

Bank Name	Banca Popolare di Vicenza SCpA
LEI Code	V3AFM0G2D3A6E0QWDG59
Country Code	IT

Capital

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	3,349	1,997	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	3,025	1,783	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3,629	3,480	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	-759	-1,053	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	98	210	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
Other Reserves	698	238	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	6	6	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	-22	6	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (1) of CRR
(-) Intangible assets (including Goodwill)	-432	-174	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	-47	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	0	0	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	-640	-721	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) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) articles 36(1
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
<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment</li> </ul>	0	-93	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	-1	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
<ul><li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment</li></ul>	-75	-202	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	-50	-641	CA1 {1.1.1.27} + CA1 {1.1.1.28}	
Transitional adjustments	573	776	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 (+/-)	9	7	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	564	769	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)	0	0	CA1 {1.1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	0	0	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)	0	0	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)	3,025	1,783	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	324	215	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	327	256	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)	-3	-41	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	28,985	26,173	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	10.44%	6.81%	CA3 {1}	-
Tier 1 Capital ratio	10.44%	6.81%	CA3 {3}	-
Total Capital ratio	11.55%	7.63%	CA3 {5}	-



# **Risk exposure amounts**

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	25,721	23,370
Risk exposure amount for securitisation and re-securitisations in the banking book	411	394
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	25,311	22,976
Risk exposure amount for position, foreign exchange and commodities (Market risk)	722	440
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	0	0
Risk exposure amount for Credit Valuation Adjustment	714	534
Risk exposure amount for operational risk	1,828	1,828
Other risk exposure amounts	0	0
Total Risk Exposure Amount	28,985	26,173

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



(min EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	1,240	521
Of which debt securities income	123	48
Of which loans and advances income	971	432
Interest expenses	729	263
(Of which deposits expenses)	329	108
(Of which debt securities issued expenses)	319	130
(Expenses on share capital repayable on demand)	0	0
Dividend income	16	19
Net Fee and commission income	301	170
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	45	24
Gains or (-) losses on financial assets and liabilities held for trading, net	-8	-60
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-14	14
Gains or (-) losses from hedge accounting, net	54	48
Exchange differences [gain or (-) loss], net	109	74
Net other operating income /(expenses)	105	29
TOTAL OPERATING INCOME, NET	1,119	575
(Administrative expenses)	696	354
(Depreciation)	29	15
(Provisions or (-) reversal of provisions)	35	378
(Commitments and guarantees given)	17	-2
(Other provisions)	18	380
Of which pending legal issues and tax litigation <sup>1</sup>	16	
Of which restructuring <sup>1</sup>	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	899	821
(Loans and receivables)	868	703
(Held to maturity investments, AFS assets and financial assets measured at cost)	31	118
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	604	271
(of which Goodwill)	600	269
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	9	13
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	-1,134	-1,250
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-758	-1,052
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	-758	-1,052
Of which attributable to owners of the parent  (1) Information available only as of end of the year	-759	-1,053



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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 (Memoran	ndum item)	STRESSED VaR (M item)		INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK		PRICE RISKS CHARGE FOR			VaR (Memoran	dum item)	STRESSED VaR (M. item)	emorandum	INCREM DEFAUI MIGRATI CAPITAL	LT AND ON RISK		RICE RISKS CHARGE FOR		
	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			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	LASI	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
(mln EUR)	657	252	(valuaty)		(Oranary)	0							(value)		(oranary)	0						
Traded Debt Instruments Of which: General risk	657 412	352 261	0	0	0	0							0	0	0	0						
Of which: Specific risk	60	54	0	0	0	0							0	0	0	0						
Equities	64	43	0	0	0	0							0	0	0	l o						
Of which: General risk	32	20	0	0	l ő	0							0	0	l 0	0						
Of which: Specific risk	32	20	l ő	ő	l ő	Ö							Ö	ő	l ő	l ő						
Foreign exchange risk	0	45	0	0	l o	o o							0	0	0	o o						
Commodities risk	0	0	0	0	Ö	0							0	Ō	0	Ō						
Total	722	440	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

# EBA EUROPEAN BANKING AUTHORITY

#### 2015 EU-wide Transparency Exercise

#### **Credit Risk - Standardised Approach**

Standardised Approach Banca Popolare di Vicenza SCpA As of 31/12/2014 As of 30/06/2015 Value Original Exposure<sup>1</sup> Original Exposure<sup>1</sup> Risk exposure adjustments Risk exposure adjustments amount amount and provisions provisions (mln EUR, %) 5,691 6,734 688 5,617 6,392 817 Central governments or central banks Regional governments or local authorities 143 41 8 226 36 **Public sector entities** 48 24 12 47 23 11 Multilateral Development Banks 0 3 0 0 3 0 **International Organisations** 0 0 Institutions 9,141 3,363 872 6,122 2,626 628 Corporates 15,157 9,742 9,384 13,251 8,006 7,543 of which: SME 5,785 3,557 3,567 4,742 4,689 4,479 Retail 9,025 4,955 3,172 8,568 4,744 3,037 of which: SME 6,482 3,020 1,733 6,230 2,937 1,682 Consolidated data Secured by mortgages on immovable property 8,636 8,562 3,196 8,576 8,508 3,180 of which: SME 1.357 1,320 551 1.278 1,245 521 **Exposures in default** 6,785 4,215 5,129 2,270 7,958 4,564 5,462 3,012 Items associated with particularly high risk 109 109 164 119 114 172 0 0 0 0 Claims on institutions and corporates with a ST credit assessment 0 0 0 0 0 0 Collective investments undertakings (CIU) 917 818 621 711 618 472 **Equity** 691 701 1,165 537 555 831 Securitisation 329 322 411 395 382 394 Other exposures 1.576 1.491 3,484 818 25,721 2,443 53,618 40,055 23,370 3,198

<sup>(1)</sup> 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

	Credit Kisk - IKB Approach												
	Banca Popolare di Vicenza SCpA						IRB App	roach					
				As of 31	/12/2014					As of 30	/06/2015		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	and provisions		Of which: defaulted	Value		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
	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	0		0	0		0	0		0	0		0
	Retail - Qualifying Revolving	0		0	0		0	0		0	0		0
	Retail - Other Retail	0		0	0		0	0		0	0		0
	Retail - Other Retail - Of Which: SME	0		0	0		0	0		0	0		0
	Retail - Other Retail - Of Which: non-SME	0		0	0		0	0		0	0		0
	Equity				0						0		
	Securitisation	0		0	0		0	0		0	0		0
	Other non credit-obligation assets				0						0		
	IRB Total				0						0		

<sup>(1)</sup> 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

								As of :	31/12/2014						
	(mln EUR)	GROSS DII	RECT LONG	NET DIRECT PO	OSITIONS (gross	exposures (long) : ner counterpaties	net of cash short			SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	orovisions)	positions of sov	is a maturi	ty matching) (1)	only where there	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&ioss) 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	0	0		0	0			0	0	0
Total	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
Total [0-3M[ [3M-1Y[ [1Y-2Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y] [10Y-more Total	Cyprus	-								-		_			
[ 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
Total  [ 0 - 3M [	Estonia	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	Finland	-													
Total [0 - 3M[ [3M - 1Y] [13Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	France	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0

#### Sovereign Exposure

	(min EUR)							As of 3	31/12/2014						
			RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross of ereign debt to other	exposures (long) i er counterpaties	net of cash short only where there	DIREC	T SOVEREIGN EXPO	SURES IN DERIVATION	/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	ositive 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 [	Germany	0	0	0	0	0	0	0	0	0	0	0	0	-9 -17 -8	-9 -22 -12
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ ] 10Y - more	Croatia	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	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Hungary	0	0		0	0	0	0	0	0			0	0	0
Total [ 0 - 3M	Ireland			0				-			0	0			
Total [0 - 3M[ [3M - 1Y[ [1Y - 2Y[ [2Y - 3Y[ [3Y - 5Y  [1SY - 10Y   [10Y - more Total	Italy	0 1,003 0 515 3.124 412 383 5,437	0	0 0 1,003 0 515 3.124 412 383 5,437	0 0 0 514 3.124 412 377 4,426	0	0 0 1,003 0 1 0 0 7	0	0	0	0	400	3	-400	-3
[ 0 - 3M [	Latvia		0			0	1,011	0	0	0	0	400	3	-400	-3
Total  [ 0 - 3M [	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0

#### Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
	(		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 DERIVATIV	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of	provisions) (1)		is a maturi	ty matching) (1)		Derivatives with p	ositive 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
[0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ 10Y - more	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Poland	0		0		0			0			0			
Total  [ 0 - 3M [	Portugal		0		0		0	0		0	0		0	0	0
Total [ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	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 Total	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total  [ 0 - 3M	Spain	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total  [ 0 - 3M [	Sweden	0	0	0	0	0	0	0	0	0	0	0	0	0	0

#### Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
	(HIIIT EOK)	GROSS DI	RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross of	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) 1)		is a maturit	y matching) (1)	,	Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with	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「 「3M-1Y「 [1Y-2Y[ [2Y-3Y[ [3Y-5Y] [5Y-10Y[ [10Y-more Total	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M[ [3M-1Y[ [1Y-2Y[ [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												
Total	Norway			0	0		0	0	0	0	0	0	0	0	0
Total	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [ 0 - 3M [ 3M - 1Y [ 3M - 1Y [ 14 - 2Y [ 2Y - 3Y [ 3Y - 5Y [ 5Y - 10Y ] 10Y - more]  Total	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [ 0 - 3M [ 3M - 1Y [ 3M - 1Y [ 14 - 2Y [ 14 - 2Y [ 12 - 2Y [ 13 - 2Y [ 15 - 2Y ] ] ] ] ] [ 15Y - 10Y [ 10Y - 10Y [ 10Y - 10Y [ 10Y - 10Y ] ] ]  Total	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Japan	0		0	0		0	0	0	0	0	0	0	0	0
Total	u.s.	0	0	0	0	0	0	0	0	0	0	0	0	0	0



#### Sovereign Exposure

Banca Popolare di Vicenza SCpA

	(min EUR)							As of	31/12/2014						
		GROSS DII	RECT LONG				net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (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	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	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Other advanced economies non EEA	-													
Total  [ 0 - 3M [	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total  [ 0 - 3M [	Middle East	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	Latin America and the Caribbean	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	Africa	0	0	0	0	0				0	0	0	0		
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [	Others	U	U	J	U	v	0	0	0	0	0		v	0	0
[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 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						
		EXPOSURES (	RECT LONG accounting value	NET DIRECT Popositions of son	OSITIONS (gross overeign debt to oth	exposures (long) her counterpa <u>ties</u>	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of	provisions) (1)		is a maturi	ty 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
esidual 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 [	Austria	0		0	0	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 - 5Y [ [ 5Y - 10Y [ ] 10Y - more	Bulgaria	0		0			0	0	0	0	0	0		0	0
Total [ 0 - 3M [	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Czech Republic														
Total 0 - 3M [ 3M - 1Y [ 1Y - 2Y [ 2Y - 3Y [ 3Y - 5Y [ 4Y - 10Y [ 0Y - more	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total 0 - 3M [ 3M - 1Y [ 17 - 2Y [ 2Y - 3Y [ 3Y - 5Y [ Y - 10Y [ 0Y - more	Estonia			0						-	0	0		0	
Total 0 - 3M [ 3M - 1Y [ 1Y - 2Y [ 2Y - 3Y [ 3Y - 5Y [ Y - 10Y [ 0Y - more Total	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total D - 3M [ M - 1Y [ Y - 2Y [ Y - 3Y [ Y - 5Y [ / - 10Y [ Y - more Total	France	0	0	0	0		0	0	0	0	0	0	0	0	0



	(mln EUR)							As of	30/06/2015						
			RECT LONG	NET DIRECT PO	SITIONS (gross of	exposures (long) ner counterpaties	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of	provisions) 1)	is a maturity matching) (1)			Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with	positive fair value	Derivatives with negative fair 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 「 「3M - 1Y 「 [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ ]10Y - more Total	Germany	0	0	0	0	0	0	0	0	0	0	0	0	-29 -7 -2	-32 -9 -3
[0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y   [5Y - 10Y   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
Total	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] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Italy	0 0 10 11 835 1.921 992 263 4,032	0	0 0 10 11 835 1.921 983 263 4,023	0 0 10 11 835 1.921 992 258 4,028	0	0 0 0 0 0 0 0 -9 4	0	0	0	0	0	0	0	0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y [ [ 10Y - more	Latvia		0			0	-5	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
Total	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 other	exposures (long) ner counterpaties	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of	provisions) (1)	is a maturity matching) (1)			Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with	positive fair value	Derivatives with negative fair value		
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&ioss) 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
[0 - 3M] [3M - 1Y] [11 - 2Y] [12 - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Netherlands	0	0	0	0	0	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
Total  [ 0 - 3M [	Portugal												0		
Total [ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	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 Total	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total  [ 0 - 3M	Spain	0	0	0	0		0	0	0	0	0	0	0	0	0
Total  [0 - 3Mf	Sweden	0	0	0	0	0	0	0	0	0	0	0	0	0	0



	(mln EUR)							As of	30/06/2015						
		GROSS DI EXPOSURES (	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 DERIVATIV	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of	provisions) (1)	is a maturity matching) (1)			Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with	positive fair value	Derivatives with negative fair value		
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&ioss) 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] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Liechtenstein														
Total	Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	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	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total  [ 0 - 3M [	Japan	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	u.s.	0	0	0	0	0	0	0	0	0	0	0	0	0	0



	(mln EUR)							As of	30/06/2015						
			RECT LONG		OSITIONS (gross of the contract of the contrac			DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p	provisions) 1)	is a maturity matching) (1)				Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair 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 [	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Other advanced economies non EEA	_						-							
Total  [ 0 - 3M	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total  [ 0 - 3M [	Middle East	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	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Africa	·	_				0		0	-		0	-		0
Total  [ 0 - 3M	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[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 chrelar for the delethification 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	0/06/2015			
	Gross carrying amount			Accumulated impair changes in fair valu provisions	rment, accumulated e due to credit risk and			Gross carrying	j amount		Accumulated impair changes in fair valu provisions <sup>4</sup>	rment, accumulated e due to credit risk and	Collaterals and	
		Of which performing but past due >30 days and <=90 days			On performing On non-performing exposures <sup>2</sup> exposures <sup>3</sup>		Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days			On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	financial guarantees received on non- performing exposures
(mln EUR, %)		uays		defaulted					uays		defaulted			
Debt securities (including at amortised cost and fair value)	5,041	0	16	16	-8	7	0	4,686	0	16	16	7	8	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	4,426	0	0	0	-13	0	0	4,028	0	0	0	0	0	0
Credit institutions	89	0	0	0	0	0	0	116	0	0	0	0	0	0
Other financial corporations	454	0	11	11	5	7	0	458	0	11	11	6	7	0
Non-financial corporations	71	0	5	5	0	1	0	85	0	5	5	1	2	0
Loans and advances(including at amortised cost and fair value)	32,313	951	6,458	6,458	165	2,265	3,265	31,508	538	7,599	7,599	149	3,005	3,545
Central banks	205	0	0	0	0	0	0	343	0	0	0	0	0	0
General governments	104	0	55	55	0	4	0	98	0	54	54	0	18	0
Credit institutions	2,028	6	1	1	0	0	0	1,677	1	1	1	0	1	0
Other financial corporations	1,814	86	199	199	7	101	78	1,666	1	391	391	6	168	117
Non-financial corporations	15,762	453	4,526	4,526	113	1,599	2,250	15,494	251	5,362	5,362	101	2,157	2,499
Households	12,400	406	1,678	1,678	45	561	937	12,230	285	1,791	1,791	43	661	930
DEBT INSTRUMENTS other than HFT	37,354	951	6,474	6,474	157	2,273	3,265	36,194	538	7,615	7,615	156	3,013	3,545
OFF-BALANCE SHEET EXPOSURES	11,883		301	301	18	5	294	11,200		402	402	18	3	270

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>&</sup>lt;sup>2</sup> 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)

<sup>&</sup>lt;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)



#### Forborne Exposures

ſ			As of 31/12/2014					As of 30/06/2015		
	Gross carrying a forbearance mea	mount of exposures with sures		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 <sup>2</sup>		Collateral and financial
(min EUR, %)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	5	5	2	2	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	5	5	2	2	0
Loans and advances (including at amortised cost and fair value)	1,981	957	122	112	1,504	2,369	1,458	249	240	1,705
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	54	54	4	4	0	54	54	18	18	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	76	47	28	28	40	100	74	40	40	46
Non-financial corporations	1,227	653	71	65	911	1,566	1,072	163	157	1,102
Households	624	203	18	15	554	649	259	27	25	557
DEBT INSTRUMENTS other than HFT	1,981	957	122	112	1,504	2,374	1,464	250	242	1,705
Loan commitments given	0	0	0	0	0	0	0	0	0	0

<sup>&</sup>lt;sup>1</sup> 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

	(min EUR, %)	As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	3,025	1,783	LRCom {20}	
В	Total leverage ratio exposures	41,717	37,413	LRCom {21}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
С	Leverage ratio	7.25%	4.77%	A/B	



#### Information on collaterals: Mortgage loans

	As of 31/12	2/2014	As of 30/06/2015						
	Mortgage l [Loans collateralized by in		Mortgage loans [Loans collateralized by immovable property]						
(mln EUR, %)	Carrying amount	Maximum amount of the collateral that can be considered <sup>1</sup>	Carrying amount	Maximum amount of the collateral that can be considered <sup>1</sup>					
Loans and advances	15,289	13,434	14,755	13,193					
of which: Other financial corporations	308	176	240	118					
of which: Non-financial corporations	6,152	4,780	5,807	4,682					
of which: Households	8,828	8,379	<i>8,707</i>	8,310					

<sup>&</sup>lt;sup>1</sup>This 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.