



**VENETO BANCA**

**DISCLOSURE  
COUNTRY BY COUNTRY  
(COUNTRY-BY-COUNTRY REPORTING)**

**PURSUANT TO ARTICLE 89 OF EU DIRECTIVE 2013/36 (CRD IV)  
AND THE SUPERVISORY PROVISIONS FOR BANKS  
(CIRC. NO. 285 OF 17 DECEMBER 2013)<sup>1</sup>**

**REFERENCE DATE: 31 DECEMBER 2013**

**VENETO BANCA**

Joint stock co-operative company  
Registered in the Treviso Companies Register - Registration No. 00208740266  
Shareholders' equity at 31/12/2013 € 2,865,289,404.13  
Member of the Interbank Deposit Protection Fund

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<sup>1</sup> This disclosure is published in a reduced version *only once*, in compliance with the terms envisaged in the fourth update of 17 June 2014 to Bank of Italy Circular no. 285 of 17 December 2013, "Supervisory Rules for Banks".

## COUNTRY BY COUNTRY REPORTING

In order to increase the trust that European Union citizens have in the financial sector, Directive "CRD IV" introduced obligations to publish information regarding banks' activities, in particular the profits achieved, taxes paid and any contributions received, subdivided by the individual countries in which the banks have offices.

Said Directive was implemented in Italy through Bank of Italy Circular no. 285 of 17 December 2013, "Supervisory Rules for Banks" which, with the fourth update of 17 June 2014, allowed issuing of an initial reduced disclosure with respect to the information envisaged under EU Directive 2013/36 when fully operational.

### A) NAME OF THE COMPANIES ESTABLISHED AND NATURE OF THEIR ACTIVITIES

Below we list the companies belonging to the Veneto Banca banking group, with reference to 31 December 2013.

| Company names |   | Country              | Type of relationship | Voting availability % |
|---------------|---|----------------------|----------------------|-----------------------|
| 1.            | Veneto Banca S.C.p.A. (Parent company)                      | Italy                | 0                    | -                     |
| 2.            | Apulia Previdenza S.p.A.                                    | Italy                | 1                    | 100.000%              |
| 3.            | Apulia Prontoprestito S.p.A.                                | Italy                | 1                    | 100.000%              |
| 4.            | B.C. Eximbank S.A.  | Republic of Moldavia | 1                    | 100.000%              |
| 5.            | Banca Apulia S.p.A.   | Italy                | 1                    | 69.472%               |
| 6.            | Banca Intermobiliare di Investimenti e Gestioni S.p.A.      | Italy                | 1                    | 69.842%               |
| 7.            | Banca IPIBI Financial Advisory S.p.A.                       | Italy                | 1                    | 87.506%               |
| 8.            | Banca Italo-Romena S.p.A.                                   | Italy                | 1                    | 100.000%              |
| 9.            | Bim Fiduciaria S.p.A.                                       | Italy                | 1                    | 100.000%              |
| 10.           | Bim Intermobiliare di Investimenti e Gestioni (Suisse) S.A. | Switzerland          | 1                    | 100.000%              |
| 11.           | Claris Factor S.p.A.  | Italy                | 1                    | 100.000%              |
| 12.           | Claris Leasing S.p.A.                                       | Italy                | 1                    | 100.000%              |
| 13.           | Immobiliare Italo Romena S.r.l.                             | Romania              | 1                    | 100.000%              |
| 14.           | Patio Lugano S.A.   | Switzerland          | 1                    | 100.000%              |
| 15.           | Symphonia SGR S.p.A.  | Italy                | 1                    | 100.000%              |
| 16.           | Veneto Banka d.d.   | Croatia              | 1                    | 100.000%              |
| 17.           | Veneto Banka sh.a.  | Albania              | 1                    | 100.000%              |
| 18.           | Veneto Ireland Financial Services Ltd                       | Ireland              | 1                    | 100.000%              |

#### Key:

Type of relationship

0 = Parent Company

1 = Subsidiary

Below we indicate the activities carried out by each of the aforementioned companies and the countries in which they are established.

| <b>Country</b>       | <b>Name of the companies established</b>                             | <b>Nature of the activities</b>  |
|----------------------|--|--|
| <b>Italy</b>         | Veneto Banca S.C.p.A. (Parent Company)                               | <ul style="list-style-type: none"> <li>- Financial services for businesses</li> <li>- Trading and sales</li> <li>- Retail brokering</li> <li>- Commercial and retail banking services</li> <li>- Payments and regulations</li> </ul> |
|                      | Apulia Prontoprestito S.p.A.   | <ul style="list-style-type: none"> <li>- Commercial and retail banking services</li> </ul>   |
|                      | Banca Apulia S.p.A.  | <ul style="list-style-type: none"> <li>- Financial services for businesses</li> <li>- Trading and sales</li> <li>- Retail brokering</li> <li>- Commercial and retail banking services</li> <li>- Payments and regulations</li> </ul> |
|                      | Banca Intermobiliare di Investimenti e Gestioni S.p.A.               | <ul style="list-style-type: none"> <li>- Financial services for businesses</li> <li>- Trading and sales</li> <li>- Retail brokering</li> <li>- Commercial and retail banking services</li> <li>- Payments and regulations</li> </ul> |
|                      | Banca IPIBI Financial Advisory S.p.A.                                | <ul style="list-style-type: none"> <li>- Financial services for businesses</li> <li>- Trading and sales</li> <li>- Retail brokering</li> <li>- Commercial and retail banking services</li> <li>- Payments and regulations</li> </ul> |
|                      | Banca Italo-Romena S.p.A. (Parent company with branch in Romania)    | <ul style="list-style-type: none"> <li>- Financial services for businesses</li> <li>- Trading and sales</li> <li>- Retail brokering</li> <li>- Commercial and retail banking services</li> <li>- Payments and regulations</li> </ul> |
|                      | Bim Fiduciaria S.p.A.  | <ul style="list-style-type: none"> <li>- Management of trusts</li> </ul>   |
|                      | Claris Factor S.p.A.   | <ul style="list-style-type: none"> <li>- Financial services for businesses</li> <li>- Commercial and retail banking services</li> </ul>  |
|                      | Claris Leasing S.p.A.  | <ul style="list-style-type: none"> <li>- Financial services for businesses</li> <li>- Commercial and retail banking services</li> </ul>  |
| Symphonia SGR S.p.A. | <ul style="list-style-type: none"> <li>- Asset management</li> </ul> |  |

| <b>Country</b>              | <b>Name of the companies established</b>                    | <b>Nature of the activities</b>  |
|-----------------------------|---|--|
| <b>Albania</b>              | Veneto Banka sh.a.  | <ul style="list-style-type: none"> <li>- Financial services for businesses</li> <li>- Trading and sales</li> <li>- Retail brokering</li> <li>- Commercial and retail banking services</li> <li>- Payments and regulations</li> </ul> |
| <b>Croatia</b>              | Veneto Banka d.d.   | <ul style="list-style-type: none"> <li>- Financial services for businesses</li> <li>- Trading and sales</li> <li>- Retail brokering</li> <li>- Commercial and retail banking services</li> <li>- Payments and regulations</li> </ul> |
| <b>Ireland</b>              | Veneto Ireland Financial Services Ltd                       | <ul style="list-style-type: none"> <li>- Trading and sales</li> </ul>  |
| <b>Republic of Moldavia</b> | B.C. Eximbank S.A.  | <ul style="list-style-type: none"> <li>- Financial services for businesses</li> <li>- Trading and sales</li> <li>- Retail brokering</li> <li>- Commercial and retail banking services</li> <li>- Payments and regulations</li> </ul> |
| <b>Romania</b>              | Romanian branch of Banca Italo-Romena S.p.A.                | <ul style="list-style-type: none"> <li>- Financial services for businesses</li> <li>- Trading and sales</li> <li>- Retail brokering</li> <li>- Commercial and retail banking services</li> <li>- Payments and regulations</li> </ul> |
|                             | Immobiliare Italo Romena S.r.l.                             | <ul style="list-style-type: none"> <li>- Special purpose entity</li> </ul>   |
| <b>Switzerland</b>          | Bim Intermobiliare di Investimenti e Gestioni (Suisse) S.A. | <ul style="list-style-type: none"> <li>- Financial services for businesses</li> <li>- Trading and sales</li> <li>- Retail brokering</li> <li>- Commercial and retail banking services</li> <li>- Payments and regulations</li> </ul> |
|                             | Patio Lugano S.A.   | <ul style="list-style-type: none"> <li>- Special purpose entity</li> </ul>   |

**B) TURNOVER**

Below we provide the consolidated turnover at 31 December 2013 for the companies pursuant to point a), subdivided by country:

| <b>Country</b>              | <b>Turnover (*)<br/>(in € thousands)</b> |
|-----------------------------|--|
| <b>Italy</b>                | <b>905,285</b>                           |
| <b>Albania</b>              | <b>5,760</b>                             |
| <b>Croatia</b>              | <b>8,605</b>                             |
| <b>Ireland</b>              | <b>73,853</b>                            |
| <b>Republic of Moldavia</b> | <b>15,259</b>                            |
| <b>Romania</b>              | <b>45,972</b>                            |
| <b>Switzerland</b>          | <b>5,260</b>                             |
| <b>Total</b>                | <b>1,059,994</b>                         |

(\*) Item 120 of the consolidated financial statement (see Bank of Italy Circular no. 262/2005)

**C) NUMBER OF EMPLOYEES, AS FULL-TIME EQUIVALENT**

Below we provide the number of employees on a full-time equivalent basis at 31 December 2013, for the companies pursuant to point a), subdivided by country:

| <b>Country</b>              | <b>Number of employees on a<br/>full-time equivalent basis<br/>(*)</b> |
|-----------------------------|--|
| <b>Italy</b>                | <b>5,014</b>   |
| <b>Albania</b>              | <b>113</b>   |
| <b>Croatia</b>              | <b>78</b>  |
| <b>Ireland</b>              | <b>7</b>   |
| <b>Republic of Moldavia</b> | <b>330</b>   |
| <b>Romania</b>              | <b>243</b>   |
| <b>Switzerland</b>          | <b>21</b>  |
| <b>Total</b>                | <b>5,806</b>   |

(\*) The number of employees on a full-time equivalent basis is determined, as envisaged in the regulations (see Bank of Italy Circular no. 285/2013) as the ratio between the total hours worked by all employees, exclusive of overtime, and the annual total contractually envisaged for a full-time employee.

As of 2015, with reference to the 2014 financial year, the information will be published, as a rule, as an attachment to the consolidated financial statements and will also contain the pre-tax profit or loss, the taxes on the profit or loss, and any public contributions received.