

Bank Name	Banca Popolare di Sondrio
LEI Code	J48C8PCSJVUBR8KCW529
Country Code	IT

Capital

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	2,700	2,921	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,335	2,437	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,414	1,404	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	76	73	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
Accumulated other comprehensive income	0	0	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
Other Reserves	830	955	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
Minority interest given recognition in CET1 capital	26	27	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	0	0	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (I) of CRR
(-) Intangible assets (including Goodwill)	-22	-24	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
 (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs 	0	0	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	0	0	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	-30	-28	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
Of which: from securitisation positions (-)	0	0	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
 (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
 (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment 	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceding the 17.65% threshold	0	0	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	0	0	CA1 {1.1.1.27} + CA1 {1.1.1.28}	
Transitional adjustments	42	31	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	42	31	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	0	0	CA1 {1.1.1.26}	Articles 469 to 472. 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1	2	CA1 {1.1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	-3	-3	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	4	6	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,336	2,439	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	364	481	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	355	462	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	
Other Tier 2 Capital components and deductions (after transitional adjustments)	9	19	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	23,939	23,884	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	9.75%	10.20%	CA3 {1}	-
Tier 1 Capital ratio	9.76%	10.21%	CA3 {3}	-
Total Capital ratio	11.28%	12.23%	CA3 {5}	-



Risk exposure amounts

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	20,850	20,953
Risk exposure amount for securitisation and re-securitisations in the banking book	163	169
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	20,687	20,784
Risk exposure amount for position, foreign exchange and commodities (Market risk)	1,185	1,027
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	37	35
Risk exposure amount for Credit Valuation Adjustment	12	13
Risk exposure amount for operational risk	1,892	1,892
Other risk exposure amounts	0	0
Total Risk Exposure Amount	23,939	23,884

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



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

2015 EU-wide Transparency ExerciseP&L

(mln EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	959	416
Of which debt securities income	105	40
Of which loans and advances income	854	375
Interest expenses	368	139
(Of which deposits expenses)	263	87
(Of which debt securities issued expenses)	91	43
(Expenses on share capital repayable on demand)	0	0
Dividend income	4	2
Net Fee and commission income	300	149
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	94	78
Gains or (-) losses on financial assets and liabilities held for trading, net	87	24
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	5	6
Gains or (-) losses from hedge accounting, net	0	1
Exchange differences [gain or (-) loss], net	13	19
Net other operating income /(expenses)	74	45
TOTAL OPERATING INCOME, NET	1,168	603
(Administrative expenses)	455	240
(Depreciation)	30	15
(Provisions or (-) reversal of provisions)	-3	9
(Commitments and guarantees given)	-1	5
(Other provisions)	-2	4
Of which pending legal issues and tax litigation ¹	1	
Of which restructuring ¹	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	483	196
(Loans and receivables)	464	191
(Held to maturity investments, AFS assets and financial assets measured at cost)	19	5
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	1	0
(of which Goodwill)	1	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	6	6
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	208	149
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	127	102
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	127	102
Of which attributable to owners of the parent	117	98



EBA MARKET RISK Banca Popolare di Sondrio

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	As of 31/12/2014	As of 30/06/2015				As of 31	/12/2014									As of 30	0/06/2015					
			VaR (Memorar	ndum item)	STRESSED VaR (M item)		INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK		PRICE RISKS CHARGE FOR			VaR (Memoran	odum item)	STRESSED VaR (Memorandu item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			
(4) 510)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE		LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
(mln EUR) Traded Debt Instruments	234	267	(0	(0							0	0	0	0						
Of which: General risk	171	203	0	0	l o	0							0	0	0	0						
Of which: Specific risk	63	64	ő	ő	Ŏ	ő							o o	ő	o o	ő						
Equities	249	333	0	0	0	0							0	0	0	0						
Of which: General risk	57	74	0	0	0	0							0	0	0	0						
Of which: Specific risk	57	74	0	0	0	0							0	0	0	0						
Foreign exchange risk	700	422	0	0	0	0							0	0	0	0						
Commodities risk Total	1,185	1,027	0	0	0	0	0	0		_	0	•	0	0	0	0	•	0		•	0	
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Credit Risk - Standardised Approach

	Banca Popolare di Sondrio				Standardise	ed Approach			
		A	s of 31/12/	2014		ı	s of 30/06/2	2015	
		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
	(min EUR, %)							_	
	Central governments or central banks	6,953	6,972	378		6,643	6,687	6	
	Regional governments or local authorities Public sector entities	308	155	36		294	112	28	
	Public sector entities Multilateral Development Banks	493	143	50		394	112	36	
	Multilateral Development Banks International Organisations	0	66	0		0	45 0	0	
	Institutions	3,910	2,552	939		5,295	2,759	957	
	Corporates	23,257	11,718	11,375		21,680	10,942	10,670	
	of which: SME	100	45	34		119	52	40	
	Retail	9,307	5,764	3,059		7,963	3,840	2,401	
	of which: SME	4,862	2,126	1,216		5,717	2,421	1,412	
Consolidated data	Secured by mortgages on immovable property	4,831	4,712	1,765		7,751	7,628	2,955	
consolidated data	of which: SME	394	372	126		539	516	186	
	Exposures in default	4,160	2,126	2,441	1,667	4,316	2,207	2,516	1,789
	Items associated with particularly high risk	6	, 6	10		16	16	25	
	Covered bonds	7	7	1		7	7	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	344	293	162		385	331	177	
	Equity	132	132	226		188	188	282	
	Securitisation	172	0	163		187	0	169	
	Other exposures	535	535	245		1,393	1,393	732	
	Standardised Total	54,415	35,182	20,850	1,812	56,512	36,267	20,953	1,938

⁽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).



	Credit Risk - IRB Approach												
	Banca Popolare di Sondrio						IRB App	roach					
				As of 31	L/12/2014					As of 30	/06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original E	xposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0		0	0		0	0		0	0		0
	Institutions	0		0	0		0	0		0	0		0
	Corporates	0		0	0		0	0		0	0		0
	Corporates - Of Which: Specialised Lending	0		0	0		0	0		0	0		0
	Corporates - Of Which: SME	0		0	0		0	0		0	0		0
	Retail	0		0	0		0	0		0	0		0
	Retail - Secured on real estate property	0		0	0		0	0		0	0		0
C!!-	Retail - Secured on real estate property - Of Which: SME	0		0	0		0	0		0	0		0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	0		0	0		0	0		0	0		0
	Retail - Qualifying Revolving	0		0	0		U 0	0		0	0		, i
	Retail - Other Retail - Of Which: SME	0		0	0		Ů	0		0	0		, ,
	Retail - Other Retail - Of Which: non-SME	0		0	0		0	0		0	0		ň
	Equity			Ů	0		Ů			Ů	0		L i
	Securitisation	0		0	0		0	0		0	0		0
	Other non credit-obligation assets	, i		Ů	0		Ů			Ů	ő		
	IRB Total				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).

Sovereign Exposure

				opolare ai son				∆s of	31/12/2014						
	(mln EUR)	GROSS DI	RECT LONG	NET DIRECT PO	DSITIONS (gross o	exposures (long)	net of cash short			SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of	accounting value provisions) (1)	positions of sov	is a maturit	ner counterpaties ty matching) (1)	only where there	Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with value	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Austria	0 0 2 0 0	0 0 0 0 0	0 0 0 2 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 2 0 0	0	0	0	0	0	0	0	0
[0 - 3M [Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Bulgaria		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10 - 3 M	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10 tal	Finland	0 0 0 0 0 2 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 2 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 2 0	0	0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[10Y - more]	France	2		2	0		2	0		0	0				
Total	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Sovereign Exposure

	(min EUR)							As of	31/12/2014						
	(IIIII EON)	GROSS DI	RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross of ereign debt to oth	exposures (long) i	net of cash short	DIREC	T SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	provisions)	, , , , , , , , , , , , , , , , , , , ,	is a maturi	y matching) (1)	,	Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with value	n negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
「0 - 3M 「 「3M - 1Y 「 [1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Germany	0 1 0 0 0 0 0	0 0 0 0 0	0 1 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 1 0 0 0 0 0	0	0	0	0	0	0	0	0
Total [0-3M[[3M-1Y[[1Y-2Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y[[10Y-more Total	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Hungary														
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M[[3M-1Y[[1Y-2Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y[[10Y-more Total	Italy	297 1,101 1,806 1,666 1,013 1,671 61	0 26 7 13 0 1 6 23	0 297 1,101 1,806 1,666 1.013 1.671 61	0 0 509 1,513 1,136 820 1,583 23 5,584	0 0 0 0 0 0	0 271 585 280 525 192 80 0	0	0	0	0	0	0	0	0
[0 - 3M [Latvia					_		0	0	0	0	0	0	0	0
Total	Lithuania	0	0	0	0	0	0	0	0	0		0	0	0	0
Total	Luxembourg	0 0 0 0 0 2 0	0 0 0 0 0 0	0 0 0 0 0 2 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 2 0	0	0	0	0	0	0	0	0

Sovereign Exposure

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	(mln EUR)							As of	31/12/2014						
		EXPOSURES (RECT LONG accounting value	NET DIRECT PO	ereign debt to oth	her counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
			provisions) (1)		is a maturi	ty matching) (1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with value	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Maita		0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M[[3M-1Y[[1Y-2Y[[1Y-2Y[[3Y-5Y[[3Y-5Y[[5Y-10Y[[10Y-more Total	Netherlands	0 0 3 2 1 0	0 0 0 0 0	0 0 3 2 1 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 3 2 1 0	0	0	0	0	0	0	0	0
[0 - 3M [Poland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
To - 3M	Portugal	0		0	0			0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Romania	0	0	0	0			0	0	0	0	0	0	0	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Otal 0 - 3M 3M - 1Y 1Y - 2Y 1Y - 2Y 13Y - 5Y 10Y - more Total	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Spain						-				-				
Total [0 - 3M [Sweden	0 0 0 0 2 0	0 0 0 0 0	0 0 0 0 0 2	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 2 0	0	0	0	0	0	0	0	0
Total	1	2	ŏ	2	ŏ	ŏ	2	0	0	0	0	0	0	0	0

Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
			RECT LONG	NET DIRECT PO	OSITIONS (gross e	exposures (long)	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of p	provisions)		is a maturit	y matching) 1)	,	Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fain value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [United Kingdom	0 0 0 2 0 0	0 0 0 0 0	0 0 0 2 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 2 0 0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] [10Y - more Total	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0
T 0 - 3M	Norway	-	-								-				-
Total [0 - 3M [Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M[[3M - 1Y[[1Y - 2Y[[2Y - 3Y[[3Y - 5Y[[5Y - 10Y] [10Y - more Total	Canada	0 0 1 0 0 0 0	0 0 0 0 0	0 0 1 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 1 0 0 0	0	0	0	0	0	0	0	0
[0 - 3M [Hong Kong	1	Ō	1	0	Ö	1	0	0	0	0	0	0	0	0
Total	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	u.s.	0 1 370 82 0 0	0 0 0 0 0	0 1 370 82 0 0	0 0 0 370 82 0 0	0 0 0 0 0	0 0 1 0 0 0	0	0	0	0	0	0	0	0
Total		453	0	453	452	0	1	0	0	0	0	0	0	0	0



Sovereign Exposure

Banca Popolare di Sondrio

	(mln EUR)							As of	31/12/2014						
	(IIIII EOK)	GROSS DII	RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross e ereign debt to oth	exposures (long) er counterpaties	net of cash short only where there		CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
			orovisions) [1]			y matching) 1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [China	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Switzerland	0 0 3 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 3 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 3 0 0 0	0	0	0	0	0	0	0	0
[0 - 3M [Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Other Central and eastern Europe countries non EEA														
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M-17] [3M-17] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0	0	0	0	0	0	0	0
[0 - 3M [Africa	0		0	0	-		0			0	0		0	
Total [0 - 3M [Others	0	0	0	0	0	0		0	0	0	0	0	0	0
[10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions
(1) The exposures reported over only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government quarantees
(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
(3) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial quarantees) booked in all the accounting portfolio (no-rif balance sheet). Irrespective of the denomination and or accounting classification of the positions
the exposures substance over the form must be used as a rotheral for the exposures to be included in this claim. This kim does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.



	(mln EUR)							As of 30/06/2015								
		GROSS DI	IRECT LONG (accounting value	NET DIRECT PO	OSITIONS (gross of	exposures (long) per counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
	Country / Region	gross of	provisions) (1)		is a maturit	y matching) (1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	h negative fair ue	
Residual Maturity			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
[0 - 3M [Austria	0 0 0 2 0 0	0 0 0 0 0	0 0 0 2 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 2 0 0	0	0	0	0	0	0	0	0	
[0 - 3M [Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 10Y 0Y - more Total	Bulgaria	0		0	0	0	0	0	0	0	0	0	0	0	0	
10 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y 5Y - 10Y 10Y - more	Сургиз	0		0	0	0	0	0	0	0	0	0	0	0	0	
- 3M [M - 1Y Y - 2Y Y - 3Y Y - 5Y - 10Y Y - more	Czech Republic															
otal - 3M [1 - 1Y [- 2Y [- 3Y [- 5Y [- 10Y [- more otal	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
) - 3M [M - 1Y [Y - 2Y [Y - 3Y [Y - 5Y [' - 10Y [Estonia	0			v		0	0	0	-		0	0	-	0	
- more otal - 3M [Finland	0 0 0 0 0 3 0	0 0 0 0 0	0 0 0 0 0 0 3 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 3 0	0	0	0	0		0	0	0	
otal - 3M [- 1Y [- 2Y [- 3Y [- 5Y [- 10Y [- more otal	France	3	0	3	0	0	3	0	0	0	0	0	0	0	0	



		As of 30/06/2015													
			RECT LONG				net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of p			is a maturit	y matching) 1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Germany	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M[Croatia	0		0	0		0	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece														
[0-3M[[3M-1Y[[1y-2Y[[2y-3Y[[3y-5Y[[5y-10Y[[10y-more	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M	Ireland	0	0	0	0		0	0	0	0	0	0	0	0	0
Total [0 - 3M[[3M - 1Y[[1Y - 2Y[[2Y - 3Y[[3Y - 5Y] [5Y - 10Y [10Y - more Total	Italy	0 1,414 2,314 1,574 913 752 734 94 7,796	111 26 13 1 1 1 3	0 1,414 2,314 1,574 913 752 734 94 7,796	901 1,320 1,515 766 749 666 72	0 0 0 0 0	97 962 41 145 0 61 0	0	0	0	0	0	0	0	0
[0 - 3M [Latvia		160		72 5,990	ō	,	0	0	0	0	0	0	0	0
Total [0 - 3M	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0



	(mln EUR)		As of 30/06/2015												
			RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross of ereign debt to oth	exposures (long) per counterpaties	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of	provisions) (1)		is a maturit	ty matching) (1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Malta		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Total	Netherlands	0 0 2 1 0 0	0 0 0 0 0	0 0 2 1 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 2 1 0 0	0	0	0	0	0	0	0	0
[0 - 3M [Poland			0		0			0			0			
Total [0 - 3M [Portugal		0		0		0	0		0	0		0	0	0
Total [0 - 3M [Romania	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Słovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y [F 1Y - 2Y F F 2Y - 3Y F F 3Y - 5Y F F 3Y - 10Y F F 10Y - more	Slovenia	0		0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [10Y - more	Spain	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Sweden	0 0 0 0 3 0 0	0 0 0 0 0 0	0 0 0 0 3 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 3 0 0	0	0	0	0	0	0	0	0
Total		3	0	3	Ō	Ō	3	0	0	0	0	0	0	0	0



(min EUR)								As of 30/06/2015								
		GROSS DI		NET DIRECT PO	OSITIONS (gross of ereign debt to other	exposures (long) ner counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)	
		gross of p			is a maturi	ty matching) (1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	h negative fair ue	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
[0 - 3M [United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [Iceland	0	0	0	0		0	0	0	0	0	0	0	0	0	
[0 - 3M [Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y] [5Y - 10Y [10Y - more	Norway										-			-	-	
Total [0 - 3M[[3M - 1Y] [1Y - 2Y[[2Y - 3Y] [3Y - 5Y] [5Y - 10Y[[10Y - more	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total [0 - 3M[[3M - 1Y[[1Y - 2Y[[2Y - 3Y[[3Y - 5Y [5Y - 10Y 10Y - more Total	Canada	0 0 1 0 0 0 0	0 0 0 0 0	0 1 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 1 0 0 0 0	0	0	0	0	0	0	0	0	
[0 - 3M [Hong Kong	1	ő	1	0	ő	i	0	0	0	0	0	0	0	0	
Total [0 - 3M	Japan	0		0	0		0	0	0	0	0	0	0	0	0	
Total	U.S.	0 0 45 179 45 0 0 0	0 0 0 0 0 0	0 0 45 179 45 0 0	0 0 45 179 45 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0	0	0	0	0	0	0	0	



			As of 30/06/2015												
			RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross of ereign debt to other	exposures (long) ner counterpaties	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	provisions) (1)		is a maturi	ty matching) (1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [China	0	0			0		0	0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[10Y - more Total	Switzerland	0 0 5 4 3 6 0 0	0 0 3 1 0 5 0	0 0 5 4 3 6 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 2 3 3 2 0 0	0	0	0	0	0	0	0	0
[0 - 3M [Other advanced economies non EEA		9	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [Other Central and eastern Europe countries non EEA	J								-	-		Ţ		
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[10Y - more]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [3M - 1Y [3M - 1Y [12 - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y]	Latin America and the Caribbean	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0	0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[1SY - 10Y [[1OY - more] Total	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Others	U	J	J	0	3	U	0	0	0	0	U	U	U	U
[10Y - more Total	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions
(1) The exposures reported over only exposures to certral, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government quarantees
(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
(3) The exposures reported include the positions towards counterparts (other than sovereign) or sovereign credit risk (u.e. CDs, financial quarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions
the excounting substance over the form must be used as a criteral for the delibritation of the exposures to be include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments



Information on performing and non-performing exposures

				As of 31	./12/2014						As of 30	/06/2015		
		Gross carrying	j amount		Accumulated impair changes in fair valu provisions	ment, accumulated e due to credit risk and			Gross carrying	j amount		Accumulated impair changes in fair value provisions ⁴	ment, accumulated e due to credit risk and	
		Of which performing but past due >30	Of which no	n-performing ¹	On performing	On non-performing	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30	Of which no	n-performing ¹	On performing	On non-performing	Collaterals and financial guarantees received on non- performing exposures
		days and <=90 days		Of which: defaulted	exposures ²	exposures ³			days and <=90 days		Of which: defaulted	exposures ²	exposures ³	
(mln EUR, %)				delidated							derodited			
Debt securities (including at amortised cost and fair value)	6,363	0	0	0	5	0	0	6,602	0	11	11	7	2	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	6,060	0	0	0	0	0	0	6,284	0	0	0	0	0	0
Credit institutions	54	0	0	0	0	0	0	50	0	10	10	0	2	0
Other financial corporations	218	0	0	0	5	0	0	236	0	0	0	7	0	0
Non-financial corporations	31	0	0	0	0	0	0	32	0	1	1	0	0	0
Loans and advances(including at amortised cost and fair value)	26,653	764	3,644	3,644	140	1,575	1,713	28,032	691	3,961	3,961	143	1,777	1,851
Central banks	270	0	0	0	0	0	0	831	0	0	0	0	0	0
General governments	152	0	13	13	0	4	0	169	0	13	13	0	5	0
Credit institutions	819	0	0	0	0	0	0	732	0	0	0	0	0	0
Other financial corporations	2,389	3	74	74	12	41	10	2,528	10	83	83	14	48	15
Non-financial corporations	14,209	513	2,713	2,713	80	1,248	1,265	14,479	469	2,915	2,915	81	1,390	1,339
Households	8,814	248	843	843	48	282	437	9,293	213	950	950	48	334	496
DEBT INSTRUMENTS other than HFT	33,016	764	3,645	3,645	146	1,575	1,713	34,635	691	3,972	3,972	150	1,779	1,851
OFF-BALANCE SHEET EXPOSURES	17,033		379	379	6	13	139	16,917		291	291	6	13	140

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

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

¹ 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)



Forborne Exposures

Ī			As of 31/12/2014					As of 30/06/2015		
	Gross carrying amount of exposures with forbearance measures			ment, accumulated e due to credit risk and ures with forbearance	Collateral and financial	Gross carrying a forbearance mea	mount of exposures with asures	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
(min EUR, %)		Of which non- performing exposures with forbearance measures	rforming exposures with forbearance		guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	526	268	82	80	353	549	334	110	109	346
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	10	10	1	1	0	10	10	1	1	0
Non-financial corporations	460	249	79	78	301	463	287	98	96	286
Households	55	9	2	2	52	75	37	12	11	60
DEBT INSTRUMENTS other than HFT	526	268	82	80	353	549	334	110	109	346
Loan commitments given	21	20	0	0	4	16	15	0	0	5

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



Leverage ratio

	(mln EUR, %)	As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	2,336	2,439	LRCom {20}	
В	Total leverage ratio exposures	40,681	41,235	LRCom {21}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
С	Leverage ratio	5.74%	5.91%	A/B	



Information on collaterals: Mortgage loans

	As of 31/12	2/2014	As of 30/06	/2015				
	Mortgage I [Loans collateralized by in		Mortgage loans [Loans collateralized by immovable property]					
(mln EUR, %)	Carrying amount	Maximum amount of the collateral that can be considered ¹	Carrying amount	Maximum amount of the collateral that can be considered ¹				
Loans and advances	12,155	12,004	12,350	12,349				
of which: Other financial corporations	103	103	103	103				
of which: Non-financial corporations	5,346	5,292	5,257	5,256				
of which: Households	6,695	6,600	6,971	6,971				

¹This column includes information only on immovable property collaterals. In accordance with the ITS on supervisory reporting, the sum of the amounts of the collateral shall not exceed the carrying amount of the related loan.