

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

2015 EU-wide Transparency Exercise Capital

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	7,017	6,833	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	5,694	5,889	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	7,562	6,091	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	-1,940	290	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
Accumulated other comprehensive income	1,372	278	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
Other Reserves	1,018	1,702	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
Minority interest given recognition in CET1 capital	0	0	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	-33	-18	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (I) of CRR
(-) Intangible assets (including Goodwill)	-1,891	-1,891	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR $$
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	-24	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	0	0	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	0	-54	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR, Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
Of which: from securitisation positions (-)	0	0	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	-72	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-615	-814	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceding the 17.65% threshold	-47	-129	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	0	0	CA1 {1.1.1.27} + CA1 {1.1.1.28}	
Transitional adjustments	268	531	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	8	38	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	260	493	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	188	0	CA1 {1.1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	453	247	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	-265	-247	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,882	5,889	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,135	944	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	1,264	1,203	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	
Other Tier 2 Capital components and deductions (after transitional adjustments)	-128	-259	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	47,987	48,080	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	11.87%	12.25%	CA3 {1}	
Tier 1 Capital ratio	12.26%	12.25%	CA3 {3}	
Total Capital ratio	14.62%	14.21%	CA3 {5}	



Risk exposure amounts

Banco Popolare Società Cooperativa

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	40,547	40,022
Risk exposure amount for securitisation and re-securitisations in the banking book	205	176
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	40,342	39,847
Risk exposure amount for position, foreign exchange and commodities (Market risk)	2,000	3,059
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	459	360
Risk exposure amount for operational risk	4,981	4,639
Other risk exposure amounts	0	0
Total Risk Exposure Amount	47,987	48,080

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



Banco Popolare Società Cooperativa

(mln EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	3,256	1,448
Of which debt securities income	588	280
Of which loans and advances income	2,515	1,093
Interest expenses	1,696	657
(Of which deposits expenses)	357	127
(Of which debt securities issued expenses)	1,312	501
(Expenses on share capital repayable on demand)	0	0
Dividend income	35	24
Net Fee and commission income	1,395	774
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	42	78
Gains or (-) losses on financial assets and liabilities held for trading, net	177	0
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-43	70
Gains or (-) losses from hedge accounting, net	-5	0
Exchange differences [gain or (-) loss], net	-41	-15
Net other operating income /(expenses)	324	146
TOTAL OPERATING INCOME, NET	3,444	1,869
(Administrative expenses)	2,259	1,109
(Depreciation)	139	64
(Provisions or (-) reversal of provisions)	109	30
(Commitments and guarantees given)	71	-20
(Other provisions)	38	50
Of which pending legal issues and tax litigation ¹	52	
Of which restructuring ¹	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	3,516	440
(Loans and receivables)	3,476	429
(Held to maturity investments, AFS assets and financial assets measured at cost)	40	12
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	300	0
(of which Goodwill)	200	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	86	62
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-2,794	288
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-1,979	293
Profit or (-) loss after tax from discontinued operations	0	-8
PROFIT OR (-) LOSS FOR THE YEAR	-1,979	285
Of which attributable to owners of the parent	-1,940	290

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



EBA Reference Società Cooperativa

	5	SA					IM										IM					
	As of 31/12/2014	As of 30/06/2015				As of 31	/12/2014									As of 30	/06/2015					
			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (M item)	emorandum	INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE RISKS CAPITAL CHARGE FOR CTP			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (Mo item)	emorandum	INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE			RICE RISKS HARGE FOR			
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)		LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LASI	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	718	709	13	3	48	13							26	6	109	20						
Of which: General risk	0	0	13	3	48	13							26	6	109	20						
Of which: Specific risk	718	709	0	0	0	0							0	0	0	0						
Equities	0	0	19	4	57	14							21	5	98	21						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	131	43	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0						1 1	0	0	0	0	-				-	
Total	850	752	23	7	69	20	0	0	0	0	0	1,150	36	10	149	32	0	0	0	0	0	2,307

Credit Risk - Standardised Approach

EBA EUROPEAN BANKING AUTHORITY

Banco Popolare Società Cooperativa

	Banco Popolare Società Cooperativa				Standardise	ed Approach			
		l l	As of 31/12/2	2014		ł	As of 30/06/2	2015	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	21,254	21,629	3,824		21,162	21,582	3,172	
	Regional governments or local authorities	671	245	49		730	253	50	
	Public sector entities	997	274	83		934	324	94	
	Multilateral Development Banks	97	130	0		93	146	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	30,054	8,036	2,677		28,653	8,286	3,153	
	Corporates	6,277	4,907	4,785		6,196	4,881	4,778	
	of which: SME	5,083	3,893	3,788		4,571	3,803	3,711	
	Retail	392	276	183		447	320	212	
	of which: SME	161	153	88		203	189	108	
Consolidated data	Secured by mortgages on immovable property	1,077	1,046	467		966	948	416	
	of which: SME	576	560	255		517	512	226	
	Exposures in default	6,114	3,741	4,550	2,243	6,147	3,741	4,423	2,285
	Items associated with particularly high risk	65	65	98		60	60	89	
	Covered bonds	295	295	110		134	134	27	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0 597	0	
	Collective investments undertakings (CIU)	1,202	539	539		1,329		597	
	Equity Securitisation	1,302 335	1,302 81	2,175 84		1,314 254	1,300 75	2,241 75	
	Securitisation Other exposures		4,466	84 3,854		254 4,358	75 4,354	75 3,775	
	Other exposures Standardised Total	4,471 74,603	4,466 47,032	3,854 23,478	2,365	4,358 72,776	4,354 47,000	3,775 23,102	2,410

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

EBA MARKAN 2015 EU-wide Transparency Exercise

Credit Risk - IRB Approach

	Banco Popolare Società Cooperativa						IRB App	roach							
				As of 3	l/12/2014					As of 30	/06/2015				
		Original I	Original Exposure ¹		- ·		Risk expos	ure amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	and provisions		
	Central banks and central governments	0		0	0		0	0		0	0		0		
	Institutions	0		0	0		0	0		0	0		0		
	Corporates	66,312		42,955	11,499		7,920	66,342		43,622	11,421		7,879		
	Corporates - Of Which: Specialised Lending	0		0	0		0	0		0	0		0		
	Corporates - Of Which: SME	39,337		29,320	6,259		6,758	40,246		30,131	6,081		7,054		
	Retail	37,287		31,536	5,448		1,791	37,315		31,604	5,399		1,830		
	Retail - Secured on real estate property	20,492		20,384	3,290		534	20,201		20,093	3,198		582		
	Retail - Secured on real estate property - Of Which: SME	3,482		3,426	855		104	3,410		3,356	821		116		
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	17,009		16,958	2,435		429	16,791		16,737	2,377		467		
	Retail - Qualifying Revolving	879		301	122		9	881		302	123		9		
	Retail - Other Retail	15,916		10,850	2,036		1,248	16,233		11,208	2,077		1,239		
	Retail - Other Retail - Of Which: SME	13,375		8,677	1,709		850	13,455		8,836	1,668		883		
	Retail - Other Retail - Of Which: non-SME	2,540		2,173	327		398	2,778		2,372	409		356		
	Equity				0						0				
	Securitisation	45		45	121		0	48		48	101		0		
	Other non credit-obligation assets	_			0						0				
	IRB Total ted before taking into account any effect due to credit conversion factors or credit rick mitigation to				17,069						16,920				

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

Sovereign Exposure

	(mln EUR)							As of	31/12/2014			-			
			RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross e ereign debt to oth	exposures (long) her counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p	provisions) 1)		is a maturi	ty matching) 1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fai value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Austria	2	0	2	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	Belgium	-									-				
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [J0Y-more	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Cyprus	0	0	0	0	0	0		0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	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	France														
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0



Sovereign Exposure

	(mln EUR)							As of :	31/12/2014			_			
			RECT LONG	NET DIRECT PO	SITIONS (gross e ereign debt to oth	exposures (long) er counterpaties	net of cash short only where there	DIREC	T SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	i (3) (on and off	balance sheet)
		gross of p			is a maturit	y matching) 1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	h negative fair Je
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	0	0	0	0	0	0	0	0	-52 -52	-64 -64	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia	0	0		0	0	0	0	0		-04	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Greece	0	0		0	0	0	0		0	0			0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hungary												0		
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y - more	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	0 858 2,753 3,669 2,562 4.301 1.021 1.281 16,445	0	0 858 2,753 3,669 2,562 4,301 1.021 1.281 16,445	0 858 2,013 2,295 680 2.505 473 1.275 10,098	0	0 1 740 202 410 27 31 6 1,416	0	0	-77 -77	0 -96 -96	0	0	0	0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Latvia	16,445	0	16,445	10,098	0	1,416	0	0	-77	-96	0	0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Lithuania														
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0



Sovereign Exposure

								AS OF 3	31/12/2014						
		GROSS DIR EXPOSURES (a	RECT LONG	NET DIRECT PO	SITIONS (gross e ereign debt to oth	er counterpaties	net of cash short only where there	DIREC	CT SOVEREIGN EXPOS	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off I	balance sheet)
		gross of p (1	rovisions) 1)		is a maturit	y matching) 1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	h negative fair Je
Residual Maturity Co	ountry / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	2	0	2	0	0	0	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland														
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Romania	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M[[3M-1Y] [2Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [107-more Total	Slovakia	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	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M[[3M-1Y] [1Y-2Y] [1Y-2Y] [3Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Spain	0 52 51 1	0	0 52 51	0 52 51	0	0	0	0	0	0	0	0	0	0
Total (0 - 3M ([3M - 1Y [[2Y - 2Y] [2Y - 3Y] [3Y - 5Y [[3Y - 5Y [[407 - more Total	Sweden	0	0	104	103	0	1	0	0	0	0	0	0	0	0



Sovereign Exposure

	(mln EUR)							As of 3	31/12/2014						
			RECT LONG accounting value	NET DIRECT PO	SITIONS (gross e ereign debt to oth	exposures (long) ler counterpaties	net of cash short only where there	DIREC	T SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3)(on and off	balance sheet)
		gross of p	provisions) 1)		is a maturit	y matching) 1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Liechtenstein	0	0	0	0	0	0	0	0				0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Norway														
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0-3M[[3M-1Y[[1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	0 23 7 30	0	0 23 7 30	0 23 7 30	0	0	0 -12 16	0 0 19 20	0	0	0	0	0	0



Sovereign Exposure

Banco Popolare Società Cooperativa

	(min EUR)		GROSS DIRECT LONG NET DIRECT POSITIONS (gross exposures (long) net of cash short DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sh												
			RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross e rereign debt to oth	exposures (long)	net of cash short	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p	provisions) (1)		is a maturit	ty matching) (1)	in the second seco	Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China	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 Total	Switzerland	0		0	0	0	0	0	0	0	0	0	0	0	
[0-3M[[3M-1Y[[1Y-2Y]	Other advanced economies non EEA	0		0		0		0	0		0			0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Middle East														
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[5Y - 10Y [Others	0	0	0	0	0	0		0	0	0	0	0	0	0
[10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions
(1) The exposures reported over only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees
(2) The basis disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
(3) The exposures reported include the positions towards counterparts (cher than sovereign) on sovereign redit rek (i.e. COC, Financial assets) holded in finite accounting portfolio (on-off balance sheet). Insepactive of the denomination and or accounting classification of the positions the ecounter is subtactive or the form mate true acta a cherks for the denomination and local governments the ecounter is subtactive or the form mate true acta a cherks for the denomination and local governments the ecounter parts (other than sovereign) with full or partial government guarantees by central, regional and local governments are constroled in the source structure or the ecounter parts (other than sovereign) with full or partial government guarantees by central, regional and local governments are constroled in the source or the ecounter parts (other than sovereign) with full or partial government guarantees by central, regional and local governments are constroled in the source of the denomination and or accounting particular parts (other than sovereign) with full or partial government guarantees by central, regional and local governments are constroled in the source or particular partis

EBA EUROPEAN BANKING AUTHORITY



	(mln EUR)							As of	30/06/2015						
		EXPOSURES (gross of p	RECT LONG accounting value provisions) (1)	NET DIRECT PC positions of sov	ereign debt to oth is a maturit	exposures (long) ier counterpaties ry matching) 1)	net of cash short only where there .	DIRE Derivatives with p	CT SOVEREIGN EXPO		VES (1) negative fair value		REIGN EXPOSURES	5 (3) (on and off Derivatives wit val	h negative fair
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&los) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Austria	2	0	2	0	0	0	0	0	0	0	0	0	0	0
10-3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Bulgaria				0								0		
Total [0 - 3M [[3M - 1Y] [1Y - 2Y] [3Y - 3Y] [3Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Cyprus	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	Czech Republic	0		0	0	0	0	0	0	0	0	0	0	0	
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	France	0	0		0	0	0	U	0	0	0	0	0	0	0



		(min EUR)							As of	30/06/2015						
			GROSS DIF EXPOSURES (a	accounting value		ereign debt to oth	er counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
			gross of p (provisions) 1)		is a maturit (y matching) 1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	
	Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
	[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Germany	19 13 31	0	19 13 31	0		19 13 31	2	3	-86	-64 -64	0	0	0	
	Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia		0	31	0	0	31	2	0	-86	-64	0	0	0	
	[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Greece		0		0		0	_	0	0	0		0	0	0
	Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hungary	0		0		0		0							
	Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Ireland	0	0	0	0	0	0		0	0		0	0	0	0
	Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Italy	0 3,162 5,769 4,375 3,957 1,384	0	0 3,162 5,769 4,375 3,957 1.384	0 2,067 3,383 2,702 2.390	0	0 724 1,081 404 121	0	0	-288	-324	0	0	0	0
	[10Y - more Total [0 - 3M[[3M - 1Y [[3M - 1Y [[1Y - 2Y [[3Y - 3Y [[5Y - 10Y [[10Y - more	Latvia	18,647	0	18,647	10,542	0	2,330	0	0	-288	-324	0	0	0	0
	Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0
-	[10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0



	(mln EUR)							As of	30/06/2015						
		GROSS DI EXPOSURES (;	RECT LONG accounting value		DSITIONS (gross e rereign debt to oth			DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVERE	IGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p	provisions) (1)		is a maturit	y matching) 1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with po	ositive fair value	Derivatives with valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Malta			0	0	0		0	0	0	0	0	0	0	
1041 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	0		0				0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Poland														
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Portugal	0	0	0	0	0	0	0	0	0		0	0	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Romania	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M[[3M - 1Y[[1Y - 2Y[[2Y - 3Y[[3Y - 5Y[[5Y - 10Y [[10Y - more Total]]]]]]]]]]]]]]]]]]]	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [J0Y-more	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Spain	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Sweden	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0



	(mln EUR)							As of	30/06/2015						
		EXPOSURES (RECT LONG accounting value	NET DIRECT PO positions of sov	DSITIONS (gross e rereign debt to oth	er counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVER	EIGN EXPOSURES	(3) (on and off	balance sheet)
			provisions) 1)			y matching) 1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with p	ositive fair value	Derivatives with valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland	0		0	0			0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein	-													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Norway	0	0	0	0	0	0		0	0		0	0	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Australia	0	0	0	0	0	0		0	0	0	0	0	0	0
Total [0-3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Japan		0		0				0	0	0		0		0
Total [0 - 3M] [3M] - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	U.S.	8	0	8	8	0	0	0 20 20	0 25 25	0	0	0	0	0	0



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

 Notes and definitions

 (1) The exposures recorded over only exposures to certral, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

 (2) The basis discose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

 (3) The exposures reported include the positions towerds counterparts (chief than sovereign) on sovereign credit risk (LCDS, financial quarantees) fooded in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting desclification of the positions the exposures to basis (chief than sovereign) with full or partial government guarantees by certification and local governments.



Information on performing and non-performing exposures

Banco Popolare Società Cooperativa

				As of 31	./12/2014			As of 30/06/2015							
		Gross carrying	amount		Accumulated impair changes in fair value provisions	ment, accumulated a due to credit risk and			Gross carrying	amount		Accumulated impain changes in fair value provisions ⁴	ment, accumulated a due to credit risk and		
		Of which performing but past due >30	Of which nor	-performing ¹	On performing	On non-performing	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30	Of which non-performing ¹		On performing	On non-performing	Collaterals and financial guarantees received on non- performing exposures	
(min EUR, %)		days and <=90 days		Of which: defaulted	exposures ²	exposures ³			days and <=90 days		Of which: defaulted	exposures ²	exposures ³		
Debt securities (including at amortised cost and fair value)	17,989	1	1	1	7	8	0	19,338	0	15	14	27	1	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	15,262	0	0	0	0	0	0	16,335	0	0	0	0	0	0	
Credit institutions	1,608	0	0	0	0	0	0	1,925	0	0	0	14	0	0	
Other financial corporations	1,050	0	0	0	7	7	0	1,056	0	0	0	13	0	0	
Non-financial corporations	68	1	1	1	0	1	0	23	0	15	14	0	1	0	
Loans and advances(including at amortised cost and fair value)	93,140	1,685	21,788	21,734	418	7,458	12,518	92,427	1,125	21,459	20,270	394	7,271	11,771	
Central banks	656	0	0	0	0	0	0	192	0	0	0	0	0	0	
General governments	524	0	24	24	2	4	27	660	9	24	24	3	5	12	
Credit institutions	3,438	0	18	5	0	17	0	3,699	0	0	0	0	0	0	
Other financial corporations	12,060	9	309	273	9	141	84	11,492	4	482	433	12	253	124	
Non-financial corporations	50,669	861	17,552	17,548	284	5,834	10,144	50,809	614	17,132	16,004	257	5,611	9,419	
Households	25,793	816	3,884	3,884	124	1,461	2,262	25,576	499	3,822	3,808	123	1,402	2,217	
DEBT INSTRUMENTS other than HFT	111,129	1,686	21,789	21,735	426	7,466	12,518	111,766	1,125	21,474	20,283	421	7,272	11,771	
OFF-BALANCE SHEET EXPOSURES	37,146		623	623	19	88	115	37,356		1,156	1,156	19	68	87	

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

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



Forborne Exposures

Banco Popolare Società Cooperativa

			As of 31/12/2014			As of 30/06/2015						
	Gross carrying amount of exposures with forbearance measures			ment, accumulated e due to credit risk and ures with forbearance	Collateral and financial	Gross carrying a forbearance me	mount of exposures with asures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on		
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		
(min EUR, %)												
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0		
General governments	0	0	0	0	0	0	0	0	0	0		
Credit institutions	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	0	0	0	0	0	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	3,697	3,096	796	778	1,969	6,197	3,268	924	868	4,643		
Central banks	0	0	0	0	0	0	0	0	0	0		
General governments	0	0	0	0	0	0	0	0	0	0		
Credit institutions	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	101	101	38	38	0	210	173	94	94	35		
Non-financial corporations	3,383	2,931	749	735	1,769	5,084	2,976	803	764	3,753		
Households	213	63	9	4	200	903	119	27	11	856		
DEBT INSTRUMENTS other than HFT	3,697	3,096	796	778	1,969	6,197	3,268	924	868	4,643		
Loan commitments given	41	38	0	0	12	120	71	0	0	23		

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

Leverage ratio

EBA EUROPEAN BANKING AUTHORITY

	(mln EUR, %)	As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	5,882	5,889	LRCom {20}	
В	Total leverage ratio exposures	123,164	121,506	LRCom {21}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
с	Leverage ratio	4.78%	4.85%	A/B	



Information on collaterals: Mortgage loans

Banco Popolare Società Cooperativa

	As of 31/12	2/2014	As of 30/06	/2015				
	Mortgage I Loans collateralized by ir		Mortgage loans [Loans collateralized by immovable property]					
(mln EUR, %)	Carrying amount	Maximum amount of the collateral that can be considered ¹	Carrying amount	Maximum amount of the collateral that can be considered ¹				
Loans and advances	37,767	37,644	37,035	36,897				
of which: Other financial corporations	479	478	529	502				
of which: Non-financial corporations	16,503	16,403	16,052	15,856				
of which: Households	20,766	20,745	20,442	20,527				

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