



Presentation of the Group

Vicenza, may 2005



**Gruppo Banca
Popolare di Vicenza**



KEY FIGURES DECEMBER 2004

VOLUMES

in million

	€uro	Change 2004/2003
Stockholders' equity	1,467.3	+2.9%
Deposits from customers	12,149.7	+18.2%
Loans to customers	12,282.6	+14.3%
Total assets	17,271.6	+13.4%
Indirect funding	13,887.8	+6.9%
Intermediation margin	827.2	+12.6%
Gross operating income	318.2	+15.5%
Net income	67.7	+37.1%



KEY FIGURES DECEMBER 2004

INDICATORS

Solvency ratio	9.25
Non-performing loans/Loans to customers	1.51

GROUP COMPANIES NUMBERS in units

Banks	3
Points of sale <small>(including branches, money shops, advice centers and private banking outlets)</small>	526
Automated teller machines (ATM)	552
Employees	4,301
No. Customers	859,658
of which Corporate	88,422
Individuals	730,407
Debit/credit cards	374,005



KEY FIGURES DECEMBER 2004

RATING

STANDARD & POOR'S

(May 2005)

Short term rating	A-2
Long term rating	A-
Outlook	negative

FITCH

(February 2005)

Short term rating	F2
Long term rating	A-
Outlook	stable