## 2018 EU-wide Transparency Exercise

<table>
<thead>
<tr>
<th>Bank Name</th>
<th>Banca Popolare di Sondrio</th>
</tr>
</thead>
<tbody>
<tr>
<td>LEI Code</td>
<td>J48C8PCSJVUBR8KCW529</td>
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<tr>
<td>Country Code</td>
<td>IT</td>
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</tbody>
</table>
### 2018 EU-wide Transparency Exercise

#### Capital

Banca Popolare di Sorrento

<table>
<thead>
<tr>
<th>A</th>
<th>OWN FUNDS</th>
<th>A.1</th>
<th>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</th>
<th>3,108</th>
<th>2,618</th>
<th>-0.1612</th>
<th>(i) Deductible DTAs that rely on future profitability and arise from temporary differences net of associated DTls</th>
<th>annex 6(I.3) and 7(I.3) of CRD VI</th>
</tr>
</thead>
<tbody>
<tr>
<td>A.1.1</td>
<td>Capital non-qualifying in CRD I (excluding share premium and non-capital non-qualifying)</td>
<td>1,996</td>
<td>1,979</td>
<td>-0.007</td>
<td>-</td>
<td>annex 6(I.2) - (a) and (b) of CRD VI and 7(I.2) of CRD VI</td>
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<tr>
<td>A.1.2</td>
<td>Additional Tier 1 transitional adjustments due to grandfathered CET1 Capital instruments (+/-)</td>
<td>233</td>
<td>66</td>
<td>-0.757</td>
<td>-</td>
<td>annex 6(I.2) - (c) and (d) of CRD VI and 7(I.2) of CRD VI</td>
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<tr>
<td>A.1.3</td>
<td>Advanced deduction (+/-)</td>
<td>34</td>
<td>-2</td>
<td>0.059</td>
<td>-</td>
<td>annex 6(I.2) - (e) of CRD VI and 7(I.2) of CRD VI</td>
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<td>A.1.4</td>
<td>Other Reserves</td>
<td>1,675</td>
<td>1,533</td>
<td>-0.838</td>
<td>-</td>
<td>annex 6(I.2) - (f) of CRD VI and 7(I.2) of CRD VI</td>
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<tr>
<td>A.1.5</td>
<td>Flags for general lending risk</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>-</td>
<td>annex 6(I.2) - (g) of CRD VI and 7(I.2) of CRD VI</td>
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<tr>
<td>A.1.6</td>
<td>Majority interest given recognition in CET1 capital</td>
<td>34</td>
<td>-45</td>
<td>-0.126</td>
<td>-</td>
<td>annex 6(I.2) - (h) of CRD VI and 7(I.2) of CRD VI</td>
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<td>A.1.7</td>
<td>Adjustments to CRD I due to prudential filters</td>
<td>0</td>
<td>0</td>
<td>0</td>
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<td>annex 6(I.2) - (i) of CRD VI and 7(I.2) of CRD VI</td>
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<td>A.1.8</td>
<td>(c) Intangibles (excluding goodwill)</td>
<td>104</td>
<td>-15</td>
<td>0.147</td>
<td>-</td>
<td>annex 6(I.2) - (j) of CRD VI and 7(I.2) of CRD VI</td>
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<td>A.1.9</td>
<td>(d) Goodwill related to assets which are subject to a 1,250% risk weight</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>-</td>
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<td>A.1.10</td>
<td>(e) Derivatives: own non-commercial positions</td>
<td>0</td>
<td>0</td>
<td>0</td>
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<td>annex 6(I.2) - (l) of CRD VI and 7(I.2) of CRD VI</td>
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<td>A.1.11</td>
<td>(f) Amount of own non-qualified risk adjustments to the capital ratio where the reduction in own risk-adjusted capital rises from a significant decrease in the value of the variable which determines the own risk-adjusted capital</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>-</td>
<td>annex 6(I.2) - (m) of CRD VI and 7(I.2) of CRD VI</td>
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<td>A.1.12</td>
<td>(g) Intangibles CET1 that are not subject to prudential adjustments or own risk changes from economic changes</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>-</td>
<td>annex 6(I.2) - (n) of CRD VI and 7(I.2) of CRD VI</td>
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<td>A.1.13</td>
<td>(h) Recovery of tax benefits of Historically Assessed Losses that are to be re-categorised as non-own risk adjusted capital</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>-</td>
<td>annex 6(I.2) - (o) of CRD VI and 7(I.2) of CRD VI</td>
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<td>A.1.14</td>
<td>(i) Amount exceeding the 1,250% threshold</td>
<td>0</td>
<td>0</td>
<td>0</td>
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<td>annex 6(I.2) - (p) of CRD VI and 7(I.2) of CRD VI</td>
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<tr>
<td>A.1.15</td>
<td>(j) Additional deduction of AT1 Capital due to PRN (3) T1</td>
<td>0</td>
<td>0</td>
<td>0</td>
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<td>annex 6(I.2) - (q) of CRD VI and 7(I.2) of CRD VI</td>
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<td>A.1.16</td>
<td>AT1 capital elements or deduction</td>
<td>0</td>
<td>0</td>
<td>0</td>
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<td>annex 6(I.2) - (r) of CRD VI and 7(I.2) of CRD VI</td>
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<td>A.1.17</td>
<td>Other transitional adjustments</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>-</td>
<td>annex 6(I.2) - (s) of CRD VI and 7(I.2) of CRD VI</td>
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<tr>
<td>A.1.18</td>
<td>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</td>
<td>2,638</td>
<td>2,458</td>
<td>0.077</td>
<td>-</td>
<td>annex 6(I.2) - (t) of CRD VI and 7(I.2) of CRD VI</td>
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<td>A.1.19</td>
<td>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</td>
<td>23</td>
<td>19</td>
<td>0.211</td>
<td>-</td>
<td>annex 6(I.2) - (u) of CRD VI and 7(I.2) of CRD VI</td>
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<td>A.1.20</td>
<td>(c) Shares diluted from AT1 items over AT1 Capital</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>-</td>
<td>annex 6(I.2) - (v) of CRD VI and 7(I.2) of CRD VI</td>
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<td>A.1.21</td>
<td>Additional Tier 1 transitional adjustments due to grandfathered CET1 Capital instruments (+/-)</td>
<td>17</td>
<td>29</td>
<td>-0.647</td>
<td>-</td>
<td>annex 6(I.2) - (w) of CRD VI and 7(I.2) of CRD VI</td>
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<td>A.1.22</td>
<td>Additional Tier 1 transitional adjustments due to grandfathered CET1 Capital instruments (+/-)</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>-</td>
<td>annex 6(I.2) - (x) of CRD VI and 7(I.2) of CRD VI</td>
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<tr>
<td>A.1.23</td>
<td>Other transitional adjustments to CRD I Capital (+/-)</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>-</td>
<td>annex 6(I.2) - (y) of CRD VI and 7(I.2) of CRD VI</td>
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<td>A.1.24</td>
<td>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</td>
<td>2,638</td>
<td>2,458</td>
<td>0.077</td>
<td>-</td>
<td>annex 6(I.2) - (z) of CRD VI and 7(I.2) of CRD VI</td>
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#### OWN FUNDS Requirements

<table>
<thead>
<tr>
<th>A</th>
<th>OWN FUNDS Requirements</th>
<th>A.1</th>
<th>TOTAL RISK EXPOSURE AMOUNT</th>
<th>22,738</th>
<th>22,208</th>
<th>-0.0232</th>
<th>(i) Deductible DTAs that rely on future profitability and arise from temporary differences net of associated DTls</th>
<th>annex 6(I.3) and 7(I.3) of CRD VI</th>
</tr>
</thead>
<tbody>
<tr>
<td>A.1.1</td>
<td>Of which: 1 transitional adjustments (include)</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>-</td>
<td>annex 6(I.3) of CRD VI and 7(I.3) of CRD VI</td>
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<tr>
<td>A.1.2</td>
<td>Transition adjustments due to grandfathering of CRD I Capital instruments (+/-)</td>
<td>17</td>
<td>29</td>
<td>-0.647</td>
<td>-</td>
<td>annex 6(I.3) of CRD VI and 7(I.3) of CRD VI</td>
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<tr>
<td>A.1.3</td>
<td>Transition adjustments due to own risk changes from economic changes (+/-)</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>-</td>
<td>annex 8(I.3) and 9(I.3) of CRD VI</td>
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<tr>
<td>A.1.4</td>
<td>Other transitional adjustment to CRD I Capital (+/-)</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>-</td>
<td>annex 6(I.3) of CRD VI and 7(I.3) of CRD VI</td>
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<tr>
<td>A.1.5</td>
<td>TIER 1 CAPITAL (non-cumulative and after transitional adjustments)</td>
<td>2,638</td>
<td>2,458</td>
<td>0.077</td>
<td>-</td>
<td>annex 6(I.3) of CRD VI and 7(I.3) of CRD VI</td>
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<tr>
<td>A.1.6</td>
<td>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</td>
<td>462</td>
<td>398</td>
<td>-0.134</td>
<td>-</td>
<td>annex 6(I.3) of CRD VI and 7(I.3) of CRD VI</td>
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#### Capital Ratios (%)

<table>
<thead>
<tr>
<th>A</th>
<th>CAPITAl RATIO (%)</th>
<th>A.1</th>
<th>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</th>
<th>14.36%</th>
<th>13.56%</th>
<th>-0.074</th>
<th>(i) Deductible DTAs that rely on future profitability and arise from temporary differences net of associated DTls</th>
<th>annex 6(I.3) and 7(I.3) of CRD VI</th>
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</thead>
<tbody>
<tr>
<td>A.1.1</td>
<td>Of which: 1 transitional adjustments (include)</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>-</td>
<td>annex 6(I.3) of CRD VI and 7(I.3) of CRD VI</td>
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<tr>
<td>A.1.2</td>
<td>COMMON EQUITY TIER 1 CAPITAL RATIO (cumulative period)</td>
<td>14.36%</td>
<td>13.56%</td>
<td>-0.074</td>
<td>-</td>
<td>annex 6(I.3) of CRD VI and 7(I.3) of CRD VI</td>
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<tr>
<td>A.1.3</td>
<td>TIER 2 CAPITAL RATIO (transitional period)</td>
<td>15.60%</td>
<td>14.80%</td>
<td>-0.074</td>
<td>-</td>
<td>annex 6(I.3) of CRD VI and 7(I.3) of CRD VI</td>
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</tr>
<tr>
<td>A.1.4</td>
<td>TIER 2 CAPITAL RATIO (cumulative period)</td>
<td>15.60%</td>
<td>14.80%</td>
<td>-0.074</td>
<td>-</td>
<td>annex 6(I.3) of CRD VI and 7(I.3) of CRD VI</td>
<td></td>
<td></td>
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<tr>
<td>A.1.5</td>
<td>COMMON EQUITY TIER 1 CAPITAL (only issued)</td>
<td>2,638</td>
<td>2,458</td>
<td>-0.077</td>
<td>-</td>
<td>annex 6(I.3) of CRD VI and 7(I.3) of CRD VI</td>
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<tr>
<td>A.1.6</td>
<td>COMMON EQUITY TIER 1 CAPITAL (only issued)</td>
<td>15.32%</td>
<td>14.52%</td>
<td>-0.077</td>
<td>-</td>
<td>annex 6(I.3) of CRD VI and 7(I.3) of CRD VI</td>
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</tbody>
</table>

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**Note:** The amounts are presented in euros and are as of 30/06/2018. The capital ratios are calculated based on the fully loaded requirements under the Capital Requirements Directive (CRR). The values are rounded to two decimal places. For a detailed explanation of the calculations, please refer to the full transparency report provided by the bank.
# 2018 EU-wide Transparency Exercise

## Leverage ratio

### Banca Popolare di Sondrio

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<thead>
<tr>
<th></th>
<th>As of 31/12/2017</th>
<th>As of 30/06/2018</th>
<th>COREP CODE</th>
<th>REGULATION</th>
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<tbody>
<tr>
<td><strong>A.1</strong> Tier 1 capital - transitional definition</td>
<td>2,645</td>
<td>2,618</td>
<td>C 47.00 (r300,c010)</td>
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<tr>
<td><strong>A.2</strong> Tier 1 capital - fully phased-in definition</td>
<td>2,629</td>
<td>2,589</td>
<td>C 47.00 (r310,c010)</td>
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<tr>
<td><strong>B.1</strong> Total leverage ratio exposures - using a transitional definition of Tier 1 capital</td>
<td>45,843</td>
<td>45,580</td>
<td>C 47.00 (r300,c010)</td>
<td>Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR</td>
</tr>
<tr>
<td><strong>B.2</strong> Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital</td>
<td>45,843</td>
<td>45,561</td>
<td>C 47.00 (r290,c010)</td>
<td></td>
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<tr>
<td><strong>C.1</strong> Leverage ratio - using a transitional definition of Tier 1 capital</td>
<td>5.8%</td>
<td>5.7%</td>
<td>C 47.00 (r340,c010)</td>
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<tr>
<td><strong>C.2</strong> Leverage ratio - using a fully phased-in definition of Tier 1 capital</td>
<td>5.7%</td>
<td>5.7%</td>
<td>C 47.00 (r330,c010)</td>
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</table>
## Risk exposure amounts

**2018 EU-wide Transparency Exercise**

Banca Popolare di Sondrio

<table>
<thead>
<tr>
<th>Description</th>
<th>As of 31/12/2017</th>
<th>as of 30/06/2018</th>
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<tbody>
<tr>
<td>Risk exposure amounts for credit risk</td>
<td>20,285</td>
<td>20,323</td>
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<tr>
<td>Risk exposure amount for securitisation and re-securitisations in the banking book</td>
<td>312</td>
<td>266</td>
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<tr>
<td>Risk exposure amount for contributions to the default fund of a CCP</td>
<td>0</td>
<td>0</td>
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<tr>
<td>Risk exposure amount Other credit risk</td>
<td>19,972</td>
<td>20,057</td>
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<tr>
<td>Risk exposure amount position, foreign exchange and commodities (Market risk)</td>
<td>690</td>
<td>300</td>
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<td>of which: Risk exposure amount for securitisation and re-securitisations in the trading book</td>
<td>24</td>
<td>0</td>
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<tr>
<td>Risk exposure amount for Credit Valuation Adjustment</td>
<td>26</td>
<td>19</td>
</tr>
<tr>
<td>Risk exposure amount for operational risk</td>
<td>1,737</td>
<td>1,567</td>
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<tr>
<td>Other risk exposure amounts</td>
<td>0</td>
<td>0</td>
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<tr>
<td><strong>Total Risk Exposure Amount</strong></td>
<td><strong>22,738</strong></td>
<td><strong>22,208</strong></td>
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(1) May include hedges, which are not securitisation positions, as per Article 338.3 of CRR
### 2018 EU-wide Transparency Exercise

#### P&L

Banca Popolare di Sondrio

<table>
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<th></th>
<th>As of 31/12/2017</th>
<th>As of 30/06/2018</th>
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<tbody>
<tr>
<td><strong>Interest income</strong></td>
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<tr>
<td>Of which debt securities income</td>
<td>39</td>
<td>22</td>
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<tr>
<td>Of which loans and advances income</td>
<td>569</td>
<td>274</td>
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<tr>
<td><strong>Interest expenses</strong></td>
<td>142</td>
<td>59</td>
</tr>
<tr>
<td>(Of which deposits expenses)</td>
<td>60</td>
<td>21</td>
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<tr>
<td>(Of which debt securities issued expenses)</td>
<td>60</td>
<td>26</td>
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<tr>
<td>(Expenses on share capital repayable on demand)</td>
<td>0</td>
<td>0</td>
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<td><strong>Dividend income</strong></td>
<td>6</td>
<td>5</td>
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<td><strong>Gains or (–) losses</strong></td>
<td>305</td>
<td>153</td>
</tr>
<tr>
<td>Of which derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non-financial assets, net</td>
<td>95</td>
<td>12</td>
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<td><strong>Gains or (–) losses</strong> on financial assets and liabilities held for trading, net</td>
<td>67</td>
<td>17</td>
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<td><strong>Gains or (–) losses</strong> on financial assets and liabilities at fair value through profit or loss, net</td>
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<td><strong>Gains or (–) losses</strong> from hedge accounting, net</td>
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<td>Exchange differences (gain or (–) loss), net</td>
<td>–7</td>
<td>1</td>
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<td><strong>Net other operating income (–)expenses</strong></td>
<td>67</td>
<td>30</td>
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<td><strong>TOTAL OPERATING INCOME, NET</strong></td>
<td>1,028</td>
<td>466</td>
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<tr>
<td>(Administrative expenses)</td>
<td>520</td>
<td>270</td>
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<td>(Depreciation)</td>
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<td>13</td>
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<td>Modification gains or (–) losses, net</td>
<td>n.a.</td>
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<td>(Provisions or (–) reversal of provisions)</td>
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<td>1</td>
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<td>(Commitments and guarantees given)</td>
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<td>0</td>
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<tr>
<td>(Other provisions)</td>
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<td>1</td>
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<td>Of which pending legal issues and tax litigation(^1)</td>
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<tr>
<td>Of which restructuring(^2)</td>
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<td>Increases or (–) decreases of the fund for general banking risks, net(^3)</td>
<td>0</td>
<td>0</td>
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<td>Impairment or (–) reversal of impairment on financial assets not measured at fair value through profit or loss</td>
<td>268</td>
<td>86</td>
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<td>Financial assets at fair value through other comprehensive income</td>
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<tr>
<td>Financial assets at amortised cost</td>
<td>n.a.</td>
<td>88</td>
</tr>
<tr>
<td>Impairment or (–) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>(of which Goodwill)</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Negative goodwill recognised in profit or loss</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Share of the profit or (–) loss of investments in subsidiaries, joint ventures and associates</td>
<td>31</td>
<td>10</td>
</tr>
<tr>
<td><strong>Profit or (–) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations</strong></td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>PROFIT OR (–) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</strong></td>
<td>233</td>
<td>103</td>
</tr>
<tr>
<td><strong>PROFIT OR (–) LOSS AFTER TAX FROM CONTINUING OPERATIONS</strong></td>
<td>165</td>
<td>78</td>
</tr>
<tr>
<td><strong>Profit or (–) loss after tax from discontinued operations</strong></td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>PROFIT OR (–) LOSS FOR THE YEAR</strong></td>
<td>165</td>
<td>78</td>
</tr>
</tbody>
</table>

**Of which attributable to owners of the parent**

\(^1\) 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.”

---

2018 EU-wide Transparency Exercise P&L Banca Popolare di Sondrio
### 2018 EU-wide Transparency Exercise

#### Market Risk

Banca Popolare di Sondrio

<table>
<thead>
<tr>
<th></th>
<th>As of 31/12/2017</th>
<th>As of 30/06/2018</th>
<th>As of 30/06/2018</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Traded Debt Instruments</strong></td>
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<tr>
<td>Of which: General risk</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Of which: Specific risk</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Equities</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Of which: General risk</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Of which: Specific risk</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Foreign exchange risk</strong></td>
<td></td>
<td></td>
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<tr>
<td><strong>Commodities risk</strong></td>
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<tr>
<td><strong>Total</strong></td>
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</table>

<table>
<thead>
<tr>
<th><strong>Variance (Memorandum item)</strong></th>
<th><strong>Stressed VaR (Memorandum item)</strong></th>
<th><strong>Incremental Default and Migration Risk Capital Charge</strong></th>
<th><strong>Capital Charge for CTP</strong></th>
<th><strong>Total Risk Exposure Amount</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>TOTAL RISK EXPOSURE AMOUNT</strong></td>
<td>122</td>
<td>0</td>
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<tr>
<td><strong>Variance</strong></td>
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<td>0</td>
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<td>0</td>
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<tr>
<td><strong>Stressed VaR</strong></td>
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<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Incremental Default and Migration Risk Capital Charge</strong></td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Capital Charge for CTP</strong></td>
<td>0</td>
<td>0</td>
<td>0</td>
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</tr>
<tr>
<td><strong>Total Risk Exposure Amount</strong></td>
<td>0</td>
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### Consolidated data

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<tr>
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<th>As of 31/12/2018</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Original Exposure</td>
<td>Exposure Value</td>
</tr>
<tr>
<td>Total risk exposure</td>
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<td>Risk exposure amount</td>
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<td>Value adjustments and provisions</td>
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<td>1,188</td>
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</table>

**Notes:**
- Total risk exposure amount is the sum of original exposure, value adjustments and provisions, and provisions, but excludes provisions related to the exposures, but includes general credit risk adjustments.
- Original exposure, value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional value adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

### Italy

<table>
<thead>
<tr>
<th></th>
<th>As of 31/12/2017</th>
<th>As of 31/12/2018</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Original Exposure</td>
<td>Exposure Value</td>
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<tr>
<td>Total other exposures</td>
<td>796</td>
<td>172</td>
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</table>

**Notes:**
- Total risk exposure amount is the sum of original exposure, value adjustments and provisions, and provisions, but excludes provisions related to the exposures, but includes general credit risk adjustments.
- Original exposure, value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional value adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

### Switzerland

<table>
<thead>
<tr>
<th></th>
<th>As of 31/12/2017</th>
<th>As of 31/12/2018</th>
</tr>
</thead>
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<td>Original Exposure</td>
<td>Exposure Value</td>
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<tr>
<td>Total other exposures</td>
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**Notes:**
- Total risk exposure amount is the sum of original exposure, value adjustments and provisions, and provisions, but excludes provisions related to the exposures, but includes general credit risk adjustments.
- Original exposure, value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional value adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

### Spain

<table>
<thead>
<tr>
<th></th>
<th>As of 31/12/2017</th>
<th>As of 31/12/2018</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Original Exposure</td>
<td>Exposure Value</td>
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<tr>
<td>Total other exposures</td>
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</table>

**Notes:**
- Total risk exposure amount is the sum of original exposure, value adjustments and provisions, and provisions, but excludes provisions related to the exposures, but includes general credit risk adjustments.
- Original exposure, value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional value adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

---

**Risk exposure:**
The original exposure amount is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

**Total value adjustments and provisions per country of counterparty:**
Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional value adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.
<table>
<thead>
<tr>
<th>Country of Counterpart</th>
<th>2018 EU-wide Transparency Exercise</th>
<th>Credit Risk - Standardised Approach</th>
<th>As of 30/06/2018</th>
<th>As of 30/06/2017</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Standardised Approach</td>
<td></td>
<td>Original Exposure</td>
<td>Exposure Value</td>
</tr>
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<td></td>
<td>Risk exposure amount</td>
<td>Risk exposure amount</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Value adjustments and provisions</td>
<td>Value adjustments and provisions</td>
</tr>
</tbody>
</table>

**Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional adverse adjustments (AVAs), and other own funds reductions related to the exposures, but includes gross credit risk adjustments.**
### 2018 EU-wide Transparency Exercise

**Credit Risk - Standardised Approach**

*Banca Popolare di Sarno*

#### As of 31/12/2017

<table>
<thead>
<tr>
<th>Counterpart</th>
<th>Original Exposure</th>
<th>Exposure Value</th>
<th>Value adjustments and provisions</th>
<th>Risk exposure amount</th>
<th>Value adjustments and provisions</th>
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<tbody>
<tr>
<td>Country of Counterpart A</td>
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<tr>
<td>Regional governments or local authorities</td>
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<td>International Organizations</td>
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<td>Corporates</td>
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<tr>
<td>Institutions</td>
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<td>Regional governments or local authorities</td>
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<tr>
<td>Total</td>
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#### As of 30/06/2018

<table>
<thead>
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<th>Counterpart</th>
<th>Original Exposure</th>
<th>Exposure Value</th>
<th>Value adjustments and provisions</th>
<th>Risk exposure amount</th>
<th>Value adjustments and provisions</th>
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</thead>
<tbody>
<tr>
<td>Country of Counterpart C</td>
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<tr>
<td>Regional governments or local authorities</td>
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<tr>
<td>Public sector entities</td>
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<td>Multilateral Development Banks</td>
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<tr>
<td>International Organizations</td>
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<tr>
<td>Corporates</td>
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<tr>
<td>Institutions</td>
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<tr>
<td>Total</td>
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<td></td>
</tr>
<tr>
<td>Country of Counterpart D</td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Regional governments or local authorities</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Public sector entities</td>
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<tr>
<td>Multilateral Development Banks</td>
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<td>International Organizations</td>
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<td>Corporates</td>
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<tr>
<td>Institutions</td>
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</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

---

1. Total value adjustments and provisions per country of counterparty exclude those for securitisation exposures, additional valuation adjustments (AVAs), and other own funds reductions related to the exposures, but include general credit risk adjustments.

2. 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).
### 2018 EU-wide Transparency Exercise

#### Credit Risk - IRB Approach

Banca Popolare di Sondrio

#### Consolidated data

<table>
<thead>
<tr>
<th>Category</th>
<th>As of 31/12/2017</th>
<th>As of 30/06/2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Central Banks and Central Governments</td>
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<td>Institutions</td>
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<tr>
<td>Corporates</td>
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</tr>
<tr>
<td>Corporates - Of Which: Specialised Lending</td>
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<tr>
<td>Corporates - Of Which: SME</td>
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<tr>
<td>Retail</td>
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<tr>
<td>Retail - Secured on real estate property</td>
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</tr>
<tr>
<td>Retail - Secured on real estate property - Of Which: SME</td>
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</tr>
<tr>
<td>Retail - Secured on real estate property - Of Which: non-SME</td>
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<td></td>
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<tr>
<td>Retail - Qualifying Revolving</td>
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<tr>
<td>Retail - Other Retail</td>
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<td></td>
</tr>
<tr>
<td>Retail - Other Retail - Of Which: SME</td>
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</tr>
<tr>
<td>Retail - Other Retail - Of Which: non-SME</td>
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</tr>
<tr>
<td>Equity</td>
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<tr>
<td>Securitisation</td>
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<td></td>
</tr>
<tr>
<td>Other non-credit-obligation assets</td>
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</tr>
<tr>
<td>IRB Total</td>
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<td></td>
</tr>
</tbody>
</table>

(€ in EUR, %)

- **Original Exposure**: Amount before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

- **Exposure Value**: Value adjusted for credit risk.

- **Risk exposure amount**: Amount at risk, adjusted for credit risk.

- **Value adjustments and provisions**: Adjustments for credit risk, including provisions.

---

**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).
<table>
<thead>
<tr>
<th>Financial assets: Carrying Amount</th>
<th>As of 31/12/2017</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Loans and advances</td>
</tr>
<tr>
<td></td>
<td>Held for trading¹</td>
</tr>
<tr>
<td></td>
<td>Debt securities</td>
</tr>
<tr>
<td>TOTAL - ALL COUNTRIES</td>
<td>18,753.3</td>
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<tr>
<td>Africa</td>
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<tr>
<td>Algeria</td>
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<td>Angola</td>
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<td>Benin</td>
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<tr>
<td>Botswana</td>
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<td>Burkina Faso</td>
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<td>Cameroon</td>
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<tr>
<td>Côte d'Ivoire</td>
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<tr>
<td>Democratic Republic of Congo</td>
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<tr>
<td>Equatorial Guinea</td>
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<td>Malawi</td>
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<td>Mozambique</td>
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<td>Namibia</td>
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<td>Nigeria</td>
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<tr>
<td>South Africa</td>
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<tr>
<td>Sub-Saharan African countries</td>
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<tr>
<td>Other advanced economies non EEA</td>
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<tr>
<td>Other emerging economies non EEA</td>
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<tr>
<td>Latin America and the Caribbean</td>
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<tr>
<td>Brazil</td>
<td></td>
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<td>Chile</td>
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<td>Colombia</td>
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<td>Ecuador</td>
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<td>Peru</td>
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<td>Caribbean</td>
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<tr>
<td>Central America</td>
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<td>Other European Union countries</td>
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<td>Other advanced economies non EEA</td>
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</tr>
<tr>
<td>Other emerging economies non EEA</td>
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<tr>
<td>Others</td>
<td></td>
</tr>
</tbody>
</table>

¹ Includes "Held-for-trading" assets portfolio for loans reporting under IFRS
² Includes "Trading financial assets" portfolio for loans reporting under IFRS
³ Includes "Available-for-sale" assets portfolio for loans reporting under IFRS

Information disclosed in this template is sourced from FINREP templates F 20 and F 04. The information reported covers of exposures to "general governments", as defined in paragraph 61 of ETSI, or as exposures reporting "central governments", state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity which shall be reported under "non-financial corporations"; social security funds; and non-commercial undertakings, but excluding public companies and private companies held by these administrations. The financial information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS. There is an exception to this rule for non-financial undertakings: such as the European Community, the International Monetary Fund and the Bank for International Settlements. Information disclosed in this template is sourced from FINREP templates F 20 and F 04.
### General governments exposures by country of the counterparty

**As of 30/06/2018**

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>Total gross carrying amount of non-derivative financial assets</th>
<th>Total carrying amount of non-derivative financial assets (net of short positions)</th>
<th>Direct exposures</th>
<th>Derivatives</th>
<th>Off balance sheet exposures</th>
<th>Risk weighted exposure amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Czech Republic</td>
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</tr>
<tr>
<td>[1Y - 2Y]</td>
<td>Denmark</td>
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<td>[3M - 1Y]</td>
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<td>[5Y - 10Y]</td>
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<td>[0 - 3M]</td>
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<td>[1Y - 2Y]</td>
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<td>[2Y - 3Y]</td>
<td>Cyprus</td>
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<td>[3Y - 5Y]</td>
<td>Czech Republic</td>
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</table>
## 2018 EU-wide Transparency Exercise
### General governments exposures by country of the counterparty

#### As of 30/06/2018

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>Direct exposures</th>
<th>Derivatives</th>
<th>Off balance sheet</th>
<th>Risk weighted exposure amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>On balance sheet</td>
<td>Derivatives</td>
<td>Off balance sheet</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>Total gross carrying amount of non-derivative financial assets</td>
<td>Total carrying amount of non-derivative financial assets</td>
<td>Derivatives with positive fair value</td>
<td>Derivatives with negative fair value</td>
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<tr>
<td></td>
<td></td>
<td>of which: financial assets held for trading</td>
<td>of which: financial assets impaired at fair value through profits or loss</td>
<td>of which: financial assets at fair value through other comprehensive income</td>
<td>Carrying amount</td>
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<td></td>
<td></td>
<td>of which: financial assets at amortised cost</td>
<td>of which: financial assets at amortised cost</td>
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</tr>
</tbody>
</table>

- **Germany**:
  - Total gross carrying amount of non-derivative financial assets: 1,577
  - Total carrying amount of non-derivative financial assets: 1,377
  - Derivatives with positive fair value: 0
  - Derivatives with negative fair value: 0
  - Off-balance sheet exposures: 0
  - Risk weighted exposure amount: 0

- **Spain**:
  - Total gross carrying amount of non-derivative financial assets: 74
  - Total carrying amount of non-derivative financial assets: 74
  - Derivatives with positive fair value: 0
  - Derivatives with negative fair value: 0
  - Off-balance sheet exposures: 0
  - Risk weighted exposure amount: 0

- **Italy**:
  - Total gross carrying amount of non-derivative financial assets: 6
  - Total carrying amount of non-derivative financial assets: 6
  - Derivatives with positive fair value: 0
  - Derivatives with negative fair value: 0
  - Off-balance sheet exposures: 0
  - Risk weighted exposure amount: 0

- **Croatia**:
  - Total gross carrying amount of non-derivative financial assets: 1
  - Total carrying amount of non-derivative financial assets: 1
  - Derivatives with positive fair value: 0
  - Derivatives with negative fair value: 0
  - Off-balance sheet exposures: 0
  - Risk weighted exposure amount: 0

- **Austria**:
  - Total gross carrying amount of non-derivative financial assets: 0
  - Total carrying amount of non-derivative financial assets: 0
  - Derivatives with positive fair value: 0
  - Derivatives with negative fair value: 0
  - Off-balance sheet exposures: 0
  - Risk weighted exposure amount: 0

- **Hungary**:
  - Total gross carrying amount of non-derivative financial assets: 0
  - Total carrying amount of non-derivative financial assets: 0
  - Derivatives with positive fair value: 0
  - Derivatives with negative fair value: 0
  - Off-balance sheet exposures: 0
  - Risk weighted exposure amount: 0

- **Bulgaria**:
  - Total gross carrying amount of non-derivative financial assets: 0
  - Total carrying amount of non-derivative financial assets: 0
  - Derivatives with positive fair value: 0
  - Derivatives with negative fair value: 0
  - Off-balance sheet exposures: 0
  - Risk weighted exposure amount: 0

- **Poland**:
  - Total gross carrying amount of non-derivative financial assets: 0
  - Total carrying amount of non-derivative financial assets: 0
  - Derivatives with positive fair value: 0
  - Derivatives with negative fair value: 0
  - Off-balance sheet exposures: 0
  - Risk weighted exposure amount: 0

- **Bosnia and Herzegovina**:
  - Total gross carrying amount of non-derivative financial assets: 0
  - Total carrying amount of non-derivative financial assets: 0
  - Derivatives with positive fair value: 0
  - Derivatives with negative fair value: 0
  - Off-balance sheet exposures: 0
  - Risk weighted exposure amount: 0

- **Netherlands**:
  - Total gross carrying amount of non-derivative financial assets: 0
  - Total carrying amount of non-derivative financial assets: 0
  - Derivatives with positive fair value: 0
  - Derivatives with negative fair value: 0
  - Off-balance sheet exposures: 0
  - Risk weighted exposure amount: 0

- **Other**:
  - Total gross carrying amount of non-derivative financial assets: 0
  - Total carrying amount of non-derivative financial assets: 0
  - Derivatives with positive fair value: 0
  - Derivatives with negative fair value: 0
  - Off-balance sheet exposures: 0
  - Risk weighted exposure amount: 0
### 2018 EU-wide Transparency Exercise

**General governments exposures by country of the counterparty**

#### As of 30/06/2018

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>Total gross carrying amount of non-derivative financial assets</th>
<th>Total carrying amount of non-derivative financial assets (net of short positions)</th>
<th>of which: financial assets held for trading</th>
<th>of which: financial assets designated at fair value through profit or loss</th>
<th>of which: financial assets at fair value through other comprehensive income</th>
<th>of which: financial assets at amortised cost</th>
<th>Derivatives with positive fair value</th>
<th>Derivatives with negative fair value</th>
<th>Off-balance sheet exposure</th>
<th>Risk weighted exposure amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 - 3M</td>
<td>Italy</td>
<td>2,049</td>
<td>2,049</td>
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<td>0 - 3M</td>
<td>Lithuania</td>
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<td>0 - 3M</td>
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<td>Malta</td>
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<td>0 - 3M</td>
<td>Netherlands</td>
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</tbody>
</table>
## 2018 EU-wide Transparency Exercise

**General governments exposures by country of the counterparty**

**As of 30/06/2018**

### Direct exposures

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>Total gross carrying amount of non-derivative financial assets</th>
<th>Total carrying amount of non-derivative financial assets at amortized cost</th>
<th>Derivatives</th>
<th>Derivatives with positive fair value</th>
<th>Derivatives with negative fair value</th>
<th>Off-balance sheet exposures</th>
<th>Risk weighted exposure amount</th>
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<td>Direct</td>
<td>Derivatives</td>
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</table>

### Derivatives

- **Derivatives with positive fair value**
- **Derivatives with negative fair value**

### Off-balance sheet exposures

- **Nominal**
- **Provisional**

### Risk weighted exposure amount

- Financial assets held for trading
- of which: Financial assets recognized in profit or loss
- of which: Financial assets at fair value through other comprehensive income
- of which: Financial assets at amortized cost

---

**Country/Region Examples**

- Portugal
- Romania
- Sweden
- United Kingdom
## 2018 EU-wide Transparency Exercise

**General governments exposures by country of the counterparty**

**As of 30/06/2018**

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>Total gross carrying amount of non-derivative financial assets</th>
<th>Total carrying amount of non-derivative financial assets (net of short positions)</th>
<th>Off-balance sheet exposure amount</th>
<th>Risk weighted exposure amount</th>
<th>Direct exposures</th>
<th>Derivatives</th>
<th>Off balance sheet</th>
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</table>
### 2018 EU-wide Transparency Exercise

**General governments exposures by country of the counterparty**

#### As of 30/06/2018

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>On balance sheet</th>
<th>Derivatives</th>
<th>Off balance sheet</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Direct exposures</td>
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<tr>
<td></td>
<td></td>
<td>Derivatives with positive fair value</td>
<td>Derivatives with negative fair value</td>
<td>Off-balance sheet exposures</td>
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<td>Carrying amount</td>
<td>National amount</td>
<td>Carrying amount</td>
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<td>Total gross carrying amount of non-derivative financial assets</td>
<td>Total gross carrying amount of non-derivative financial assets</td>
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<td></td>
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<td>of which financial assets held for trading</td>
<td>of which financial assets designated at fair value through profit or loss</td>
<td>of which financial assets at fair value through other comprehensive income</td>
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<td></td>
<td>Risk weighted exposure amount</td>
<td>Risk weighted exposure amount</td>
<td>Risk weighted exposure amount</td>
</tr>
</tbody>
</table>

#### Table Data

- **Total Gross Carrying Amount of Non-Derivative Financial Assets**: The total gross carrying amount of non-derivative financial assets for each country and maturity bucket.
- **Total Gross Carrying Amount of Non-Derivative Financial Assets**: The total gross carrying amount of non-derivative financial assets for each country and maturity bucket.
- **Total Gross Carrying Amount of Non-Derivative Financial Assets**: The total gross carrying amount of non-derivative financial assets for each country and maturity bucket.
- **Total Gross Carrying Amount of Non-Derivative Financial Assets**: The total gross carrying amount of non-derivative financial assets for each country and maturity bucket.
- **Total Gross Carrying Amount of Non-Derivative Financial Assets**: The total gross carrying amount of non-derivative financial assets for each country and maturity bucket.

This table provides a detailed breakdown of financial exposures as of 30/06/2018, categorizing them into on-balance sheet, derivatives, and off-balance sheet categories, with further breakdowns by residual maturity and country/region.
### General governments exposures by country of the counterparty

#### Banca Popolare di Sondrio

**2018 EU-wide Transparency Exercise**

**General governments exposures by country of the counterparty**

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>Total gross carrying amount of non-derivative financial assets</th>
<th>Total carrying amount of non-derivative financial assets (net of short positions)</th>
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<th>Derivatives with positive fair value</th>
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<th>Off-balance sheet exposures</th>
<th>Off-balance sheet exposures (net of short positions)</th>
<th>Derivatives</th>
<th>Derivatives with positive fair value</th>
<th>Derivatives with negative fair value</th>
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<td>Derivatives with negative fair value</td>
<td>Off-balance sheet exposures</td>
<td>Off-balance sheet exposures (net of short positions)</td>
<td>Derivatives</td>
<td>Derivatives with positive fair value</td>
<td>Derivatives with negative fair value</td>
</tr>
<tr>
<td>0 - 3M</td>
<td></td>
<td></td>
<td></td>
<td>Direct exposures</td>
<td>Risk weighted exposure amount</td>
<td>Derivatives</td>
<td>Derivatives with positive fair value</td>
<td>Derivatives with negative fair value</td>
<td>Off-balance sheet exposures</td>
<td>Off-balance sheet exposures (net of short positions)</td>
<td>Derivatives</td>
<td>Derivatives with positive fair value</td>
<td>Derivatives with negative fair value</td>
</tr>
<tr>
<td>3M - 1Y</td>
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<td>Direct exposures</td>
<td>Risk weighted exposure amount</td>
<td>Derivatives</td>
<td>Derivatives with positive fair value</td>
<td>Derivatives with negative fair value</td>
<td>Off-balance sheet exposures</td>
<td>Off-balance sheet exposures (net of short positions)</td>
<td>Derivatives</td>
<td>Derivatives with positive fair value</td>
<td>Derivatives with negative fair value</td>
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<tr>
<td>1Y - 2Y</td>
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<td>Direct exposures</td>
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<td>Derivatives</td>
<td>Derivatives with positive fair value</td>
<td>Derivatives with negative fair value</td>
<td>Off-balance sheet exposures</td>
<td>Off-balance sheet exposures (net of short positions)</td>
<td>Derivatives</td>
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<tr>
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<td>Derivatives</td>
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<td>Derivatives with negative fair value</td>
<td>Off-balance sheet exposures</td>
<td>Off-balance sheet exposures (net of short positions)</td>
<td>Derivatives</td>
<td>Derivatives with positive fair value</td>
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<tr>
<td>3Y - 5Y</td>
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<td>Direct exposures</td>
<td>Risk weighted exposure amount</td>
<td>Derivatives</td>
<td>Derivatives with positive fair value</td>
<td>Derivatives with negative fair value</td>
<td>Off-balance sheet exposures</td>
<td>Off-balance sheet exposures (net of short positions)</td>
<td>Derivatives</td>
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<tr>
<td>5Y - 10Y</td>
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<td>Direct exposures</td>
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<td>Derivatives</td>
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<td>Off-balance sheet exposures</td>
<td>Off-balance sheet exposures (net of short positions)</td>
<td>Derivatives</td>
<td>Derivatives with positive fair value</td>
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<td>10Y - more</td>
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<td>Direct exposures</td>
<td>Risk weighted exposure amount</td>
<td>Derivatives</td>
<td>Derivatives with positive fair value</td>
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<td>Off-balance sheet exposures</td>
<td>Off-balance sheet exposures (net of short positions)</td>
<td>Derivatives</td>
<td>Derivatives with positive fair value</td>
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<td>Total</td>
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<td>Direct exposures</td>
<td>Risk weighted exposure amount</td>
<td>Derivatives</td>
<td>Derivatives with positive fair value</td>
<td>Derivatives with negative fair value</td>
<td>Off-balance sheet exposures</td>
<td>Off-balance sheet exposures (net of short positions)</td>
<td>Derivatives</td>
<td>Derivatives with positive fair value</td>
<td>Derivatives with negative fair value</td>
</tr>
</tbody>
</table>

**Notes and definitions**

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total on-balance sheet exposures or 5% in-transaction or on-balance sheet exposures (at the end of the reporting period). Institutions that did not meet the minimum exposure threshold can only report information through the aggregate "Others".

(2) The exposures reported consist of financial assets, repaid and held by central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees.

(3) The exposures reported consist of financial assets, repaid and held by central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. the exposures reported under the column "Financial assets held for trading" have been adjusted for the effects of the counterparty credit risk). Institutions disclose the economic substance over the form as a criteria for the identification of the exposures to be included in the respective category (on-off balance sheet). Negligible differences in the breakdown of the counterparty financial assets held for trading (on/off balance sheet) from the actual amounts reported in the counterparty financial assets held for trading (on/off balance sheet) are disregarded.

(5) Countries where sovereign exposures are not reported separately in the Transparency exercise: Andorra, Armenia, Barbados, Benin, Bhutan, Burundi, Cambodia, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Côte d’Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Seychelles, Sierra Leone, Somalia, South Sudan, Swaziland, Togo, Uganda, United Republic Of, Western Sahara, Zambia and Zimbabwe.

**Regions**

- **Europe**
  - Other advanced non EEA: Iceland, Kosovo, New Zealand, Norway, San Marino, Singapore and Turkey.
  - Other advanced non EEA: Liechtenstein, Monaco, Malta, Montenegro, Palestinian Territory, Slovenia, Switzerland, United Kingdom and Vatican.

- **Emerging and developing non EEA**
  - Other EEA: Albania, Algeria, Andorra, Angola, Antigua, Aruba, Australia, Austria, Bahamas, Barbados, Belarus, Belgium, Bermuda, Bolivia, Bosnia and Herzegovina, Botswana, Brazil, Brunei Darussalam, Bulgaria, Burkina Faso, Burundi, Cameroon, Cape Verde, Cayman Islands, Central African Republic, Chad, Comoros, Congo, Côte d’Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Togo, Uganda, United Republic Of, Western Sahara, Zambia and Zimbabwe.

**Latin America**

- Argentina, Bolivia, Brazil, Chile, Colombia, Costa Rica, Cuba, Curacao, Dominican Republic, El Salvador, Ecuador, Falkland Islands, Falkland, French Guiana, French Polynesia, Gabon, Guyana, Haiti, Honduras, Jamaica, Keelung, Korea, Laos, Lebanon, Lesotho, Liberia, Libya, Madagascar, Malawi, Mexico, Montenegro, Morocco, Mozambique, Namibia, Nauru, Nepal, Nicaragua, Niger, Nigeria, Panama, Paraguay, Peru, Philippines, Poland, Portugal, Puerto Rico, Qatar, Reunion, Russian Federation, Saint Kitts and Nevis, Saint Lucia, Saint Vincent And The Grenadines, San Marino, Sao Tome And Principe, Senegal, Serbia, Sierra Leone, Singapore, Slovakia, Solomon Islands, South Africa, Sri Lanka, Sudan, Syrian Arab Republic, Sweden, Switzerland, Tajikistan, Thailand, Trinidad And Tobago, Tunisia, Turkey, Ukraine, United Arab Emirates, United Kingdom, Uruguay, Uzbekistan, Venezuela, Vietnam, Yemen, Zambia, Zimbabwe.

**Africa**

- Algeria, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Côte d’Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Togo, Uganda, United Republic Of, Western Sahara, Zambia and Zimbabwe.

**Middle East**

- Afghanistan, Bahrain, Israel, Jordan, Kuwait, Lebanon, Libya, Morocco, Oman, Pakistan, Qatar, Saudi Arabia, Syria, United Arab Emirates, Yemen.

**Central Asia**

- Armenia, Azerbaijan, Kazakhstan, Kyrgyzstan, Tajikistan, Turkmenistan, Uzbekistan, Georgia, Iran, Iraq, Turkey

**South America**

- Argentina, Bolivia, Brazil, Chile, Colombia, Costa Rica, Cuba, Curacao, Dominican Republic, El Salvador, Ecuador, Falkland Islands, Falkland, French Guiana, French Polynesia, Gabon, Guyana, Haiti, Honduras, Jamaica, Keelung, Korea, Laos, Lebanon, Lesotho, Liberia, Libya, Madagascar, Malawi, Mexico, Montenegro, Morocco, Mozambique, Namibia, Nauru, Nepal, Nicaragua, Niger, Nigeria, Panama, Paraguay, Peru, Philippines, Poland, Portugal, Puerto Rico, Qatar, Reunion, Russian Federation, Saint Kitts and Nevis, Saint Lucia, Saint Vincent And The Grenadines, San Marino, Sao Tome And Principe, Senegal, Serbia, Sierra Leone, Singapore, Slovakia, Solomon Islands, South Africa, Sri Lanka, Sudan, Syrian Arab Republic, Sweden, Switzerland, Tajikistan, Thailand, Trinidad And Tobago, Tunisia, Turkey, Ukraine, United Arab Emirates, United Kingdom, Uruguay, Uzbekistan, Venezuela, Vietnam, Yemen, Zambia, Zimbabwe.
## 2018 EU-wide Transparency Exercise
### Performing and non-performing exposures

**Banca Popolare di Sondrio**

**As of 31/12/2017**

<table>
<thead>
<tr>
<th></th>
<th>Gross carrying amount</th>
<th>Accumulated impairment, accumulated changes in fair value due to credit risk and provisions</th>
<th>Collaterals and financial guarantees received on non-performing exposures</th>
<th>Gross carrying amount</th>
<th>Accumulated impairment, accumulated changes in fair value due to credit risk and provisions</th>
<th>Collaterals and financial guarantees received on non-performing exposures</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Of which non-performing&lt;sup&gt;1&lt;/sup&gt;</td>
<td>Of which: defaulted</td>
<td>Of which: performing but past due &gt; 30 days and &lt;=90 days</td>
<td>Of which: non-performing</td>
<td>On performing exposures&lt;sup&gt;2&lt;/sup&gt;</td>
<td>On non-performing exposures&lt;sup&gt;3&lt;/sup&gt;</td>
</tr>
<tr>
<td>Debt securities (including at amortised cost and fair value)</td>
<td>11,148</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>17</td>
<td>0</td>
</tr>
<tr>
<td>Central banks</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
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</tr>
<tr>
<td>General governments</td>
<td>10,315</td>
<td>0</td>
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<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Credit institutions</td>
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<td>0</td>
<td>0</td>
<td>0</td>
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</tr>
<tr>
<td>Other financial corporations</td>
<td>395</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>83</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Loans and advances (including at amortised cost and fair value)</td>
<td>31,610</td>
<td>230</td>
<td>4,225</td>
<td>4,225</td>
<td>108</td>
<td>2,154</td>
</tr>
<tr>
<td>Central banks</td>
<td>1,687</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>General governments</td>
<td>217</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Credit institutions</td>
<td>800</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>3,099</td>
<td>1</td>
<td>81</td>
<td>81</td>
<td>5</td>
<td>59</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>15,180</td>
<td>151</td>
<td>3,085</td>
<td>3,085</td>
<td>79</td>
<td>1,029</td>
</tr>
<tr>
<td>of which: small and medium-sized enterprises at amortised cost</td>
<td>8,923</td>
<td>109</td>
<td>2,101</td>
<td>2,101</td>
<td>56</td>
<td>1,006</td>
</tr>
<tr>
<td>Households</td>
<td>9,168</td>
<td>77</td>
<td>1,059</td>
<td>1,059</td>
<td>24</td>
<td>467</td>
</tr>
<tr>
<td><strong>DEBT INSTRUMENTS other than HFT</strong></td>
<td>41,308</td>
<td>230</td>
<td>4,225</td>
<td>4,225</td>
<td>125</td>
<td>2,154</td>
</tr>
<tr>
<td>Off-balance sheet exposures</td>
<td>19,265</td>
<td>279</td>
<td>279</td>
<td>5</td>
<td>25</td>
<td>110</td>
</tr>
</tbody>
</table>

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

<sup>2</sup> Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT).

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

<sup>4</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet items, 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.
## 2018 EU-wide Transparency Exercise

### Forborne exposures

**Banca Popolare di Sondrio**

<table>
<thead>
<tr>
<th></th>
<th>As of 31/12/2017</th>
<th>As of 30/06/2018</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Gross carrying amount of exposures with forbearance measures</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Of which non-performing exposures with forbearance measures</td>
<td>Of which on non-performing exposures with forbearance measures</td>
</tr>
<tr>
<td>Debt securities (including at amortised cost and fair value)</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Central banks</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>General governments</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Credit institutions</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Loans and advances (including at amortised cost and fair value)</strong></td>
<td>1,294</td>
<td>657</td>
</tr>
<tr>
<td>Central banks</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>General governments</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Credit institutions</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>15</td>
<td>14</td>
</tr>
<tr>
<td></td>
<td>952</td>
<td>559</td>
</tr>
<tr>
<td></td>
<td>780</td>
<td>411</td>
</tr>
<tr>
<td>Households</td>
<td>346</td>
<td>127</td>
</tr>
<tr>
<td><strong>DEBT INSTRUMENTS other than HFT</strong></td>
<td>1,294</td>
<td>657</td>
</tr>
<tr>
<td>Loan commitments given</td>
<td>58</td>
<td>16</td>
</tr>
</tbody>
</table>

1) For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 8 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 3.2
2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraph 9 and 10 of Regulation (EU) No 648/2014 - ITS on Supervisory Reporting. However, for the off-balance sheet instruments, the same item (accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.