								
Of which value capped at the value of exposure	17,221	16,827	26	384	218	17,629	17,225	36	404	288	17,317	16,944	63	373	242	17,779	17,363	24	385	263				
Of which immovable property	14,257	13,877	21	380	211	14,523	14,136	32	387	280	14,262	13,922	55	369	232	14,301	13,939	22	382	254				
Of which value above the cap	23,958	21,133	48	1,825	839	23,933	21,303	83	1,710	1,122	23,510	21,713	131	1,797	1,124	23,578	21,674	54	1,904	1,150				
Of which immovable property	21,894	20,244	44	1,710	837	22,015	20,367	83	1,669	1,098	22,517	20,768	130	1,748	1,087	22,669	20,895	54	1,858	1,138				
Financial guarantees received	5,855	5,554	7	300	49	5,786	5,681	12	99	55	5,727	5,625	28	302	52	5,760	5,653	42	307	47				
Accumulated partial write-off	-56	0	0	-65	-3	-83	0	0	-83	-3	-83	0	0	-83	-3	-114	0	0	-114	-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.