

Bank Name	Banco Popolare - Società Cooperativa
LEI Code	5493006P8PDBI8LC0O96
Country Code	IT



2016 EU-wide Stress Test: Summary

Banco Popolare - Società Cooperativa

	Actual (starting year)	Baseline Scenario	Adverse Scenario
(mln EUR, %)	31/12/2015	31/12/2018	31/12/2018
Cumulative 3y: Net interest income		4,723.72	3,712.14
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		397.51	75.69
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-1,889.90	-3,414.94
Cumulative 3y: Profit or (-) loss for the year		1,283.05	-792.53
Coverage ratio - Default stock	43.66%	45.64%	47.01%
Common Equity Tier 1 capital	5,885.49	6,875.15	4,160.31
Total Risk exposure amount	44,744.12	47,061.82	45,975.12
Common Equity Tier 1 ratio, %	13.2%	14.6%	9.0%
Fully loaded Common Equity Tier 1 ratio, %	12.4%	14.6%	9.0%
Tier 1 capital	5,885.49	7,116.79	4,401.95
Total leverage ratio exposures	118,085.00	118,085.00	118,085.00
Leverage ratio, %	5.0%	6.0%	3.7%
Fully loaded leverage ratio, %	4.7%	5.9%	3.5%
Memorandum items			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) ¹			0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			173,550
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0

¹ Conversions not considered for CET1 computation
 ² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period

Credit risk IRB

Banco Popolare - Società Cooperativa

								31/12/2015						
			Exposure	values			Risk expo	sure amounts			Stock	of provisions		
		A-IF	B	F	IRB	A-1	RB	F-11	RB	A-	RB	F-I	RB	Coverage Rati
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stoc
	(min EUR, %)													
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	26.925	14.785	0	0	11.434	0	0	0	187	7.100	0	0	48
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	16.113	12.819	0	0	5.824	0	0	0	92	6.429	0	0	50
	Retail	26.363	4.498	0	0	5.067	0	0	0	133 57	1.621 556	0	0	36
Denies Denielene Contab	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	17,354	2,282	0	0	2,875	0	0	0	57	556	0	0	24 18
Banco Popolare - Società	Retail - Secured on real estate property - Or Which: SME Retail - Secured on real estate property - Of Which: non-SME	2.731 14,622	1.729	0	0	662 2,213	0	0	0	18	100	0	0	18
Cooperativa	Retail - Secured on real estate property - Or which: hon-sive Retail - Qualifying Revolving	14,622	1,729	0	0	2,213	0	0	0	39	cer	0	U	20
cooperativa	Retail - Other Retail	8,727	2.208	0	0	2,069	0	0	0	21	1.063	0	0	48
	Retail - Other Retail - Of Which: SME	7.225	1.525	0	0	1,702	0	0	0	62	737	0	0	48.
	Retail - Other Retail - Of Which: princ	1.502	684	0	0	366	0	0	0	9	325	0	0	47.
	Equity	0	0	0	0	0	0		0	0	0	0	0	
	Securitisation					-								
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
	IRB TOTAL	53,288	19,283	0	0	16.500	0	0	0	320	8,721	0	0	45.2

								31/12/2015						
			Exposure	values				sure amounts			Stock	of provisions		
		A-IRI		FI	RB	A-I	RB	F-IR	:B	A-I	RB	F	IRB	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock										
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0		0
	Corporates	26,925	14.784	ŏ	ŭ	11,434	ŏ	ő	0	187	7,100	ő		0 48
	Corporates - Of Which: Specialised Lending	0	0	0	Ó	0	0	0	0	0	0	0		0
	Corporates - Of Which: SME	16.113	12.818	0	a	5.824	0	0	0	92	6.429	0		0 50.
	Retail	26,339	4,491	0	0	5,063	0	0	0	133	1,620	0		0 36
	Retail - Secured on real estate property	17.333	2.277	0	0	2.872	0	0	0	57	555	0		0 24
The bas	Retail - Secured on real estate property - Of Which: SME	2,731	553	0	u	662	0	0	0	18	100	0		0 18 26
Italy	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	14,601 283	1,724	0	u u	2,210 123	0	0	0	39	454	0		0 26
	Retail - Otalirving Revolving Retail - Other Retail	8,723	2.207	0	u u	2,068	0	0		21	1,062	0		0 34
	Retail - Other Retail - Of Which: SMF	7,225	1.525	0	0	1,702	0	0		62	737			0 48
	Retail - Other Retail - Of Which: non-SME	1,498	682	ŏ	ŭ	366	ŏ	ő	0	9	325	ő		0 47.
	Equity	0	0	0	Ó	0	0	0	0	0	0	0		0
	Securitisation													
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0		0
	IRB TOTAL	53,264	19,275	0	0	16,497	0	0	0	320	8,719	0		0 45.2

							31/12/2015						
		Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
	A-II	8	F-I	IRB	A-1	RB	F-IR	:B	A-	IRB	F-	IRB	Coverage Rati
(min EUR, %)	Non-defaulted	Defaulted	Default Stoc										
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0		0
Institutions	0	0	0	0	0	0	0	0	0	0	0	1	0
Corporates	0	0	0	0	0	0	0	0	0	0	0		0
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	1	0
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	1	0
Retail	0	0	0	0	0	0	0	0	0	0	0		0
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0		0
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	1	0
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	1	0
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0		0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0		0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		0
Equity	0	0	0	0	0	0	0	0	0	0	0		0
Securitisation													
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0		0
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0		0

							31/12/2015						
		Exposure					sure amounts				of provisions		
	A-IS	8	F-I	RB	A-	IRB	F-IR	:8	A-	IRB	F-	RB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	(
Institutions	0	0	0	0	0	0	0	0	0	0	0	(-
Corporates	0	0	0	0	0	0	0	0	0	0	0	(-
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	(-
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	(-
Retail	0	0	0	0	0	0	0	0	0	0	0	(-
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	(-
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	(-
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	(-
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	(-
Equity	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation													
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	(-
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0		-

IRB TOTAL
¹ Comouted as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

Banco Popolare - Società Cooperativa

	31/12/2015													
		Exposure					sure amounts				of provisions			
	A-II	8	F-1	IRB	A-	IRB	F-IR	8	A-I	IRB	F-	IRB	Coverage Rat	
(min EUR, %)	Non-defaulted	Defaulted	Default Sto											
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0		0	
Institutions	0	0	0	0	0	0	0	0	0	0	0		0	
Corporates	0	0	0	0	0	0	0	0	0	0	0		0	
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0		0	
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0		0	
Retail	0	0	0	0	0	0	0	0	0	0	0		0	
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0		0	
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0		0	
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		0	
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0		0	
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0		0	
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0		0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		0	
Equity	0	0	0	0	0	0	0	0	0	0	0		0	
Securitisation														
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0		0	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0		0	

							31/12/2015						
		Exposur					sure amounts				of provisions		
	A-II	8	F-I	RB	A-I	RB	F-IR	:B	A-	IRB	F-	IRB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central basks and central governments Institutions Corporates Corporates - Of Whoit: Socialised Lending Corporates - Of Whoit: Socialised Lending Retail - Secured on real estate property Retail - Secured on real estate property - Of Whoit: SHE Retail - Courted on real estate property - Of Whoit: SHE Retail - Courted on real estate property - Of Whoit: SHE Retail - Courted on real estate property - Of Whoit: SHE		000000000000000000000000000000000000000	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0	
Rebai - Other Rebai - O'Which: non-SME Equity Securitization Other non-credit obligation assets	0	000	0	0	0	0	0	0	0	0	0	0	-
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	-
Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)													

							31/12/2015						
		Exposure	values				sure amounts				of provisions		
	A-IR	8	F-I	RB	A-II	RB	F-IR	:8	A-1	IRB	F-	IRB	Coverage Rat
(min EUR, %)	Non-defaulted	Defaulted	Default Stoc										
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	()
Institutions	0	0	0	0	0	0	0	0	0	0	0	(0
Corporates	0	0	0	0	0	0	0	0	0	0	0	(0
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	(0
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	(2
Retail	0	0	0	U	0	0	0	0	0	0	0		
Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	U	U	0	0	0	0	U	U	0		
Retail - Secured on real estate property - Or Which: SME Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		
Retail - Secured on real estate property - or which: hon-side Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail	ő	ő	0	0	0	ő	0	0	0	0	0	, in the second s	ĥ
Retail - Other Retail - Of Which: SMF	ō	0	0		0	0	0	0	0	0	0	(
Retail - Other Retail - Of Which: non-SME	0	ō	ō	ō	0	ō	0	ō	ō	0	ō	(5
Equity	0	0	0	0	0	0	0	0	0	0	0	(0
Securitisation													
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	()
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	(0

							31/12/2015						
		Exposure	values				sure amounts			Stock	of provisions		
	A-IRB		F-I	RB	A-1	IRB	F-IR	В	A-	IRB	F-	IRB	Coverage Ratio
(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	()
Institutions	0	0	0	0	0	0	0	0	0	0	0	(2
Corporates Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	(
Connorates - Of Which: SME	U O	0	0	0	0	0	0	0	0	0	0		
Retail	0	0	0	0	0	0	0	0	0	0	0	(
Retail - Secured on real estate property	0	0	0		0	0	0	0	0	0	ō	(
Retail - Secured on real estate property - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	(0
Retail - Secured on real estate non-etv - Of Which: non-SMF	0	0	0	0	0	0	0	0	0	0	0	()
Retail - Oualifving Revolving	0	0	0	0	0	0	0	0	0	0	0	(0
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	()
Retail - Of her Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	(2
Retail - Other Retail - Of Which: non-SME Fnuity	0	0	0	0	0	0	0	0	0	0	0		
Fauty Securitisation	U	0	0	0	0	0	0	U	0	0	0		1
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	(
IRB TOTAL	ő	0	0	ō	ő	0	0	ő	0	0	0)

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 69 and 61 of the Methodological note)

Banco Popolare - Società Cooperativa

	31/12/2015												
		Exposur					sure amounts				of provisions		
	A-IRB		F-	IRB	A-	IRB	F-IR	:B	A-I	IRB	F	IRB	Coverage Ra
(min EUR, %)	Non-defaulted	Defaulted	Default Sto										
Centrel banks and centrel oversrmments Institutions Cronovate Cron													

	31/12/2015													
		Exposur					sure amounts				of provisions			
	A-I	RB	F	-IRB	A-1	IRB	F-IR	:8	A-	IRB	F	IRB	Coverage Ratio	
(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹											
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	()	
Institutions	0	0	0	0	0	0	0	0	0	0	0	6	3	
Corporates	0	0	0	0	0	0	0	0	0	0	0	(3	
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	(3	
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	(0	
Retail	0	0	0	0	0	0	0	0	0	0	0	6	3	
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	(3	
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	(0	
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	2	
Retail - Oualifving Revolving	0	0	0	0	0	0	0	0	0	0	0		1	
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	(3	
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	2	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		1	
Equity	0	0	0	0	0	0	0	0	0	0	0	()	
Securitisation				-										
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0)	
IRB TOTAL Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 69 and 61 of the Methodological note)	0	0	0	0	0	0	0	0	0	0	0		1	

							31/12/2015						
		Exposur					sure amounts				of provisions		
	A-I	RB	F	RB	A-1	IRB	F-IF	:8	A-I	RB	FI	RB	Coverage Ratio -
 (min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Control banks and control acovernments Institutions Concreates Of Which Smithing and Control term Garcoutes - Of Which Smithing and Cancoutes - Of Which Smithing and Control term Relati - Scanard on real estate property Banks - Scanard on real estate property Banks - Scanard on and estate property - Of Which - OHF Relati - Other Relati - Of Which - SMIT Banks - Other Relation				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	

1 Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

Credit risk IRB

Banco Popolare - Società Cooperativa

						Baseline Sce	nario								Adverse Sce	nario			
			31/12/201	6		31/12/20	17		31/12/201	.8		31/12/20:	16		31/12/20	17		31/12/20	18
	(min EUR, %)	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock
	Central banks and central governments	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-		0	
	Institutions	-	7 683	-		0	-	-	0		-	0	-		0	-	-	0	
	Corporates Corporates - Of Which: Specialised Lending	0.4%	7,683	49.2%	0.3%	7,792	48.7%	0.3%	7,880	48.3%	0.7%	7,811	49.2%	0.8%	8,063	48.5%	0.8%	8,303	47
	Corporates - Of Which: SME	0.5%	6.889		0.4%	6,973	-	0.3%	7.040	50.9%	0.9%	0	51.7%	1.1%	7,188	50.9%	1.1%	0	50
	Retail	0.5%	2,379	51.6% 44.6%	0.4%		51.2% 44.8%	0.3%	7,040		0.9%	6,993	45.0%	0.9%	2,883		0.9%	7,371 3,227	45.
	Retail - Secured on real estate property	0.5%	2,379	29.9%	0.4%	2,577	30.2%	0.2%	2,746 981	44.8% 30.3%	0.4%	2,512	45.0%	0.5%	2,883	45.1%	0.9%	1.112	45.
Banco Popolare - Società	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0.3%	833	29.9%	0.2%	914	21.5%	0.2%	981	21.6%	1.0%	808	23.0%	1.1%	209		1.1%	239	23
banco Popolare - Societa	Retail - Secured on real estate property - Of Which: smc Retail - Secured on real estate property - Of Which: non-SME	0.2%	100	32.8%	0.5%	733	21.5%	0.1%	783	33.6%	0.3%	1/0	33.0%	0.3%	209	33.3%	0.3%	239	23
Cooperativa	Retail - Qualifying Revolving	1.5%	12	43.9%	1.3%	/33	46.4%	1.2%	/65	47.7%	2.8%	052	51.7%	3.0%	782	54.9%	2.7%	0/2	56
cooperativa	Retail - Other Retail	0.8%	1,535	60.5%	0.7%	1,648	60.9%	0.6%	1,747	60.9%	1.7%	1,628	59.9%	1.8%	1,867		1.6%	2.085	60.
	Retail - Other Retail - Of Which: SME	0.0%	1.018	55.9%	0.7%	1,114	56.6%	0.7%	1,198	56.8%	1.9%	1,020	55.4%	2.0%	1,307	56.0%	1.8%	1,494	56.
	Retail - Other Retail - Of Which: non-SME	0.5%	517	71.5%	0.4%	534	71.8%	0.4%	549	71.9%	1.0%	528	71.4%	1.0%	561		0.9%	502	71.
	Equity	0.5 %	515	/1.5/0	0.170	331	71.070	0.170	510	71.574	1.0 %	510	71.170	1.0 /0	501	74.170	0.576		/1.
	Securitisation		Ű						Ŭ			Ŭ						Ű	
	Other non-credit obligation assets	-	0		-	0		-	0	-	-	0		-	0	-	-	0	
	TRR TOTAL	0.4%	10,062	48.0%	0.4%	10.368	47.7%	0.3%	10.627	47.4%	0.8%	10,323	48.1%	0.9%	10.946	47.6%	0.8%	11.530	47.1

						Baseline Scer	ario								Adverse Scer	nario	
			31/12/20	16		31/12/201	17		31/12/201	18		31/12/20	16		31/12/20	17	
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -			Coverage Ratio -	1
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	6
	Central banks and central governments	-	0	-	-	0		-	0	-	-	0	-	-	0		
	Institutions		0	-	-	0	-	-	0	-	-	0	-	-	0	1. Sec.	
	Corporates	0.4%	7,683	49.2%	0.3%	7,791	48.7%	0.3%	7,880	48.3%	0.7%	7,811	49.2%	0.8%	8,063	48.5%	
	Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-	-	0	-	-	0		
	Corporates - Of Which: SME	0.5%	6.889 2,376	51.6%	0.4%	6.972	51.2%	0.3%	7.040 2.743	50.9%	0.9%	6.993	51.7%	1.1%	7.188	50.9%	
	Retail	0.5%	2,376	44.6%	0.4%	2,574	44.8%	0.3%		44.8%	0.9%	2,509	45.0%	0.9%	2,879	45.2%	
	Retail - Secured on real estate property	0.3%	831		0.2%	912	30.2%	0.2%	979	30.3%	0.4%	866	30.4%	0.5%	989	30.5%	
	Retail - Secured on real estate property - Of Which: SME	0.7%	160	21.4%	0.5%	180	21.5%	0.5%	198	21.6%	1.0%	176	23.0%	1.1%	209		,
Italy	Retail - Secured on real estate property - Of Which: non-SME	0.2%	670	32.8%	0.2%	731	33.3%	0.1%	781	33.6%	0.3%	690	33.0%	0.3%	781	33.3%	
	Retail - Qualifying Revolving	1.5%	12	43.9%	1.3%	15	46.4%	1.2%	19	47.7%	2.8%	16	51.7%	3.0%	24	54.9%	
	Retail - Other Retail	0.8%	1,534	60.5%	0.7%	1.647	60.9%	0.6%	1.746	60.9%	1.7%	1.627	59.9%	1.8%	1.866	60.0%	
	Retail - Other Retail - Of Which: SME	0.9%	1.018	55.9%	0.7%	1.114	56.6%	0.7%	1.198	56.8%	1.9%	1.100	55.4%	2.0%	1.307	56.0%	
	Retail - Other Retail - Of Which: non-SME	0.5%	516	71.5%	0.4%	533	71.9%	0.4%	548	72.0%	1.0%	527	71.4%	1.0%	560	71.5%	
	Equity	-	0	-	-	0			0		-	0		-	0		
	Securitisation																1
	Other non-credit obligation assets		0			0		-	0	-	-	0	-		0		
	TRB TOTAL	0.4%	10.059	48.0%	0.4%	10,365	47.7%	0.3%	10.623	47.4%	0.8%	10.320	48.1%	0.9%	10,942	47.6%	J.

					Baseline Sce	nario								Adverse Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18		31/12/20	116		31/12/20	17		31/12/20	18
	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairme	nt Stock of	Coverage Ratio -			Coverage Ratio -			Coverage Ratio -
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central banks and central governments	-	0	-	-	0	-	-	0	-		- 0	-	-	0	-	-	0	1. Sec.
Institutions	-	0	-	-	0	-	-	0	-		- 0	-	-	0	-	-	0	
Corporates	-	0		-	0	-	-	0	-		- 0	-	-	0	-	-	0	
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-		- 0	-	-	0	-	-	0	1. Sec.
Corporates - Of Which: SME	-	0		-	0	-	-	0	-		- 0	-	-	0	-	-	0	
Retail	-	0		-	0	-	-	0	-		- 0	-	-	0	-	-	0	
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-		- 0	-	-	0	-	-	0	1. Sec.
Retail - Secured on real estate property - Of Which: SME	-	0		-	0	-	-	0	-		- 0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: non-SME	-	0		-	0	-	-	0	-		- 0	-	-	0	-	-	0	
Retail - Oualifving Revolving	-	0	-	-	0	-	-	0	-		- 0	-	-	0	-	-	0	
Retail - Other Retail	-	0	-	-	0	-	-	0	-		- 0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: SME	-	0		-	0	-	-	0	-		- 0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-		- 0	-	-	0	-	-	0	
Equity	-	0			0			0			- 0		-	0		-	0	
Securitisation																		
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-		- 0		-	0	-	-	0	
IRB TOTAL	-	0		-	0	-	-	0	-		- 0	-	-	0	-	-	0	

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central banks and cer	itral governments		0		-	0	•		0	-
Institutions		-	0	-	-	0	-	-	0	-
Corporates		-	0	-	-	0	-	-	0	-
Corporates	Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-
Corporates	Of Which: SME	-	0	-	-	0	-	-	0	-
Retail		-	0	-	-	0	-	-	0	-
Retail - Se	ured on real estate property	-	0	-	-	0		-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0		-	0	-
	alifying Revolving	_	0	-	-	0	-		0	-
Retail - Otl		-	ō	-	-	ō	-	-	ō	-
	Retail - Other Retail - Of Which: SME	_	0	-	-	0	-		0	-
	Retail - Other Retail - Of Which: non-SME	_	0	-	-	ō	-		0	-
Equity			0	-	-	0	-	-	0	_
Securitisation										
Other non-credit obli	ation assets	-	0	-	-	0		-	0	-
IRB TOTAL			ő			0		1.	ő	_

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
-	0	-	-	0	-		0	-
-	0	-	-	0	-		0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-		0	-
-	0	-	-	0	-	-	0	-
-	0	1	-	0	1		0	
-	0	-	-	ő	-		ő	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-		0	-
-	0		-	0	-	-	0	-

Stock of

0.8%

. 1.1% 0.9% 1.1% 0.3% 2.7% 1.6% 1.8% 0.9%

0.8%

0 8,302 0 7.370 3,224 1.110 239 870 31 2,084 1.494 590 0

47.8%

50.2% 45.3% 30.6% 23.2% 33.4% 56.2% 60.4% 56.8% 71.9%

47.1%

Duted as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note

Credit risk IRB

Banco Popolare - Società Cooperativa

					Baseline Sce	nario									Adverse Sce	nario			
		31/12/20	16		31/12/20	17		31/12/201	18			31/12/201	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -	Impairment			Impairment	Stock of	Coverage Ratio -	I			Coverage Ratio -	Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹		rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central banks and central governments		0	-		0			0			-	0			0			0	
Institutions		0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	0	
Corporates		0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	0	
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0			-	0	-	-	0		-	0	
Corporates - Of Which: SME		0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	0	
Retail	-	0	-	-	0	-	-	0			-	0	-	-	0		-	0	
Retail - Secured on real estate property		0	-	-	0	-	-	0	-		-	0	-	-	0		-	0	
Retail - Secured on real estate property - Of Which: SME		0	-	-	0	-	-	0	-		-	0	-	-	0		-	0	
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0		-	ó			-	0		-	0		-	0	
Retail - Qualifying Revolving		0	-	-	0	-	-	0	-		-	0	-	-	0		-	0	
Retail - Other Retail	-	0	-	-	0		-	ó			-	0		-	0		-	0	
Retail - Other Retail - Of Which: SME		0	-	-	0	-	-	0	-		-	0	-	-	0		-	0	
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0		-	ó			-	0		-	0		-	0	
Equity		0	-	-	0	-	-	0	-		-	0	-	-	0		-	0	
Securitisation																			
Other non-credit obligation assets		0			0	-		0			-	0			0			0	
IRB TOTAL	-	0	-	-	0	-	-	ō	-		-	0	-	-	0	-	-	0	
1 Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)																			

Impairment rate - -	31/12/20 Stock of Provisions 0 0	16 Coverage Ratio - Default Stock ¹	Impairment rate	31/12/20 Stock of Provisions 0	Coverage Ratio -	Impairment rate	31/12/20 Stock of Provisions	Coverage Ratio -
	Stock of Provisions 0 0	Coverage Ratio - Default Stock ¹						
rate -	Provisions 0 0	Default Stock*	rate	Provisions	Default Stock*	rate -	Provisions	Default Stock*
-	0	-	1	0	-			
	0	-	-					
-	0			0	-	-	0	
-		-	-	0	-	-	0	
	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0		-	0		-	0	
	0		-	0		-	0	
	0		-	0		-	0	
	0		-	0		-	0	
	0			0			0	
	ō			ō			0	
	-							
	0			0				
-				0	-		0	
				0				
	0			0				
	-	- 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0						

				Adverse Sce				
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	0			0			0	
-	0	-	-	0	-	-	0	-
-	0	-	-	0		-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0		-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0		-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0		-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central banks and central governments		0			0			0	
Inditutions	-	0	-	-	0	-	-	0	
Corporates	-	0	-	-	0	-	-	0	
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
Retail		0	-	-	0	-		0	
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: SME		0	-	-	0	-		0	
Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0	-	-	0	-	-	0	
Retail - Obainvina Revolvina Retail - Other Retail		0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: SMF		0	-	-	0	-	-	0	
Retail - Other Retail - I Winth Star Retail - Other Retail - Of Which non-SME		0	-	-	0	-	-	0	
Equity		0			0			0	
Securitisation		0			0				
Other non-credit obligation assets		0			0	-		0	
IRB TOTAL	-	0	-		0			ő	

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
-	0	-	-	0		-	0	-
-	0	-	-	0		-	0	-
	0			0			0	
-	0	-	-	0		-	0	
-	ō	-	-	ō	-	-	ō	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0		-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0		-	0	
	0			0			0	
-	ŏ	-	-	ő		-	ő	-
-	0	-	-	0	-	-	0	-

						Baseline Scer	nario			
			31/12/20	16		31/12/201	17		31/12/201	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of		Impairment	Stock of	Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central banks and	central governments	-	0	-	-	0	-	-	0	
Institutions		-	0	-		0	-	-	0	1
Corporates		-	0	-		0	-	-	0	1
	tes - Of Which: Specialised Lending	-	0	-		0	-	-	0	1
	tes - Of Which: SME	-	0	-		0	-	-	0	1
Retail		-	0	-		0	-	-	0	1
Retail -	Secured on real estate property	-	0	-		0	-	-	0	1
	Retail - Secured on real estate property - Of Which: SME	-	0	-		0	-	-	0	1
	Retail - Secured on real estate property - Of Which: pop-SME	-	0	-		0	-	-	0	1
	Oualifving Revolving	-	0	-		0	-	-	0	1
Retail -	Other Retail	-	0	-		0	-	-	0	1
	Retail - Other Retail - Of Which: SME	-	0	-		0	-		0	1
	Retail - Other Retail - Of Which: non-SME	-	0	-		0	-	-	0	1
Fauity		-	0	-	-	0	-	-	0	1
Securitisation							1			1
Other non-credit of	obligation assets	-	0		-	0	-	-	0	L

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio
	0	-	-	0		-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0			0	
	0		1	0			0	
	ō	-	-	ō			ō	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0		-	0	
	0			0			0	
	0	-		0	-		0	
	0	-	-	0		-	0	

IRB TOTAL Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

Credit risk IRB

Banco Popolare - Società Cooperativa

					Baseline Sce	nario									Adverse Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18			31/12/20	16		31/12/20	17		31/12/20	18
	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -		Impairment		Coverage Ratio -					Stock of	Coverage Ratio -
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹		rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central banks and central governments	-	0			0			0			-	0	-	-	0			0	
Institutions	-	0	-	-	0		-	0	-		-	0	-	-	0		-	0	
Corporates	-	0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	0	-
Comparates - Of Which: Specialised Lending	-	0	-	-	0	-		0	-		-	0	-		0	-	-	0	
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	0	
Retail	-	0	-	-	0		-	0	-		-	0	-	-	0		-	0	
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0		-	0	-		-	0	-	-	0		-	0	
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	0	
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	0	
Retail - Other Retail	-	0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	0	
Faulty	-	0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	0	
Equity Securitisation																			
Other non-credit obligation assets		0		-	0		-	0	-		-	0		-	0		-	0	
IRB TOTAL	-	0	-	-	0	-	-	0	-	I F	-	0	-	-	0	-	-	0	
¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)																			

					Baseline Sce	nario					
		31/12/20	116		31/12/20	17		31/12/20	18		31/12/
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairme	
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provision
Central banks and central governments	-	0		-	0	-		0			-
Institutions		0	-	-	0	-	-	0	-		-
Corporates		0	-	-	0	-	-	0	-		-
Corporates - Of Which: Specialised Lending		0	-	-	0	-	-	0	-		-
Corporates - Of Which: SME		0	-	-	0	-	-	0	-		-
Betail		0	-	-	0	-	-	0	-		-
Retail - Secured on real estate property		0	-	-	0	-		0			-
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	ō	-	-	ō	-		-
Retail - Secured on real estate property - Of Which: non-SME		0	-	-	0	-		0			-
Retail - Qualifying Revolving		0	-	-	ō	-		õ			-
Retail - Other Retail		0		-	0			ō			
Retail - Other Retail - Of Which: SME						-		ō			
Retail - Other Retail - Of Which non-SME					0	-		ő			
Faulty					0			0			
Securitisation								0			
Other non-credit obligation assets					0			0			
Uther non-create obligation assets	-			-	0			0			
as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)	-	U	-	-	U	-		U	-		-

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	0			0			0	-
1	0		1	0		1	0	-
:	ō			0			ō	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-		0	-		0	-
	0			0	-		0	-
	0			0			0	-
	0		-	0		-	0	-

					Baseline Sce	nario			
		31/12/20:	16		31/12/20	17		31/12/20	18
	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central banks and central governments	-	0			0		-	0	
Institutions		0		-	0		-	0	
Composites		0		-	0	-	-	0	
Coroorates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	
Corporates - Of Which: SME		0		-	0	-	-	0	
Retail		ō	-		, o	-	-	0	
Retail - Secured on real estate property		ō			ō		-	ō	
Retail - Secured on real estate property - Of Which: SME		ō	-		ō		-	0	
Retail - Secured on real estate property - Of Which: non-SME		0			0			ō	
Retail - Qualifying Revolving		0			0			ő	
Retail - Other Retail		0			0			0	
Retail - Other Retail - Off Which: SME		0			0			0	
Retail - Other Retail - Of Which and SME		0			0			ő	
Equity		0		-	0		-	0	
		0			0			U	
Securitisation									
Other non-credit obligation assets		0		-	0		-	0	
IRB TOTAL	-	0	-	-	0	-	-	0	

				Adverse Sce	nario			
	31/12/20	16		31/12/20			31/12/201	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio
	0	-		0			0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0			0			0	
-	ō	-	-	ō		-	ō	
-	0	-		, o	-		ō	
-	ō	-	-	ō		-	ō	
-	0	-		, o	-		ō	
	0			0			0	
	0			0			0	
	0			0			0	
	ŏ			ő			ő	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



Banco Popolare - Società Cooperativa

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Coverage Ratio Default Stock
	Central governments or central banks	13,122	2	3,027	2	39	1	28.
	Regional governments or local authorities	236	7	46	4	3	3	49.
	Public sector entities	304	1	78	1	7	0	19.
	Multilateral Development Banks	143	0	0	0	0	0	0.
	International Organisations	0	0	0	0	0	0	0.
	Institutions	8,227	2	3,027	1	37	1	50.
	Corporates	4,392		4,258	3,767	59	1,967	38.4
	of which: SME	3,653	3,727	3,541	2,530		1,618	43.4
Banco Popolare - Società	Retail	329	282	218	152		162	57
	of which: SME	231	229	147	126		132	57.
Cooperativa	Secured by mortgages on immovable property	960	443	417	325		118	26.
	of which: SME	601	352	271	252	1	100	28.
	Items associated with particularly high risk	16	4	24	5	0	0	0.
	Covered bonds	148	0	36	0	0	0	0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0
	Collective investments undertakings (CIU)	685	15	685	5	1	11	70.5
	Equity	1,349	8	2,264	8	0	0	0.0
	Securitisation							
	Other exposures	3,599		2,601	0	2	5	97.
	Standardised Total	33,510	5,889	16,681	4,268	159	2,268	38.5

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Non-defaulted Defaulted	
	Central governments or central banks	13,098	2	3,027	2	39	1	28.19
	Regional governments or local authorities	226	7	44	4	3	3	49.49
	Public sector entities	267	1	71	1	7	0	19.6
	Multilateral Development Banks	0	0	0	0	0	0	0.0
	International Organisations	0	0	0	0	0	0	0.0
	Institutions	5,352	2	2,306	1	35	1	50.0
	Corporates	3,640	4,776	3,543	3,650	50	1,720	36.0
	of which: SME	2,971	3,384	2,897	2,413	36	1,371	40.5
	Retail	309	279	188	150	10	160	57.3
Italy	of which: SME	214	229	119	126	5	132	57.8
Itdly	Secured by mortgages on immovable property	901	441	389	323	3	118	26.7
	of which: SME	548	350	244	250	1	99	28.3
	Items associated with particularly high risk	16	4	24	5	0	0	0.0
	Covered bonds	148	0	36	0	0	0	0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0
	Collective investments undertakings (CIU)	262	15	261	5	1	11	70.5
	Equity	1,268	8	2,183	8	0	0	0.09
	Securitisation							
	Other exposures	3,582	5	2,597	0	2	5	97.5
	Standardised Total	29,071	5,539	14.668	4,148	148	2,018	36.49

Standardised Total
¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central I	banks	0	0	0	0	0	0	0.0%
Regional governments or local a	uthorities	0	0	0	0	0	0	0.0%
Public sector entities		0	0	0	0	0	0	0.0%
Multilateral Development Banks		0	0	0	0	0	0	0.09
International Organisations		0	0	0	0	0	0	0.09
Institutions		0	0	0	0	0	0	0.09
Corporates		0	0	0	0	0	0	0.04
of which: SME		0	0	0	0	0	0	0.04
Retail		0	0	0	0	0	0	0.09
of which: SME		0	0	0	0	0	0	0.04
Secured by mortgages on immov	able property	0	0	0	0	0	0	0.04
of which: SME		0	0	0	0	0	0	0.04
Items associated with particular	ly high risk	0	0	0	0	0	0	0.04
Covered bonds		0	0	0	0	0	0	0.09
	rates with a ST credit assessment	0	0	0	0	0	0	0.09
Collective investments undertak	ngs (CIU)	0	0	0	0	0	0	0.09
Equity		0	0	0	0	0	0	0.09
Securitisation								
Other exposures		0	0	0	0	0	0	0.09
Standardised Total		0	0	0	0	0	0	0.0%



Banco Popolare - Società Cooperativa

				31/12/2015			
	Exposure	e values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	C	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.09
International Organisations	0	0	0	0	0	0	0.09
Institutions	0	0	0	0	0	0	0.0%
Corporates	0	0	0	0	0	0	0.09
of which: SME	0	0	0	0	0	0	0.09
Retail	0	0	0	0	0	0	0.09
of which: SME	0	0	0	0	0	0	0.09
Secured by mortgages on immovable property	0	0	0	0	0	0	0.09
of which: SME	0	0	0	0	0	0	0.04
Items associated with particularly high risk	0	0	0	0	0	0	0.09
Covered bonds	0	0	0	0	0	0	0.09
Claims on institutions and corporates with a ST credit assessment	C	0	0	0	0	0	0.09
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.09
Equity	0	0	0	0	0	0	0.0%
Securitisation							
Other exposures	0	0	0	0	0	0	0.09
Standardised Total	0	0	0	0	0	0	0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	0	0	0	0	C	0.09
Regional governments or local authorities	0	0	0	0	0	0	0.09
Public sector entities	0	0	0	0	0	C	0.0
Multilateral Development Banks	0	0	0	0	0	C	0.0
International Organisations	0	0	0	0	0	C	0.0
Institutions	0	0	0	0	0	C	0.0
Corporates	0	0	0	0	0	C	0.0
of which: SME	0	0	0	0	0	C	0.0
Retail	0	0	0	0	0	0	0.0
of which: SME	0	0	0	0	0	C	0.0
Secured by mortgages on immovable property	0	0	0	0	0	C	0.0
of which: SME	0	0	0	0	0	0	0.0
Items associated with particularly high risk	0	0	0	0	0	C	0.0
Covered bonds	0	0	0	0	0	C	0.0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	C	0.0
Collective investments undertakings (CIU)	0	0	0	0	0	C	0.0
Equity	0	0	0	0	0	0	0.0
Securitisation							
Other exposures	0	0	0	0	0	0	0.0
Standardised Total	0	0	0	0	0	0	0.0

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	values	Risk exposu	re amounts	Stock of	provisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	(0 0	0	0	C	0.09
Regional governments or local authorities	0	(0 0	0	0	0	0.09
Public sector entities	0	(0 0	0	0	0	0.04
Multilateral Development Banks	0	(0 0	0	0	0	0.0
International Organisations	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
of which: SME	0	(0 0	0	0	C	0.0
Retail	0	(0 0	0	0	0	0.0
of which: SME	0	(0	0	0	0	0.0
Secured by mortgages on immovable property	0		0	0	0	0	0.0
of which: SME	0		0	0	0	0	0.0
Items associated with particularly high risk	ó	(o o	0	0	0	0.0
Covered bonds	0		0	0	0	0	0.0
Claims on institutions and corporates with a ST credit assessment	0	(0 0	0	0	C	0.0
Collective investments undertakings (CIU)	0	(0 0	0	0	0	0.0
Equity	0	(0 0	0	0	0	0.0
Securitisation							
Other exposures	0		0	0	0	0	0.0
Standardised Total	0	0	0 0	0	0	0	0.0%



Banco Popolare - Società Cooperativa

				31/12/2015			
	Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	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%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0	0	0.0%
Covered bonds	0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%
Securitisation							
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	e values	Risk exposu	ire amounts	Stock of p	provisions	Coverage Ratio
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock
Central governments or central banks	0		0 0	0	0	C	0.
Regional governments or local authorities	0		0 0	0	0	C	0.
Public sector entities	0		0 0	0	0	0	0.
Multilateral Development Banks	0		0 0	0	0	0	0.
International Organisations	0		0 0	0	0	0	0
Institutions	0		0 0	0	0	0	0
Corporates	0		0 0	0	0	0	0
of which: SME	0		0 0	0	0	C	0
Retail	0		0 0	0	0	0	0
of which: SME	0		0 0	0	0	0	0
Secured by mortgages on immovable property	0		0 0	0	0	0	0
of which: SME	0		0 0	0	0	0	0
Items associated with particularly high risk	0		0 0	0	0	0	0
Covered bonds	0		0 0	0	0	C	0
Claims on institutions and corporates with a ST credit assessment	0		0 0	0	0	0	0
Collective investments undertakings (CIU)	0		0 0	0	0	0	0
Equity	0	(0 0	0	0	0	0
Securitisation							
Other exposures	0	(0 0	0	0	0	0.
Standardised Total	0		0 0	0	0	0	0.0

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central ge	overnments or central banks	0	0	0	0	0	(D 0.04
Regional	overnments or local authorities	0	0	0	0	0	(0.04
Public sec	tor entities	0	0	0	0	0	(0.0
Multilater	al Development Banks	0	0	0	0	0	(D 0.0
Internatio	onal Organisations	0	0	0	0	0	(D 0.0
Institutio	ns	0	0	0	0	0	(0.0
Corporate	s	0	0	0	0	0	(0.0
of which	1: SME	0	0	0	0	0	(0.0
Retail		0	0	0	0	0	(0.0
of which	1: SME	0	0	0	0	0	(0.0
Secured b	y mortgages on immovable property	0	0	0	0	0	(0.0
of which	1: SME	0	0	0	0	0	(0.0
Items ass	ociated with particularly high risk	0	0	0	0	0	(D 0.0
Covered b		0	0	0	0	0	(0.0
Claims on	institutions and corporates with a ST credit assessment	0	0	0	0	0	(0.0
Collective	investments undertakings (CIU)	0	0	0	0	0	(0.0
Equity		0	0	0	0	0	(0.0
Securitisa	tion							
Other exp	osures	0	0	0	0	0	(D.O.O
Standardi	sed Total	0	0	0	0	0		0.0



Banco Popolare - Società Cooperativa

				31/12/2015			
	Exposure	values	Risk exposu	re amounts	Stock of p	orovisions	Coverage Ratio
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock
Central governments or central banks	0	0	0	0	0	0	0.0
Regional governments or local authorities	0	0	0	0	0	0	0.0
Public sector entities	0	0	0	0	0	0	0.0
Multilateral Development Banks	0	0	0	0	0	0	0.
International Organisations	0	0	0	0	0	0	0
Institutions	0	0	0	0	0	0	0
Corporates	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0
Retail	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0
Secured by mortgages on immovable property	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	C
Equity	0	0	0	0	0	0	(
Securitisation							
Other exposures	0	0	0	0	0	0	0
Standardised Total	0	0	0	0	0	0	0.

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	e values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock
Central governments	or central banks	0	0	0 0	0	0		0 0.0
Regional government	s or local authorities	0	0	0	0	0		0.0
Public sector entities		0	0	0	0	0		0.0
Multilateral Developr	nent Banks	0	0	0	0	0		0.0
International Organis	ations	0	0	0	0	0		0.0
Institutions		0	0	0	0	0		0.0
Corporates		0	0	0	0	0		0 0.
of which: SME		0	0	0	0	0		0 0.
Retail		0	0	0	0	0		0 0.
of which: SME		0	0	0	0	0		0 0.
Secured by mortgage	s on immovable property	0	0	0	0	0		0 0.
of which: SME		0	0	0	0	0		0 0.
	h particularly high risk	0	0	0	0	0		0 0.
Covered bonds		0	0	0	0	0		0 0.
Claims on institution	s and corporates with a ST credit assessment	0	0	0	0	0		0 0.
	ts undertakings (CIU)	0	0	0	0	0		0 0.
Equity		0	0	0	0	0		0 0.
Securitisation								
Other exposures		0		0	0	0		0 0.
Standardised Total		0	0	0	0	0		0.0



Banco Popolare - Società Cooperativa

						Baseline Sce	enario								Adverse Sce	nario			
			31/12/201	16		31/12/20	017		31/12/20	18		31/12/20	16		31/12/20	17		31/12/201	18
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock
	Central governments or central banks	0.1%	52	40.0%	0.1%	64	40.0%	0.1%	77	40.0%	0.3%	82	40.0%	0.3%	125	40.0%	0.3%	167	40.0
	Regional governments or local authorities	1.4%	10	44.2%	1.3%	12	42.8%	1.2%	15	42.2%	1.5%	10	44.0%	1.4%	13	42.7%	1.2%	16	42.
	Public sector entities	0.0%	7	25.6%	0.0%	7	30.2%	0.0%	7	34.1%	0.0%	7	25.9%	0.0%		30.9%	0.0%	7	34.
	Multilateral Development Banks	0.0%	0	39.3%	0.0%	0	39.3%	0.0%	0	39.3%	0.0%	0	39.3%	0.0%	0	39.3%	0.0%	0	39.3
	International Organisations		0	-	-	0	- 1	-	0	-		. 0	-		- 0	-	-	0	
	Institutions	0.1%	48	39.8%	0.1%		44.9%	0.1%	74	46.6%	0.1%		39.8%	0.1%		44.6%	0.1%	80	46.
	Corporates	0.2%	2,159	40.3%	0.1%		39.7%	0.1%	2,170	39.2%	0.2%		45.4%	0.3%		47.3%	0.3%	2,620	46.9
	of which: SME	0.2%	1,769	45.3%	0.1%	1,774		0.1%	1,779	44.1%	0.2%	1,991	51.1%	0.3%			0.3%	2,135	52
Banco Popolare - Società	Retail	0.4%	179	57.6%	0.4%			0.3%	191	57.7%	0.6%		65.8%	0.8%			0.8%	226	65.
	of which: SME	0.4%	144	58.2%	0.3%	149 158		0.3%	154	58.3%	0.5%		66.5%	0.6%			0.6%	181 205	66.
Cooperativa	Secured by mortgages on immovable property of which: SME	0.7%	150	31.0% 33.2%	0.6%			0.5%	164 131	30.5% 33.1%	0.9%	1/2	35.1% 37.6%	1.1%			1.1%	205	35.
	Items associated with particularly high risk	0.9%	123	33.2% 100.0%	0.8%		33.2%	0.7%	131	33.1%	1.3%	140	100.0%	0.0%		100.0%	0.0%	159	38. 100.
	Covered bonds	0.0%	4	100.0%	0.0%		100.0%	0.0%	4	100.0%	0.0%	4	100.0%	0.0%		100.0%	0.0%	4	100.
	Claims on institutions and corporates with a ST credit assessment	0.0%	0		0.0%		-	0.0%	0		0.0%			0.0%			0.0%	0	
	Collective investments undertakings (CIU)	0.0%	12	70.5%	0.0%	1	70.5%	0.0%	12	70.5%	0.0%	12	70.5%	0.0%	12	70.5%	0.0%	12	70.5
	Equity	0.1%	12	100.0%	0.0%		100.0%	0.1%	12	100.0%	0.1%	12	100.0%	0.0%		100.0%	0.0%	12	100.0
	Securitisation	0.17		100.070	0.170		100.070	0.170	10	100.070	0.17		100.070	0.17	10	100.070	0.170	10	100.
	Other exposures	0.0%	7	97.5%	0.0%	7	97.5%	0.0%	7	97.5%	0.0%	7	97.5%	0.0%	7	97.5%	0.0%	7	97.
	Standardised Total	0.1%	2,636	97.5% 40.6%	0.0%	2,685	97.5% 40.2%	0.0%	2,732	97.5% 39.8%	0.2%	2,992	97.5% 45.7%	0.0%	3,235	97.5% 47.1%	0.0%	3,353	97. 46.7

Adverse Scenario

31/12/2017

124 13

2,901

Impairment

0.3% 1.4% 0.0%

0.1% 0.3% 0.8% 0.6% 1.1% 1.5% 0.0%

0.0% 0.1%

0.0%

0.3%

Stock of Coverage Ratio

40.0% 42.8% 29.5%

-44.7% 44.7% 65.8% 66.7% 35.6% 38.4% 100.0%

> 70.59 100.09

97.5% **45.0%** 31/12/2018

> 12 10

2,999

Impairment

0.3% 1.2% 0.0%

-0.1% 0.3% 0.8% 0.6% 1.1% 1.5% 0.0% 0.0%

0.0% 0.1%

0.0% 0.3%

Stock of Coverage Ratio

40.0% 42.2% 32.9%

46.5% 44.2% 49.2% 65.9% 66.9% 35.5% 38.4% 100.0%

70.5% 100.0%

97.5% 44.5%

Coverage Ratio Default Stock¹

31/12/2016 Stock of Coverage Ratio -Provisions Default Stock¹

82 10

12

2,680

40.0% 44.2% 25.1%

40.1% 42.8% 47.9% 65.8% 66.7% 35.1% 37.7% 100.0%

70.5% 100.0%

97.5%

43.5%

Baseline Scenario 31/12/2016 31/12/2017 31/12/2018 mpairment Stock of Coverage Ratio -Stock of Coverage Ratio -Stock of Coverage Ratio Impairment nnairment Stock 0.1% 1.2% 0.0% 0.3% 1.5% 0.0% 0.1% 1.4% 0.0% 40.0% 44.3% 24.8% 40.0% 42.9% 28.8% 0.1% 1.1% 0.0% 40.0% 42.3% 32.1% 77 14 7 0 64 12 . 0.1% 0.2% 0.4% 0.4% 0.6% 0.9% 0.0% 0.0% 0 42 1,896 1,506 177 144 149 122 40.1% 38.0% 42.7% 57.6% 58.3% 31.1% 33.3% 100.0% 45.0% 37.6% 42.2% 57.8% 58.6% 30.8% 33.2% 100.0% 0 58 1,907 1,516 189 153 162 129 4 0 -46.7% 37.2% 41.7% 58.0% 58.7% 30.6% 33.2% 100.0% -0.1% 0.3% 0.6% 0.5% 0.9% 1.3% 0.0% 0.1% 0.2% 0.4% 0.3% 0.5% 0.8% 0.0% 0.0% 0.1% 0.2% 0.3% 0.3% 0.5% 0.7% 0.0% 51 1,902 1,512 183 149 156 126 Italy larly high risk rates with a ST credit as -0.0% 0.1% 70.5% 100.0% 0.0% 0.0% 0.1% 70.5% 100.0% 0.0% 70.5% 100.0% 12 12 97.5% 38.7% 97.5% 38.4% 0.0% 0.3% 0.0% 0.1% 0.0% 0.0% 0.1% 97.5% 38.1% dardised Tota 2,364 0.1% 2,407 2,447

					Baseline Sce	enario								Adverse Sc	enario			
		31/12/20	16		31/12/20	117		31/12/20	018		31/12/2	2016		31/12/2	017		31/12/2	018
	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -		Stock of		Impairn								
Central governments or central banks	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provision	s Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provision	D
		0							-			0			-		-	3
Regional governments or local authorities	-	u					-				-	0				-	-	J
Public sector entities	-	a a					-	C	-		-	0			- 0	-	-	J
Multilateral Development Banks	-	0	-		· 0		-	C	- D		-	0	-		- 0	-	-	D
International Organisations	-	0			· 0		-	C	- 10		-	0			- 0	-	-	Ð
Institutions	-	0	-		. 0		-	C	- 10		-	0	-		- 0	-	-	Ð
Corporates	-	0	-		. 0		-	C	- 10		-	0	-		- 0	-	-	Ð
of which: SME	-	0			· 0		-	C	- 0		-	0			- 0	-	-	Ð
Retail	-	0	-		. 0		-	0	- 10		-	0	-		0 -	-	-	0
of which: SME	-	0	-		. 0			0	- 10		-	0	-		0 -		-	0
Secured by mortgages on immovable property		0			. 0			0			-	0			- 0	-	-	0
of which: SME	-	0	-		. 0			c			-	0	-		- 0		-	0
Items associated with particularly high risk		0			. 0			0			-	0			- 0	-	-	0
Covered bonds		0						c			-	0					-	0
Claims on institutions and corporates with a ST credit assessment		0			. 0			0			-	0				-	-	o
Collective investments undertakings (CIU)		0			. 0			0			-	0				-	-	o
Equity		0						c			-	0					-	0
Securitisation		-			1			-						1	1			
Other exposures		0						0	- 1		-	0			o -		-	0
Standardised Total		0		-	i o			0			-	0			0 -	-	-	ó



Banco Popolare - Società Cooperativa

					Baseline Sce	nario				1
		31/12/20	016		31/12/20	17		31/12/20	18	1
	Impairment		Coverage Ratio -			Coverage Ratio -			Coverage Ratio -	1
Central governments or central banks	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	1
				-	u		-	U	-	1
Regional governments or local authorities				-	0	-	-	0	-	i i
Public sector entities				-	0	-	-	0	-	1
Multilateral Development Banks				-	0	-	-	0	-	i i
International Organisations				-	0	-	-	0	-	i i
Institutions				-	0	-	-	0	-	i i
Corporates					0	-	-	0	-	i i
of which: SME					G	-	-	0	-	1
Retail					0	-	-	ō	-	1
of which: SME					0			0		i i
Secured by mortgages on immovable property										i i
of which: SME										i i
				-		-				i i
Items associated with particularly high risk				-	U	-	-	0	-	i i
Covered bonds				-	0	-	-	0	-	i i
Claims on institutions and corporates with a ST credit assessment				-	G	-	-	0	-	i i
Collective investments undertakings (CIU)		· (-	C	-	-	0	-	i i
Equity				-	0	-		0	-	1
Securitisation										i i
Other exposures					0		-	0	-	i i
Standardised Total				-	0		-	0		i i

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
-	0		-	0	-	-	0	
-	0		-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0		-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0		-	0	-	-	0	
	0		-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0		-	0	-	-	0	
	0		-	0	-	-	0	
	0		-	0		-	0	
	0			0			0	
	0			0			0	
	õ		-	ō	-	-	ō	
	0		-	0	-	-	0	
-	ō	-	-	0	-	-	0	
				-			_	
	0			0			0	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					Baseline Sce	nario			
		31/12/20:	16		31/12/20	17		31/12/20	18
	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -			Coverage Ratio -
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central governments or central banks	-	0	-	-	0	-	-	0	
Regional governments or local authorities	-	0		-	0	-	-	0	
Public sector entities	-	0		-	0	-	-	0	
Multilateral Development Banks	-	0		-	0	-	-	0	
International Organisations		0		-	0	-	-	0	
Institutions	-	0		-	0	-	-	0	
Corporates	-	0		-	0	-	-	0	
of which: SME	-	0		-	0	-	-	0	
Retail	-	0		-	0	-	-	0	
of which: SME		0		-	0	-	-	0	
Secured by mortgages on immovable property	-	0		-	0	-	-	0	
of which: SME	-	0		-	0	-	-	0	
Items associated with particularly high risk	-	0		-	0	-	-	0	
Covered bonds		0		-	0	-	-	0	
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	
Equity	-	0		-	0	-	-	0	
Securitisation									
Other exposures	-	0			0	-		0	
Standardised Total		0	-		0	-		0	

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Rat Default Stoc
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	1
-	0	-	-	0	-	-	0	1
-	0	-	-	0	-	-	0	1
-	0	-	-	0	-	-	0	1
-	0	-	-	0	-	-	0	i
-	0	-	-	0	-	-	0	1
-	0	-	-	0	-	-	0	1
-	0	-	-	0	-	-	0	1
-	0	-	-	0	-	-	0	1
-	0	-	-	0	-	-	0	1
-	0	-	-	0	-	-	0	1
-	0	-	-	0	-	-	0	1
-	0	-	-	0	-	-	0	1
-	0	-	-	0	-	-	0	1
-	0	-	-	0	-	-	0	1
	0		-	0	-	-	0	
	0	-	-	0	-	-	0	

Adverse Scenario

age Ratio

31/12/2017 31/12/2018 Stock of Coverage Ratio - Impairment Stock of Coverage Ratio Provisions Default Stock¹ rate Provisions Default Stock²

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					Baseline Sce	nario						
		31/12/20)16		31/12/20	17		31/12/20)18		31/12/2	016
	Impairment		Coverage Ratio -			Coverage Ratio -			Coverage Ratio -	Impairment		Covera
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Defau
Central governments or central banks		. 0		-	0		-	C	-	-)
Regional governments or local authorities		. 0		-	0		-	C	-	-)
Public sector entities		. 0	-	-	0		-	C	-	-)
Multilateral Development Banks		- 0		-	0		-	C	-	-)
International Organisations		. 0		-	0		-	0	-	-)
Institutions		. 0		-	0		-	0	-	-		
Corporates			-		0		-					
of which: SME			-		0		-					
Retail					0					-		
of which: SME					0					-		
Secured by mortgages on immovable property					0							
of which: SME					0							
Items associated with particularly high risk					0							
Covered bonds			-	-					-	-		
Claims on institutions and corporates with a ST credit assessme	-				0		-		-			
	nu -				0		-		-			
Collective investments undertakings (CIU)			-	-	0		-			-		
Equity		. 0	-		0		-	0	-			
Securitisation												
Other exposures		0	-	-	0		-	0	-	-		1
Standardised Total		. 0	-	-	0	-	-	0	-	-		1



Banco Popolare - Società Cooperativa

					Baseline Sce	nario									Adverse Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18			31/12/20:	16		31/12/20	17		31/12/201	18
		Stock of Provisions		Impairment	Stock of	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of	Coverage Ratio - Default Stock ¹			Stock of Provisions	Coverage Ratio - Default Stock ¹		Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central governments or central banks	Tate -	PTOVISIONS 0	Default Stock	- Tate	0	Default Stock	Take -	0	- Default Stock	_	Take -	0	Delault Stock	Tate -	0	Delaure Stock	- Tate	0	Delault Stock
Regional governments or local authorities		ō		-	0	-	-	0	-		-	ō		-	ō	-	-	ō	-
Public sector entities		0		-	0	-	-	0	-		-	0		-	0	-		0	
Multilateral Development Banks		0		-	0	-	-	0	-		-	0		-	0	-	-	0	
International Organisations		0		-	0	-	-	0	-		-	0		-	0	-	-	0	
Institutions		0		-	0	-	-	0	-		-	0		-	0	-		0	
Corporates		0		-	0	-	-	0	-		-	0		-	0	-	-	0	-
of which: SME	-	0		-	0	-	-	0	-		-	0		-	0	-	-	0	
Retail	-	0		-	0	-	-	0	-		-	0		-	0	-	-	0	
of which: SME	-	0		-	0	-	-	0	-		-	0		-	0	-	-	0	
Secured by mortgages on immovable property	-	0		-	0	-	-	0	-		-	0		-	0	-	-	0	
of which: SME		0		-	0	-	-	0	-		-	0		-	0	-	-	0	
Items associated with particularly high risk		0		-	0	-	-	0	-		-	0		-	0	-	-	0	
Covered bonds		0		-	0	-	-	0	-		-	0		-	0	-	-	0	
Claims on institutions and corporates with a ST credit assessment		0		-	0	-	-	0	-		-	0		-	0	-	-	0	
Collective investments undertakings (CIU)		0		-	0	-	-	0	-		-	0	-	-	0	-	-	0	
Equity		0		-	0	-	-	0	-			0			0	-		0	
Securitisation																			
Other exposures		0			0		-	0	-	_	-	0	-		0	-		0	
Standardised Total	-	0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment			Impairment	Stock of	Coverage Ratio -			Coverage Ratio
		rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Ce	ntral governments or central banks	-	0	-	-	0		-	0	
Re	gional governments or local authorities	-	0	-	-	0	-	-	0	
Pu	blic sector entities	-	0	-	-	0	-	-	0	
Mi	ultilateral Development Banks	-	0	-	-	0	-	-	0	
In	ternational Organisations	-	0	-	-	0	-	-	0	
In	stitutions	-	0	-	-	0	-	-	0	
Co	rporates	-	0	-	-	0	-	-	0	
· · · · · · · · · · · · · · · · · · ·	of which: SME	-	0	-	-	0	-	-	0	
Re	tail	-	0	-	-	0	-	-	0	
	of which: SME	-	0	-	-	0	-	-	0	
Se	cured by mortgages on immovable property	-	0		-	0	-	-	0	
	of which: SME	-	0		-	0		-	0	
It	ems associated with particularly high risk	-	0		-	0		-	0	
	vered bonds	-	ō		-	ō	-	-	ō	
a	aims on institutions and corporates with a ST credit assessment	-	Ó	-	-	0	-	-	0	
	llective investments undertakings (CIU)	-	0		-	0	-	-	0	
	uity	-	ō	-	-	0	- 1	-	0	
	curitisation									
	her exposures	-	0			0		-	0	
	andardised Total		0			0			0	

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock ¹
-	0	-	-	0	-	-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0			0			0	
-	0	-	-	0	-	-	0	

31/12/2018 mpairment Stock of Coverage Ratio rate Provisions Default Stock¹

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					Baseline Sce	nario								Adverse Sce	nario	
		31/12/2	016		31/12/20	17		31/12/20)18		31/12/20	16		31/12/20	117	l
	Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -				
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	
Central governments or central banks		- 0	D -		0		-	0	-		- 0		-	0		•
Regional governments or local authorities		- 0	D -	-	0		-	0	-		- 0	-	-	0		•
Public sector entities		-	D -		0		-	0	-		- 0		-	0		
Multilateral Development Banks		- 0	D -		0		-	0	-		- 0		-	0		•
International Organisations		- 0	D -		0		-	0	-		- 0		-	0		
Institutions		- 0	D -		0		-	0	-		- 0		-	0		
Corporates		-	D .		0			0			- 0		-	0		
of which: SME		- (0	-		- 0		-	0		
Retail		-	n .					0			- 0					
of which: SME		-	- -					0			- 0					
Secured by mortgages on immovable property			il .		. i			0						Ĩ		
of which: SME			- -					0			- 0					
Items associated with particularly high risk								0								
Covered bonds		1		1		1	1	0			- 0					
Covered bonds Claims on institutions and corporates with a ST credit assessment		1 1						0								
Collective investments undertakings (CIU)							-	0	-		- 0		-			
		1 1		1	1	1 .		0	-		- 0		-			
Equity		-1 -			1 0		1 .	0	-		- 0		-	1 0		
Securitisation			_		-						-					
Other exposures		-		-	0		-	0	-		- 0		-	0		•
Standardised Total		- (-	0		-	0	-		- 0		-	0		ł



Banco Popolare - Società Cooperativa

					Baseline Sce	nario								Adverse Sce	nario			
		31/12/20:	16		31/12/20	17		31/12/201	18		31/12/20	16		31/12/20	117		31/12/20)18
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹				Impairmer rate		Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate		Coverage Ratio - Default Stock ¹
Central governments or central banks	-	0	-		. 0	-		0			- (. 0	-	-	0	-
Regional governments or local authorities	-	0			. 0	-	-	0	-		- 0	-		. 0	-	-	0	-
Public sector entities	-	0			. 0	-	-	0	-		- 0			. 0	-	-	0	-
Multilateral Development Banks	-	0			. 0	-	-	0	-		- 0	-		. 0	-	-	0	-
International Organisations	-	0			. 0	-	-	0	-		- 0	-		. 0	-	-	0	-
Institutions	-	0			. 0	-	-	0	-		- 0	-		. 0	-	-	0	-
Corporates	-	0			. 0	-	-	0	-		- 0	-		. 0	-	-	0	-
of which: SME	-	0			. 0	-	-	0	-		- 0	-		. 0	-	-	0	-
Retail	-	0			. 0	-	-	0	-		- 0	-		. 0	-	-	0	-
of which: SME	-	0			. 0	-	-	0	-		- 0	-		. 0	-	-	0	-
Secured by mortgages on immovable property	-	0			. 0	-	-	0	-		- 0	-		. 0	-	-	0	-
of which: SME	-	0			. 0	-	-	0	-		- 0			. 0	-	-	0	-
Items associated with particularly high risk	-	0			. 0	-	-	0	-		- 0	-		. 0	-	-	0	-
Covered bonds	-	0			. 0	-	-	0	-		- 0	-		. 0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0			. 0	-	-	0	-		- 0	-		. 0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-		. 0	-	-	0	-		- 0	-		. 0		-	0	-
Equity	-	0			. 0	-	-	0	-		- 0	-		. 0	-	-	0	-
Securitisation																		
Other exposures		0			. 0			0	-		- 0			0		-	0	
Standardised Total	-	0			. 0	-		0	-		- 0	-	-	. 0		-	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central governments or central banks	-	0		-	0	-	-	0	
Regional governments or local authorities		0	-	-	0	-	-	0	
Public sector entities	-	0	-	-	0	-		0	
Multilateral Development Banks		0	-	-	0	-	-	0	
International Organisations		0	-	-	0	-		0	
Institutions		0	-	-	0	-		0	
Corporates		0	-	-	0	-		0	
of which: SME		0	-	-	0	-		0	
Retail		0	-	-	0	-		0	
of which: SME		0		-	0			0	
Secured by mortgages on immovable property		0		-	0			0	
of which: SME		0			0			0	
Items associated with particularly high risk					0			0	
Coverse bonds		0			0			ő	
Claims on institutions and corporates with a ST credit assessm	ent -	0			0	-		ő	
Collective investments undertakings (CIU)	i circ				0			0	
Equity	-	i i		-	0	-		ő	
Securitisation		-							
Other exposures		0			0			0	
Standardised Total		0			ő	-		0	

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock ¹
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0			0	-	-	0	
-	0		-	0	-	-	0	
	0			0			0	
	0			0			0	
	ő			ő			0	
	0			0			0	
	0	-		0	-		ō	
-	0	-	-	0	-		0	
-	0	-	-	0	-		0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0			0	-		0	
	0	-	-	0	-		0	



2016 EU-wide Stress Test: Securitisations

		24 (42 (2045		Baseline Scenario			Adverse Scenario	
	(min EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
	STA	71						
Exposure values	IRB	31						
	Total	102						
	STA	70	76	76	76	73	74	73
Risk exposure amounts	IRB	10	11	11	11	14	17	20
	Total	80	87	87	88	87	91	93
Impairments	Total banking book others than assessed at fair value	0	0	0	0	0	0	0



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off b	palance sheet)
		(accounting value gross of provisions) (1)			(accounting value (pross or provisions) 1)			Derivatives with p	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with n	egative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	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 Tot	Austria	0 0 2 0 0 0 0 0 0 2	0 0 2 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 2 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 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Belgium	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Bulgaria	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Cyprus	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Czech Republic	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Denmark	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Estonia	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off I	balance sheet)
		(accounting value gross of provisions) (1)			(accounting value g				Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with p	oositive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	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 Tot	Finland	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	France	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Germany	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 17 1 0 18	0 0 0 22 2 0 24	0 0 5 11 6 0 22	0 0 -6 -15 -32 0 -53	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Croatia	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [17-2Y] [27-3Y] [37-5Y] [57-10Y] [107-more Tot	Greece	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Hungary	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Ireland	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0



	(min EUR								31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off I	balance sheet)
		(accounting value gross of provisions) (1)			(accounting value o				Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with p	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	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 Tot	Italy	0 5.079 2.384 2.962 1.594 5.725 1.410 19.154	0 5.079 2,384 2,962 1,594 5,725 1,410 19,154	0 2.267 898 1,212 1,428 2,388 1,410 9,604	0 0 0 0 0 0 0 0 0	0 1.654 21 0 166 15 0 1.857	0 1.157 1.464 1.749 0 3.322 0 7.693	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 32 0 4 0 36	0 0 -36 0 -6 0 -41	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0
100 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Latvia	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	9,604 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	-41 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Lithuania	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [17-2Y] [27-3Y] [37-5Y] [57-10Y] [107-more Tot	Luxembourg	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0-3M] [3M-1Y] [17-2Y] [27-3Y] [37-5Y] [57-10Y] [107-more Tot	Malta	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Netherlands	0 0 1 0 0 0 0 1	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Poland	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES(3)(on and off b	palance sheet)
		(accounting value gross of provisions) (1)			(accounting value (gross of provisions) 1)			Derivatives with p	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with n	egative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	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 Tot	Portugal	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Romania	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Slovakia	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Slovenia	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Spain	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Sweden	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	United Kingdom	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES							DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			palance sheet)
		(accounting value gross of provisions) (1)		(accounting value gross of provisions) (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: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	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 Tot	Iceland	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Liechtenstein	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Norway	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Australia	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [17-2Y] [27-3Y] [37-5Y] [57-10Y] [107-more Tot	Canada	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Hong Kong	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Japan	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
	(accounting value gross (accounting value gross of provisions) of provisions) (1) (1)					Derivatives with positive fair value Derivatives with			th negative fair value Derivatives with positive fair va		positive fair value	pe Derivatives with negative fair value				
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	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 Tot	U.S.	0 8 0 0 0 0 0 8	0 8 0 0 0 0 0 8	0 8 0 0 0 0 0 8	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 9 0 0 0 9	0 0 0 11 0 0 11	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	China	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Switzerland	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Other advanced economies non EEA	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Other Central and eastern Europe countries non EEA	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Middle East	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Latin America and the Caribbean		0 0 0 0 0 0 0			0 0 0 0 0 0 0										



Banco Popolare - Società Cooperativa

	(mln EUR)								31/12/2015								
		GROSS DIRECT LONG EXPOSURES	NET DIRECT EXPOSURES						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
	(accounting value gross (accounting value gross of provisions) of provisions) (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: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	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 Tot	Africa	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Others 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 19,163	0 0 0 0 0 0 0 0 9,612	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 1,857	0 0 0 0 0 0 0 0 7,695	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 27	0 0 0 0 0 0 0 0 0 35	0 0 0 0 0 0 0 0 0 58	0 0 0 0 0 0 0 -94	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	

Notes, definitions and regions:

Notes, definitions and regions: (1) The ecosours remoted cover only exposures to central, regional and local oovernments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees. Exposures to central banks should not be included here. (2) For positions in HPT This should include enose exposures (include to be included here). (2) For positions in HPT This should include enose exposures (include to be included here). (2) For positions in HPT This should include enose exposures (include to be included here). (2) For expositions in HPT This should include enose exposures (include to be included here). (2) For expositions in HPT This should include enose exposures (include to be included here). (3) For expositions in HPT This should include enose exposures (include to be included here). (4) For expositions on FEA: Instead Kerns. New Zelanda Karns Kerns. Expositions. (5) For expositions in HPT This should here. (5) For expositions in HPT Expositions. (5) For expositions (include to be included here). (6) For expositions (include to be included here). (7) For exposition (include to be in



2016 EU-wide Stress Test - Risk exposure amounts

			Baseline scenario		Adverse scenario					
(min EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018			
Risk exposure amount for credit risk	37,529	40,201	39,947	39,791	38,333	39,149	37,701			
Risk exposure amount for securitisations and re-securitisations	80	87	87	88	87	91	93			
Risk exposure amount other credit risk	37,449	40,115	39,860	39,703	38,245	39,058	37,608			
Risk exposure amount for market risk	2,745	2,745	2,745	2,745	3,467	3,467	3,467			
Risk exposure amount for operational risk	4,471	4,476	4,491	4,527	4,545	4,778	4,807			
Other risk exposure amounts	0	0	0	0	0	0	0			
Total risk exposure amount	44,744	47,422	47,182	47,062	46,344	47,394	45,975			



2016 EU-wide Stress Test - P&L

Banco Popolare - Società Cooperativa

			Baseline Scenario		Adverse Scenario			
(mln EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018	
Net interest income (1)	1,575	1,575	1,575	1,575	1,293	1,216	1,203	
Interest income	2,804	3,346	3,226	3,160	3,247	3,102	2,939	
(Interest expense)	-1,229	-1,530	-1,361	-1,181	-1,954	-1,886	-1,736	
Dividend income	31	31	31	31	29	29	29	
Net fee and commission income	1,433	1,433	1,433	1,433	1,426	1,426	1,426	
Gains or (-) losses on financial assets and liabilities held for trading, net	95	133	133	133	-185	99	90	
Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net	-3				72			
Other operating income not listed above, net	668	350	350	350	354	350	350	
Total operating income, net	3,799	3,520	3,520	3,520	2,989	3,121	3,098	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-946	-1,230	-355	-305	-1,847	-865	-703	
Other income and expenses not listed above, net	-2,510	-2,282	-2,282	-2,282	-2,350	-2,275	-2,300	
Profit or (-) loss before tax from continuing operations	343	9	884	934	-1,208	-20	95	
(Tax expenses or (-) income related to profit or loss from continuing operations)	72	-2	-261	-280	362	6	-29	
Profit or (-) loss after tax from discontinued operations	-7	0	0	0	0	0	0	
Profit or (-) loss for the year (2)	408	6	623	654	-845	-14	67	
Attributable to owners of the parent	427	25	642	673	-806	25	106	
Amount of dividends paid	54	8	193	202	0	0	0	
Attributable to owners of the parent net of estimated dividends	373	18	449	471	-806	25	106	

(1) Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).

(2) Due to recognised one-off costs in 2015 in line with section 6.4.2 on the methodological note, projections include the impact of a reduction in one or several of administrative expenses; profit or loss from discontinued operations; other operating expenses. The estimated impact of these one-off adjustments before tax is: 2016 Baseline €215mln; 2017 Baseline €215mln; 2018 Baseline €215mln; 2016 Adverse €215mln; 2017 Adverse €215mln; 2018 Adverse €215mln



2016 EU-wide Stress Test: Capital

Banco Popolare - Società Cooperativa

					Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
	A	OWN FUNDS	7,121	7,553	8,079	8,604	6,023	5,859	5,754
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	5,885	6,076	6,462	6,875	4,744	4,427	4,160
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	6,091	6,091	6,091	6,091	6,091	6,091	6,091
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0
	A.1.2	Retained earnings	367	385	834	1,305	-439	-414	-308
	A.1.3	Accumulated other comprehensive income	334	356	356	356	-338	-338	-338
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	10	10	10	10	-476	-476	-476
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	112	112	112	112	-126	-126	-126
	A.1.4	Other Reserves	1,587	1,587	1,587	1,587	1,587	1,587	1,587
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0
	A.1.7	Adjustments to CET1 due to prudential filters	-18	-18	-18	-18	-18	-18	-18
	A.1.8	(-) Intangible assets (including Goodwill)	-1,887	-1,887	-1,887	-1,887	-1,887	-1,887	-1,887
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-46	-44	0	0	-409	-414	-386
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-275	0	0	0	0	0	0
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0
	A.1.13	(.) Excess deduction from AT1 items over AT1 Capital	-47	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight Of which: from constitution positions (-)			0	0	-	0	0
	A.1.14.1	Of which: from securitisation positions (-) (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant		0	0	0	0	0	0
	A.1.15 A.1.16	investment	-81	-66	-45	-25	-105	-100	-91
OWN FUNDS		(-) Deductible DTAs that rely on future profitability and arise from temporary differences	510	0	510	510	510	510	510
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment (-) Arnount exceeding the 17.65% threshold	-519	-519	-519	-519	-519	-519	-519
	A.1.18		-14	-14	-14	-14	-14	-14	-14
	A.1.19 A.1.20	(-) Additional deductions of CET1 Capital due to Article 3 CRR CET1 capital elements or deductions - other	0	0	0	0	0	0	0
	A.1.20	Cent capital elements or oecolcours - oner	395	206	78	0	795	454	43
	A.1.21	rransitional adjustments Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	393	200	/8	0	0	+5+	43
	A.1.21.1	Transitional adjustments due to granulatiered CETE capital Instruments (+/-) Transitional adjustments due to additional minority interests (+/-)	30	20	10	0	20	10	0
	A.1.21.2	Transitional adjustments due to adductional miniority interests (+7-) Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-	-138	20	-2	0	191	10	0
	A.1.21.5) Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	-130	-45	-22	0	191	0	0
	A.1.21.5	Other transitional adjustments to CET1 Capital	570	234	92	0	584	348	43
	A.1.21.5.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	28	19	9	0	147	74	.5
	A.1.21.5.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1	4	0	0	0	36	36	29
	A.2	instruments of financial sector entities where the institution has a significant investment ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	111	184	242	73	156	242
	A.2.1	Additional Tier 1 Capital instruments	48	48	48	48	48	48	48
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions	47	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments	-96	62	135	193	25	108	193
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,885	6,186	6,645	7,117	4,818	4,584	4,402
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,235	1,366	1,434	1,487	1,205	1,275	1,352
	A.4.1	Tier 2 Capital instruments	1,556	1,556	1,556	1,556	1,556	1,556	1,556
	A.4.2	Other Tier 2 Capital components and deductions	-143	-124	-96	-69	-211	-210	-204
	A.4.3	Tier 2 transitional adjustments	-178	-66	-26	0	-140	-71	0
TOTAL RISK EXPOSURE	в	TOTAL RISK EXPOSURE AMOUNT	44,744	47,422	47,182	47,062	46,344	47,394	45,975
AMOUNT	B.1	Of which: Transitional adjustments included	54	-16	-12	0	395	322	228
	C.1	Common Equity Tier 1 Capital ratio	13.15%	12.81%	13.69%	14.61%	10.24%	9.34%	9.05%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio	13.15%	13.05%	14.08%	15.12%	10.40%	9.67%	9.57%
	C.3	Total Capital ratio	15.91%	15.93%	17.12%	18.28%	13.00%	12.36%	12.52%
	D.1	Common Equity Tier 1 Capital ratio (1)	12.39%	12.37%	13.53%	14.61%	8.60%	8.44%	9.00%
CAPITAL RATIOS (%) Fully loaded	D.2	Tier 1 Capital ratio (2)	12.50%	12.48%	13.63%	14.71%	8.70%	8.54%	9.10%
	D.3	Total Capital ratio (3)	15.66%	15.49%	16.72%	17.87%	11.63%	11.40%	12.06%
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) (4)	0	0	0	0	0	0	0
	F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (5)					17500	173550	173550
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)					0	0	0
Memorandum items	G.1	Total leverage ratio exposures (transitional)	118,085	118,085	118,085	118,085	118,085	118,085	118,085
	G.2	Total leverage ratio exposures (fully loaded)	117,962	117,962	117,962	117,962	117,962	117,962	117,962
	G.3	Leverage ratio (transitional)	4.98%	5.24%	5.63%	6.03%	4.08%	3.88%	3.73%
	G.4	Leverage ratio (fully loaded)	4.74%	5.02%	5.45%	5.87%	3.39%	3.41%	3.53%
		1.a 1 12.a 1 21.4MIN/A 2.4A 1 13.a 2 2.a 2 4.4MIN/A 4.4A 2 2.a 4 3 0) 0)1/(R.R 1]							

 Conception (Link) (bable)
 4.74%
 5.02%
 5.85%
 3.39%
 3.41%

 (1) fully loaded (CT1 capital ratio estimation: (A1-A.113A.22+A.24+MIN(A4+A.22A4.30,0))/[B-8.1]
 (3) fully loaded (T21 capital ratio estimation: (A1-A.1124A.22A.24.44MIN(A4+A.22A4.30,0))/[B-8.1]
 (3) fully loaded (T21 capital ratio estimation: (A1-A.121+A.22A.24.44MIN(A4+A.22A4.30,0))/[B-8.1]

 (3) fully loaded TG1 capital ratio estimation: (A1-A.121+A.22A.24.44MIN(A4+A.22A4.30))/[B-8.1]
 (4) capital ratio estimation: (A1-A.121+A.2A.24A.44.30)/[B-8.1]
 (5) Excluding instruments included for CE1 capital ratio estimation: (A1-A.121+A.2A.24A.44.30)/[B-8.1]
 (5) Excluding instruments included in row E
 (5) Excluding instruments



Information on performing and non-performing exposures¹

Banco Popolare - Società Cooperativa

				31/12/2	2015			
		Gross carrying ar	nount		Accumulated imp accumulated cha to credit risk and	nges in fair value due	Collaterals and financial	
		Of which performing		n-performing	On performing	On non-performing	guarantees received on non- performing	
(mln EUR)		but past due >30 days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures	
Debt securities (including at amortised cost and fair value)	20,222	0	20	19	13	6	0	
Central banks	0	0	0	0	0	0	0	
General governments	17,308	0	0	0	0	0	0	
Credit institutions	1,881	0	0	0	0	0	0	
Other financial corporations	1,004	0	6	6	13	6	0	
Non-financial corporations	28	0	14	13	0	0	0	
Loans and advances(including at amortised cost and fair value)	88,310	1,349	20,753	20,665	319	6,616	11,984	
Central banks	367	0	0	0	0	0	0	
General governments	596	0	22	22	2	5	12	
Credit institutions	1,927	0	1	1	0	0	0	
Other financial corporations	11,931	7	450	421	9	210	136	
Non-financial corporations	48,734	661	16,548	16,513	213	5,125	9,587	
Households	24,756	681	3,731	3,708	95	1,277	2,250	
DEBT INSTRUMENTS other than HFT	108,532	1,349	20,772	20,684	332	6,622	11,984	
OFF-BALANCE SHEET EXPOSURES	40,857		1,059	1,058	20	62	81	

¹ 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 Insitutions 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)

³ Insitutions 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)



Information on forborne exposures¹ Banco Popolare - Società Cooperativa

			31/12/2015		
	Gross carrying an with forbearance	ount of exposures measures	Accumulated impair changes in fair value and provisions for ex forbearance measur	Collateral and financial guarantees received on	
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with forbearance measures
Debt securities (including at amortised cost and fair value)	0	0	0	0	0
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	0	0	0	0	0
oans and advances (including at amortised cost and fair value)	7,553	3,937	980	923	5,781
Central banks	0	0	0	0	0
General governments	8	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	140	122	49	49	27
Non-financial corporations	6,115	3,556	885	845	4,544
Households	1,290	260	45	29	1,209
EBT INSTRUMENTS other than HFT	7,553	3,937	980	923	5,781
oan commitments given	153	90			34

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