

# Bit Market Services

Informazione Regolamentata n. 0958-91-2015	Data/Ora Ricezione 24 Novembre 2015 19:55:36	MTA
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Societa' : BANCO POPOLARE

Identificativo : 66221

Informazione  
Regolamentata

Nome utilizzatore : BCOPOPOLAREN01 - MARCONI

Tipologia : AVVI 16

Data/Ora Ricezione : 24 Novembre 2015 19:55:36

Data/Ora Inizio : 24 Novembre 2015 20:10:37

Diffusione presunta

Oggetto : EU-wide Transparency Exercise results  
published today

*Testo del comunicato*

Vedi allegato.

# NEWS RELEASE

Verona, 24 November 2015

## **EU-wide Transparency Exercise results published today**

Banco Popolare notes the announcements made today by the European Banking Authority (EBA), by the ECB and by Bank of Italy regarding the information of the “2015 EU-wide Transparency Exercise” and fulfilment of the EBA Board of Supervisors’ decision.

The Exercise, involving more than 100 European banking groups including Gruppo Banco Popolare, aims at disclosing a wide range of information about the participating banks, in the belief that regular disclosure based on a common definition of the published aggregates is fundamental to guarantee an effective market discipline and to restore trust in the banking system.

The Board of Supervisors of the EBA decided, in its meeting of 24 of February 2015, to carry out a Transparency Exercise in 2015. In its April meeting, the Board of Supervisors agreed on the form and scope of the transparency exercise to be conducted in September-November 2015 to assure a sufficient and appropriate level of information to market participants. A testing phase was carried out with participating banks between May and July 2015 in order to design the process and templates.


The data collection relies as much as possible on the information reported to the EBA on a regular basis through the supervisory reporting framework (FINREP, COREP) and most of the templates here attached were centrally filled in by the EBA and sent afterwards for verification by banks and supervisors. Banks had the chance to correct any errors detected and to resubmit correct data through the regular CORE/FINREP reporting channels. The only exception to that process covers the templates on Sovereign Exposures and Leverage Ratio which banks had to fill-in by themselves.

For a correct comparison between Banco Popolare’s data and that of the other banks participating in the Exercise, and to provide a reference with the information supplied in our periodic reports to market participants, it is deemed appropriate to highlight the following:

1. “Information on performing and non performing exposures” Template

Considering that the data entered in the “loans and advances” cluster include both due from customers and due from banks, the information presented in the template under examination does not include the partial write-offs of exposures with borrowers under bankruptcy proceedings (bankruptcy, compulsory winding-up, settlement with creditors, extraordinary administration for insolvent large companies) recognized by Banco Popolare and already charged to income. Accounting for the above write-off amount is key for the correct assessment of NPL coverage ratios (ratio between the “Accumulated impairment, accumulated changes in fair value due to credit risk and provisions” and the “Gross carrying amount”). After factoring the amounts of partially written-off loans in, the average NPE coverage ratio at 31 December 2014 comes in at 44.5%, compared with 34.2%, based exclusively on the computation of the data entered in the published template. Similarly, with reference to 30 June 2015, the coverage ratio inclusive of partially written-off NPEs is 44.9%, compared with 33.9%, based exclusively on the computation of the data entered in the published template.

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## 2. “Forborne Exposures” Template


It should first be pointed out that the template under examination reports information on forborne loans as defined by the EBA in the Implementing Technical Standard (ITS) published as a draft on 21 October 2013 and finally approved by the European Commission on 9 January 2015. To this respect, please note that Banco Popolare issued a new policy on principles and criteria to be implemented to identify exposures to be classified as forborne loans (performing and non-performing) on 11 November 2014. The provisions under the new policy and the associated integrations to the information system have gone operational on 28 January 2015. In view of what explained above, the published data referring to forborne exposures at 31 December 2014 are not comparable with the data at 30 June 2015 on a like-for-like basis, and, therefore, the increase resulting from the comparison of the data at the two above-mentioned dates does not reflect the actual evolution of forborne exposures, in particular with respect to performing exposures.

To this regard, please note that, within the ordinary activity of revision of granted loans, the activities aiming at identifying the scope of exposures that had been granted forbearance measures before 28 January 2015 have been progressing even after the first half of 2015, and are expected to be completed by 31 December 2015.

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## 2015 EU-wide Transparency Exercise

<b>Bank Name</b>	Banco Popolare Società Cooperativa
<b>LEI Code</b>	5493006P8PDBI8LC0O96
<b>Country Code</b>	IT

## 2015 EU-wide Transparency Exercise

### Capital

Banco Popolare Società Cooperativa

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
<b>OWN FUNDS</b>	<b>7,017</b>	<b>6,833</b>	CA1 {1}	Articles 4(118) and 72 of CRR
<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>5,694</b>	<b>5,889</b>	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 (f) 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 (f) 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 (f) 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 (f) 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 CRR
(-) 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 exceeding 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 {1.1.1.16 + 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
<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>188</b>	<b>0</b>	CA1 {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})	
<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>5,882</b>	<b>5,889</b>	CA1 {1.1}	Article 25 of CRR
<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>1,135</b>	<b>944</b>	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})	
<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>47,987</b>	<b>48,080</b>	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
<b>Common Equity Tier 1 Capital ratio</b>	<b>11.87%</b>	<b>12.25%</b>	CA3 {1}	-
<b>Tier 1 Capital ratio</b>	<b>12.26%</b>	<b>12.25%</b>	CA3 {3}	-
<b>Total Capital ratio</b>	<b>14.62%</b>	<b>14.21%</b>	CA3 {5}	-



# 2015 EU-wide Transparency Exercise

## 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 <sup>1</sup>	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
<b>Total Risk Exposure Amount</b>	<b>47,987</b>	<b>48,080</b>

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

# 2015 EU-wide Transparency Exercise

## P&L

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
<b>TOTAL OPERATING INCOME, NET</b>	<b>3,444</b>	<b>1,869</b>
(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 <sup>1</sup>	52	
Of which restructuring <sup>1</sup>	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 subsidiaries, 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 subsidiaries, 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
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>-2,794</b>	<b>288</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>-1,979</b>	<b>293</b>
Profit or (-) loss after tax from discontinued operations	0	-8
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>-1,979</b>	<b>285</b>
Of which attributable to owners of the parent	-1,940	290

<sup>(1)</sup> Information available only as of end of the year







## 2015 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

Banco Popolare Società Cooperativa

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(min EUR, %)									
Consolidated data	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	
	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	0	
	Collective investments undertakings (CIU)	1,202	539	539		1,329	597	597	
Equity	1,302	1,302	2,175		1,314	1,300	2,241		
Securitisation	335	81	84		254	75	75		
Other exposures	4,471	4,466	3,854		4,358	4,354	3,775		
<b>Standardised Total</b>	<b>74,603</b>	<b>47,032</b>	<b>23,478</b>	<b>2,365</b>	<b>72,776</b>	<b>47,000</b>	<b>23,102</b>	<b>2,410</b>	

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



## 2015 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

Banco Popolare Società Cooperativa

		IRB Approach									
		As of 31/12/2014					As of 30/06/2015				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments	0		0	0	0		0	0	0	
	Institutions	0		0	0	0		0	0	0	
	Corporates	66,312		42,955	11,499	7,920		66,342	43,622	11,421	
	Corporates - Of Which: Specialised Lending	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	
	Retail	37,287		31,536	5,448	1,791		37,315	31,604	5,399	
	Retail - Secured on real estate property	20,492		20,384	3,290	534		20,201	20,093	3,198	
	Retail - Secured on real estate property - Of Which: SME	3,482		3,426	855	104		3,410	3,356	821	
	Retail - Secured on real estate property - Of Which: non-SME	17,009		16,958	2,435	429		16,791	16,737	2,377	
	Retail - Qualifying Revolving	879		301	122	9		881	302	123	
	Retail - Other Retail	15,916		10,850	2,036	1,248		16,233	11,208	2,077	
	Retail - Other Retail - Of Which: SME	13,375		8,677	1,709	850		13,455	8,836	1,668	
	Retail - Other Retail - Of Which: non-SME	2,540		2,173	327	398		2,778	2,372	409	
	Equity				0					0	
	Securitisation	45		45	121	0		48	48	101	
	Other non credit-obligation assets				0					0	
	<b>IRB Total</b>				<b>17,069</b>					<b>16,920</b>	

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









## 2015 EU-wide Transparency Exercise

**Sovereign Exposure**  
Banco Popolare Società Cooperativa

(mln EUR)		As of 31/12/2014																	
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)							
		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)	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value						
							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 - 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 ] Total	Other advanced economies non EEA																		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Other Central and eastern Europe countries non EEA																		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Middle East																		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Latin America and the Caribbean																		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Africa																		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Others																		

**Notes and definitions**

- (1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees
- (2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments





(mln EUR)		As of 30/06/2015														
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
		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)	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
							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	19		19		19	2	3	-86	-64						
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Croatia															
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Greece															
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Hungary															
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Ireland															
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Italy	3,162		3,162	2,067	724			-288	-324						
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Latvia	5,769		5,769	3,383	1,081										
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Lithuania	4,375		4,375	2,702	404										
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Luxembourg	3,957		3,957	2,390	121										
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		1,384		1,384												
		18,647	0	18,647	10,542	2,330	0	0	-288	-324	0	0	0	0	0	0





(mln EUR)		As of 30/06/2015																	
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)							
		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)	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value						
							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 - 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 ] Total	Other advanced economies non EEA																		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Other Central and eastern Europe countries non EEA																		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Middle East																		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Latin America and the Caribbean																		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Africa																		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Others																		

**Notes and definitions**

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

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

(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

## 2015 EU-wide Transparency Exercise

### 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 impairment, accumulated changes in fair value due to credit risk and provisions			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>				Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		
			Of which: defaulted							Of which: defaulted					
(min EUR, %)															
<b>Debt securities (including at amortised cost and fair value)</b>	<b>17,989</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>7</b>	<b>8</b>	<b>0</b>	<b>19,338</b>	<b>0</b>	<b>15</b>	<b>14</b>	<b>27</b>	<b>1</b>	<b>0</b>	
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	
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>93,140</b>	<b>1,685</b>	<b>21,788</b>	<b>21,734</b>	<b>418</b>	<b>7,458</b>	<b>12,518</b>	<b>92,427</b>	<b>1,125</b>	<b>21,459</b>	<b>20,270</b>	<b>394</b>	<b>7,271</b>	<b>11,771</b>	
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	
<b>DEBT INSTRUMENTS other than HFT</b>	<b>111,129</b>	<b>1,686</b>	<b>21,789</b>	<b>21,735</b>	<b>426</b>	<b>7,466</b>	<b>12,518</b>	<b>111,766</b>	<b>1,125</b>	<b>21,474</b>	<b>20,283</b>	<b>421</b>	<b>7,272</b>	<b>11,771</b>	
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>37,146</b>		<b>623</b>	<b>623</b>	<b>19</b>	<b>88</b>	<b>115</b>	<b>37,356</b>		<b>1,156</b>	<b>1,156</b>	<b>19</b>	<b>68</b>	<b>87</b>	

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

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

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

## 2015 EU-wide Transparency Exercise

### Forborne Exposures

Banco Popolare Società Cooperativa

	As of 31/12/2014					As of 30/06/2015				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>2</sup> for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>3,697</b>	<b>3,096</b>	<b>796</b>	<b>778</b>	<b>1,969</b>	<b>6,197</b>	<b>3,268</b>	<b>924</b>	<b>868</b>	<b>4,643</b>
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
<b>DEBT INSTRUMENTS other than HFT</b>	<b>3,697</b>	<b>3,096</b>	<b>796</b>	<b>778</b>	<b>1,969</b>	<b>6,197</b>	<b>3,268</b>	<b>924</b>	<b>868</b>	<b>4,643</b>
<b>Loan commitments given</b>	<b>41</b>	<b>38</b>	<b>0</b>	<b>0</b>	<b>12</b>	<b>120</b>	<b>71</b>	<b>0</b>	<b>0</b>	<b>23</b>

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



## 2015 EU-wide Transparency Exercise

### Leverage ratio

Banco Popolare Società Cooperativa

(mln EUR, %)

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

## 2015 EU-wide Transparency Exercise

### Information on collaterals: Mortgage loans

Banco Popolare Società Cooperativa

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

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



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