

Bank Name	AT - Raiffeisenlandesbank Oberösterreich AG
LEI Code	I6SS27Q1Q3385V753S50



### **Summary Adverse Scenario**

#### AT - Raiffeisenlandesbank Oberösterreich AG

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	261
Impairment losses on financial and non-financial assets in the banking book	598
Common Equity Tier 1 capital (1)	2,743
Total Risk Exposure (1)	26,634
Common Equity Tier 1 ratio, % (1)	10.3%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	286
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	1,022
3 yr cumulative losses from the stress in the trading book	9
Valuation losses due to sovereign shock after tax and prudential filters	244
Common Equity Tier 1 capital (1)	2,182
Total Risk Exposure (1)	27,515
Common Equity Tier 1 ratio, % (1)	7.9%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	1,513
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (2)	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 (3)	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (3)	0

(1) According to CRR/CRD4 definition transitional arrangements as per reporting date. Figures as of 31/12/2013 computed as of first day of application: 01/01/2014.



### **2014 EU-wide Stress Test**

### **Summary Baseline Scenario**

#### AT - Raiffeisenlandesbank Oberösterreich AG

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	261
Impairment losses on financial and non-financial assets in the banking book	598
Common Equity Tier 1 capital (1)	2,743
Total Risk Exposure (1)	26,634
Common Equity Tier 1 ratio, % (1)	10.3%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	507
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	386
3 yr cumulative losses from the stress in the trading book	3
Common Equity Tier 1 capital (1)	3,059
Total Risk Exposure (1)	27,056
Common Equity Tier 1 ratio, % (1)	11.3%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	2,164

<sup>(1)</sup> According to CRR/CRD4 definition transitional arrangements as per reporting date. Figures as of 31/12/2013 computed as of first day of application:

<sup>(2)</sup> Conversions not considered for CET1 computation

<sup>(3)</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period

EBA sentential	2014 EU-wide Stress Test Credit Risk		F. 10R	Exposure values (as		STA	F.II	Risk exposur	e amounts (as of 31,	12/2013)	STA	Val	ue adjustmen	ts and provisions	(as of 31/12/	1013) STA	Baseline Scenario Adverse Scenario as of 31/12/2016 as of 31/12/2014 as of 31/12/2015 as of 31/12/2015 as of 31/12/2015 as of 31/12/2016
AT - Raiffeisenlandesbank Oberösterreich AG	(min BUR, %)  Central banks and central governments Institutions Corporates Corporates - Of Which: Sectalized Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Guesting Revolving Retail - Others Retail - General - Of Which: SME Retail - Other Retail - Of Which: non-SME Securitisation Other non-cedit obligation assets TOTAL Securitisation and re-securitisations positions deducted from output *	LTV % (as of 31/12/2013) , 65.5% 64.9% 65.7%	on-defaulted Defaulte	Mon-defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 1,238 0 206 107 19 11 8 1 87 60 27	Non-defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted	Non-defaulted 381 2,905 14,239 0 2,338 383 101 282 35 2,120 1,098 1,022 2,3430 0 426 23,917	0 1 1,127 0 145 89 7 4 3 1 1 81 50 31 0 0 0 1,215	Non-defaulted Di O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 3 3 86 0 0 0 20 20 20 1 1 1 1 1 1 1 1 1 1 1 1	0 237 175 3 2 0 5 167 124 43	Impairment   Stock of   Coverage Rates   Stock of   Coverage Rates   Stock of   Coverage   Impairment   Stock of   Coverage Rates   Coverage   Impairment   Stock of   Coverage   Impairment   Impairm
Austria  (*) Indien to the part of incurtination repossure that is desirated in	(rin RUF, %)  Central banks and central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Outer Retail - Outer Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital * Securitisation and re-securitisations positions deducted from capital * Securitisation and re-securitisations positions deducted from capital *	ETV % (as of 31/12/2013) , 65.0% , 65.5% , 66.2%	F-IRS	Non-defaulted  Non-defaulted  Non-defaulted  Non-defaulted  Non-defaulted  Non-defaulted  Non-defaulted  Non-defaulted  Non-defaulted	IB .	0 696 0 131 60 17 9 8 0 43 25	F-10 Non-defaulted  0	0 0 0 0 0 0	estimounts (se of 3) A-153  A-153  defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 612 0 0 89 46 6 6 3 3 3 9 19 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted D	ue adjustment faulted Nor  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	A 22   A 22	(as of 31/12/: ilted Non-def 0 0 0 0 0 0 15 0 16 1 17 0 1 1 17 0 1 1 17 0 1 1 1 17 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 181 77 2 2 0 5	Benefities Scientific   Scien
Germany  (*) Males to the part of describation regions to that is disclosed to	(nin BJF, %)  Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Out Mining Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Securitisation Other non-credit obligation assets TOTAL Socritisation and re-securitisations positions deducted from capital **  monepoli and in desiration assets	LTV % (as of 31/12/2013) , 61.4%, 63.2%, 60.9%	Points	A-IR		0 43	P-34 Non-defaulted  0	Risk exposur  Defaulted Non- 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	A333  A333  A333  A333  A333  Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	_	5 Defaulted 1 0 0 157 157 158 159 159 159 159 159 159 159 159 159 159	Validation of the control of the con	ue adjustment  cefaulted Nor  0  0  0  0  0  0  0  0  0  0  0  0  0	A   T   C   C   C	(as of 31/12/2)  Alted Non-def  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 44 19 0 0 0 0 18 15	Restrict Scenario   Service   Serv
Czech Republic  Czech Republic  (1) Indian to the part of Securitization exposure that is deducted for	(inh BLR, %)  Control hands and central governments Linitarions Corporates Corporates - Of Which: Specialized Lending Retail - Secured on real state property Retail - Specialized Lending Retail - Of Which: Special Corporation Lending Retail - Of Retail - Of Which: Specialized Lending Retail - Of Retai	117 % (as of 31/12/2013) , , , , , , , , , , , , , , , , , , ,	F-3818 Defaulted Defaulted   0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted		0	F-1 Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted Non- 0	a smoonts (as of 31 A-185 defaulted Defaulted 0		TA Defaulted 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Validation De Company		ts and provisions A-IRS A-IRS 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 7 7 0	Resolution   Security   Securit
CROATIA (local name Hrvatska)	(on EUR, %)  Central banks and central governments Institutions Corporates Corporates Corporates Corporates Corporates Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Other Secured on real estate property - Of Retail - Other Secured on real estate property - OT Retail - Other Secured on real estate property - OT Securities on one of the Retail - OT Which: non-SME Securitisation Other Institution - Other Retail - OT Which: non-SME Securitisation and researchisations deducted from capital **	LTV % (as of 31/12/2013) , , , , , , , , , , , , , , , , , , ,	F-RKS  F-RKS  Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	A-IR		51/A  0 0 220 0 5 6 0 0 0 0 225 0 0 0 0 0 0 0 0 0 0 0 0 0 0	P-1 Non-defaulted  0	Defaulted Non-	e amounts (as of 31 ATPS defaulted Defaulted Defaulted Do 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		57A 5 Defaulted 1 0 0 0 217 0 0 5 6 0 0 0 0 6 2 4 0 0 0 2233	Value		x and provisions A-255 A-255 A-255 C C C C C C C C C C C C C C C C C C C	(as of 31/12/)  ilted Non-def  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 11 10 1	Basedine Scenario   Base
Hungary  (*) Main to the part of Securitation regions that is deducted.	Control banks and central governments Linitaritiess Corporates - Of Which: specialised Lending Corporates - Of Which: See Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Outer Retail - Outer Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Off Which: SME Securitisation Other non-credit obligation assets TOTAL Socritisation and re-excursions positions deducted from capital **	LTV % (as of 31/12/2013) , , , , , , , , , , , , , , , , , , ,	F-38/8 Defaulted  O	A-IR		STA   Defauted     Defauted	P-1 Non-defaulted  0	Risk exposure  Befaulted Non-  Defaulted Non-  0  0  0  0  0  0  0  0  0  0  0  0  0	e amounts (as of 31 A-IRS defaulted Defaulted 0	1	STA 5 Defaulted 1 0 0 0 0 16 0 0 0 0 0 0 0 0 0 0 0 0 0	Value		ts and provisions A-188 A-188 O	(as of 31/22/)  illustrated Non-def   Non-def	STA  Defaulted  0  0  16  0  1  20  0  0  0	Residence Scenario   Secondario   Secondar

EBA	2014 EU-wide Stress Test Credit Risk	Exposure values (as of 31/12/2013) Risk exposure amounts (as of 31/12/2013) Value adjustments and provisions (as of 31/12/2013) Baseline Scenario  Adverse Scenario  FIRS A-IRS STA FIRS STA FIRS STA See STA See STA see S1/12/2015 as of 31/12/2015	as of 31/12/2016
Romania  (1) Males to the part of Securitation exposure that is debicated.	(min EU, %)  Central banks and central governments Institutions Corporates—Of Which: Socialised Lending Corporates—Of Which: Socialised Lending Corporates—Of Which: SHE  Retail = Socient on real estate property Retail = Socient on real estate property—Of Retail = Socient on real estate	First   Firs	Converged   Conv
France  (1) Males to the pair of Securitation exposure that is disclosed.	Control banks and central governments Tassisutions Corporates Corporates—Of Which: Socialised Lending Corporates—Of Which: SHE Retail Retail Secured on real estate property Buttle Social Corporates or present and property Retail—Secured on real estate property. Of Retail—Secured on real estate property. Of Retail—Secured on real estate property. Of Retail—Other Retail Retail—Other Retail Retail—Other Retail Family Securitisation Other non-credit obligation assets TOTIAL Socialisation and re-securitisation positions deducted from capital	Exposure values (as of 31/12/2013)  Risk exposure amounts (as of 31/12/2013)  Non-defaults Defaulted Non-defaulted Non-defaulted Defaulted Non-defaulted Non-defau	Converged   Conv
Poland  Thilden to the part of Securitation requirement that is desidented if	(min EUA, %)  Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE Retail Retail - Socured on real estate property Retail - Socured on real estate property of Retail - Socured on real estate property of Retail - Other Retail - Of Which: SPE Retail - Other Retail - Of Which: SPE Retail - Other Retail - Of Which: SPE Security Securitisation Other non-credit obligation assets TOTAL Socuritisation and resecuritisations positions deducted from capital montagels and finest estated in NA	Company colors are series (as of 31/12/2013)   Size proposes a minorial (as of 31/12/2013)   Value adjustments and provisions (as of 31/12/2013)   Size proposes a series (as of 31/12/2013)   Size	
Russian Federation  (1) Malen to the part of Securitation exposure that is deducted.	(min BJR, %).  Central banks and central governments Institutions Corporates Corporates Corporates Corporates Corporates Corporates Retail Retail Secured on real earths property Retail Secured on real earths property Retail Secured on real earths property. Of Retail - Could represent on real earths property. Of Retail - Other Retail Retail - Other Retail Retail - Other Retail Retail - Other Retail Securitisation Other non-credit obliquation assets TOTIAL Securitisation and re-securitisations positions deducted from capital	Exposure values (as of \$1/12/2013)  Non-defaults    Non-defaul	7% 0.01% 0 0 0.22% 0 0.01% 0 0 6.22% 0 0 0.01% 0 0 6.22% 0 0 0.07% 0 0 0 0.05% 0 0 0.65% 0 0 0 0.55% 0 0 0.05% 0 0 0.05% 0 0 0.05% 0 0 0 0.05% 0 0 0 0.05% 0 0 0 0.05% 0 0 0 0.05% 0 0 0 0.05% 0 0 0 0.05% 0 0 0 0.05% 0 0 0 0 0.05% 0 0 0 0 0.05% 0 0 0 0 0.05% 0 0 0 0 0.05% 0 0 0 0 0 0.05% 0 0 0 0 0 0.05% 0 0 0 0 0 0 0 0.05% 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	(min EUR, %)	Exposure values (as of 31/12/2013)  First AVIDS  FIRST  FI	as of 31/12/2016  ge Impairment statt rate Stock of Provisions Ratio - Default Cover
United States	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE Retail Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Other Retail - Of Which: SPE Retail - Other Retail - Of Which: SPE Retail - Other Retail - Of Which: SPE Securitisation Other non-credit obligation assets TOTAL Securitisation and resecuritisations positions deducted from capital	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	769 1 - 1.09% 1 20.269% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0



P&L		E	Baseline Scenari	0	Adverse Scenario			
(mln EUR)	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016	
Net interest income	366	277	267	254	248	240	209	
Net trading income		13	14	14	10	12	13	
of which trading losses from stress scenarios		-2	-1	-1	-4	-3	-2	
Other operating income	327	324	324	324	311	311	311	
Operating profit before impairments	261	180	170	157	110	103	73	
Impairment of financial assets (-)	-598	-137	-124	-125	-390	-245	-387	
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-501	-132	-121	-123	-320	-198	-340	
Impairment Financial assets designated at fair value through P&L (-)	-97	-5	-3	-2	-70	-47	-47	
Impairment on non financial assets (-)	0	0	0	0	0	0	0	
Operating profit after impairments from stress scenarios	-337	43	46	32	-280	-142	-314	
Other Income and expenses	140	140	140	140	98	108	108	
Pre-Tax profit	-197	183	186	173	-182	-34	-206	
Tax	119	-55	-56	-52	46	8	4	
Net income	-77	128	130	121	-137	-25	-202	
Attributable to owners of the parent	-87	119	121	112	-137	-25	-202	
of which carried over to capital through retained earnings	-116	94	96	87	-166	-54	-231	
of which distributed as dividends	29	26	25	25	29	29	29	

In the figures above, the original (official published) 2013 P&L figures may have been adjusted as part of the ECB Comprehensive Assessment join-up calculation.



RWA			Baseline Scenario		Adverse Scenario			
(min EUR)	as of 31/12/2013	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	
Risk exposure amount for credit risk	25,133	25,275	25,414	25,556	25,385	25,727	26,015	
Risk exposure amount Securitisation and re-securitisations	0	0	0	0	0	0	0	
Risk exposure amount Other credit risk	25,133	25,275	25,414	25,556	25,385	25,727	26,015	
Risk exposure amount for market risk	88	88	88	88	88	88	88	
Risk exposure amount for operational risk	1,186	1,186	1,186	1,186	1,186	1,186	1,186	
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0	
AQR adjustments (for SSM countries only)	227	227	227	227	227	227	227	
Total Risk exposure amount	26,634	26,775	26,915	27,056	26,885	27,228	27,515	



EBA BANKING AUTHORITY	Securitisation			Baseline scenario		Adverse scenario			
	(mln EUR)	as of 31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016	
	Banking Book	0							
Exposure values	Trading Book (excl. correlation trading positions under CRM)	0							
	Correlation Trading Portfolio (CRM)	0							
	Total	0							
	Banking Book	0	0	0	0	0	0	0	
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0	
•	Total	0	0	0	0	0	0	0	
	Hold to Maturity porfolio	0	0	0	0	0	0	0	
Impairments	Available for Sale porfolio	0	0	0	0	0	0	0	
	Held for trading portfolio								
	Total	0	0	0	0	0	0	0	

# EBA EUROPEAN 2014 EU-wide Stress Test - Sovereign Exposure

	(mln EUR)		V	ALUES AS C	F 31/12/20:	13		,	VALUES AS OF	31/12/201	3	VALUES AS OF 31/12/2013			
			RECT LONG		OSITIONS (gross overeign debt to oth			DIRECT	SOVEREIGN EXPOSI	JRES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of prov	visions) (1)	is a maturity matching) (1)			Derivatives with po 31/12/		e at Derivatives with negative fair value a 31/12/2013		t Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		
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 at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[ 0 - 3M [ [ 3M - 1Y [	Austria	367 60 141 33 303 922 970 <b>2,796</b>	50 54 32 30 81 382 622 1,252	367 60 141 33 303 922 970 <b>2,796</b>	1 0 101 0 183 494 280 1,060	10 0 8 0 36 33 65 152	0 2 0 3 3 10 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	10 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 10 0 0	0 0 0 0 0 0
[ 0 - 3M [	Belgium	0 0 31 0 0 0 0 0	0 0 31 0 0 0 0 31	0 0 31 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 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 [	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 - 3M [	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 - 3M [	Czech Republic	0 0 0 0 12 11 0 23	0 0 0 0 0 0	0 0 0 0 12 11 0 23	0 0 0 0 12 11 0 23	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
To - 3M	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
[ 0 - 3M [	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
Tot [ 0 - 3M [ [ 3M - 1Y [	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
Tot [ 0 - 3M [ [ 3M - 1Y [	France	0 0 0 0 0 11 70 23 105	0 0 0 0 0 0	0 0 0 0 0 11 70 23 105	0 0 0 0 0 11 70 23 105	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0

# 2014 EU-wide Stress Test - Sovereign Exposure

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13		,	VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
			RECT LONG				net of cash short only where there	DIRECT	SOVEREIGN EXPOS	URES IN DERIVAT	TIVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of pro	of provisions) (1)		is a maturity matching) (1)			Derivatives with po 31/12/		Derivatives wit	th negative fair value at L/12/2013	Derivatives with at 31/2	positive fair value 12/2013	Derivatives wit value at 31	h negative fair ./12/2013
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 at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013(-)
[ 0 - 3M [	Germany	12 0 0 0 8 3 84 <b>107</b>	0 0 0 0 5 0 37 <b>43</b>	12 0 0 0 8 3 84 <b>107</b>	0 0 0 0 0	0 0 0 0 0 0 0 46 46	0 0 0 0 2 2 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 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Croatia	0 0 1 0 0 0	0 0 0 0 0	0 0 1 0 0 0	0 0 0 0 0	0 0 0 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 - 3M [	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 - 3M [	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 - 3M [	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 - 3M [	Ireland	0 0 0 52 0 11 0 <b>63</b>	0 0 0 52 0 0 0	0 0 0 52 0 11 0 <b>63</b>	0 0 0 0 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 0	0 0 0 0 0 0
[ 0 - 3M [	Italy	0 0 0 0 0 0 0 72 72	0 0 0 0 0	0 0 0 0 0 0 0 72	0 0 0 0 0	0 0 0 0 0 0 0 72 72	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 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	Latvia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	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

# EBA EUROPEAN 2014 EU-wide Stress Test - Sovereign Exposure

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/201	3	VALUES AS OF 31/12/2013			
		EXPOSURES (acc	RECT LONG counting value gross visions)	NET DIRECT Popositions of sov	ereign debt to oth	exposures (long) er counterpaties by matching)	net of cash short only where there		SOVEREIGN EXPOS	T		INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		(	(1)		(	1)		Derivatives with po 31/12/	Derivatives with positive fair value at 31/12/2013 31/12/2013 31/12/2013		h negative fair value at 1/12/2013	Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013	
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 at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[ 0 - 3M [	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 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - 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 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y	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 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more Tot	Netherlands	0 0 0 0 0 43 14 <b>57</b>	0 0 0 0 0	0 0 0 0 0 43 14 <b>57</b>	0 0 0 0 0 0 39 14 53	0 0 0 0 0 0	0 0 0 0 0 3 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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 [	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 - 3M [	Poland	0 0 0 0 1 0 21 <b>23</b>	0 0 0 0 1 0	0 0 0 0 1 0 21 23	0 0 0 0 0 0 21 21	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 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 [	Portugal	0 0 0 0 15 0	0 0 0 0 15 0	0 0 0 0 15 0 15	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 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 [	Romania	0 1 2 0 0 0 0	0 1 0 0 0 0 0	0 1 2 0 0 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 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y ] [3Y - 5Y [ [5Y - 10Y [ [10Y - more Tot	Slovakia	0 0 0 0 0 0 6	0 0 0 0 0 0	0 0 0 0 0 6	0 0 0 0 0 0 6	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0

# 2014 EU-wide Stress Test - Sovereign Exposure

	(mln EUR)		V	ALUES AS C	OF 31/12/20	13		,	VALUES AS OF	31/12/201	3	VALUES AS OF 31/12/2013			
			RECT LONG		POSITIONS (gross overeign debt to oth			DIRECT	SOVEREIGN EXPOS	URES IN DERIVAT	TIVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of prov		positions of so	is a maturi	ty matching) (1)	where there	Derivatives with po 31/12/		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013	
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 at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013(-)
[ 0 - 3M [	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 - 3M [ [ 3M - 1 Y [ [ 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 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 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 - 3M [	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 - 3M [	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 - 3M [	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 - 3M [	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 - 3M [ [3M - 1Y ] [1Y - 2Y [ [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y [ [10Y - more	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 - 3M [ [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more	U.S.	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0



## 2014 EU-wide Stress Test - Sovereign Exposure

	(mln EUR)		V.	ALUES AS O	F 31/12/20:	13		,	VALUES AS OF	31/12/201	3	VALUES AS OF 31/12/2013			
		GROSS DIRECT					net of cash short	DIRECT	SOVEREIGN EXPOSU	JRES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of provision: (1)	s)	positions of sovereign debt to other counterpaties only where there is a maturity matching) (1)			Derivatives with po 31/12/			h negative fair value at ./12/2013		positive fair value 12/2013	Derivatives wit value at 31		
Residual Maturity	Country / Region		which: loans Id 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 at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[ 0 - 3M [	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 - 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 - 3M [	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 - 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 2 3 0	0 0 0 0 0 0	0 0 0 0 2 3 0	0 0 0 0 2 3 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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 [	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 - 3M [	Latin America and the Caribbean	0 0 1 1 5 5 0	0 0 0 0 0 0	0 0 1 1 5 5 0 <b>12</b>	0 0 1 1 5 5 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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 [	Africa	0 0 0 1 0 0 0	0 0 0 0 0 0	0 0 0 1 0 0 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 - 3M [	Others	0 0 0 3 0 2 0	0 0 0 0 0 0	0 0 0 3 0 2 0	0 0 0 3 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

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 counterparts 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 counterparts (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 counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments



#### 2014 EU-wide Stress Test Capital

		Сарісаі			Baseline Scenario	,		Adverse Scenario			
(mln EUR)		CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	COREP CODE	REGULATION
	A	OWN FUNDS	3,633	3,741	3,854	3,963	3,370	3,295	3,086	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,743	2,826	2,961	3,059	2,455	2,402	2,182	CA1 {1.1.1}	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,101	1,101	1,101	1,101	1,101	1,101	1,101	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	-	-
	A.1.2	Retained earnings	1,565	1,659	1,755	1,842	1,400	1,346	1,115	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-99	-99	-99	-99	-322	-353	-353	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRF
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	-41	-41	-41	-41	-134	-109	-125	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	ortfolio -103 -55 -45		-41	-121	-85	-67	-	-	
	A.1.4	Other Reserves	461	461	467	473	461	467	473	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	53	53	53	53	53	53	53	CA1 {1.1.1.7}	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised	-112	-112	-118	-124	19	-23	-6	CA1 {1.1.1.9}	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	gains/losses from AFS portfolio  Adjustments to CET1 due to prudential filters from unrealised gains/losses from	-1	-1	-1	-1	-132	-96	-119	_	
	A.1.9	Sovereign Exposure in AFS portfolio  (-) Intangible assets (including Goodwill)	-64	-64	-64	-64	-64	-64	-64	CA1 {1.1.1.10 +	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles
		(-) DTAs that rely on future profitability and do not arise from temporary							0	1.1.1.11}	4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.10	differences net of associated DTLs	-11	-11	-11	-11	-11	-11		CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
	A.1.11	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	0	0	0	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
OWN FUNDS	A.1.13	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	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
	A.1.15.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	CA1 {1.1.1.18.1}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) a 79 of CRR
	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) an 48(2) of CRR
	A.1.18	<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment</li> </ul>	-101	-91	-76	-65	-126	-129	-143	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
	A.1.19	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0	CA1 {1.1.1.25}	Article 470 of CRR
	A.1.20	Transitional adjustments	-50	-70	-45	-46	77	112	125	CA1 {1.1.1.6 + 1.1.8 + 1.1.26}	-
	A.1.20.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.20.2	Transitional adjustments due to additional minority interests (+/-)	29	28	22	15	28	22	15	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
	A.1.20.3	Other transitional adjustments to CET1 Capital excl. adjustments for Sovereign exposure in AFS (+/-)	-78	-98	-67	-61	49	90	110	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2	2	5	7	2	5	7	CA1 {1.1.2}	Article 61 of CRR
	A.2.1	Of which: (+) Other existing support government measures	0	0	0	0	0	0	0	-	-
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,745	2,828	2,966	3,066	2,457	2,407	2,189	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	888	913	888	897	913	888	897	CAI {1.2}	Article 71 of CRR
	В	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for	26,634	26,775	26,915	27,056	26,885	27,228	27,515	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48 of
	B.1 B.2	CET1 deduction (+) of which: stemming from CVA capital requirements (+)	0 143								CRR Article 381 to 386 of CRR
OWN FUNDS REQUIREMENTS	B.3	of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+)	0								Articles 153(2) of CRR
KEQUIREMENIS	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-285								Recital (44) of CRR
	B.5	of which: stemming from the effect of exposures that were previously part of Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-	0								-
	B.6	of which: others subject to the discretion of National Competent Authorities	0								Article 124 to 164 of CRR
	C.1	Common Equity Tier 1 Capital ratio	10.30%	10.55%	11.00%	11.31%	9.13%	8.82%	7.93%	CA3 {1}	-
CAPITAL RATIOS (%) - Transitional period	C.2	Tier 1 Capital ratio	10.31%	10.56%	11.02%	11.33%	9.14%	8.84%	7.95%	CA3 {3}	-
	C.3	Total Capital ratio	13.64%	13.97%	14.32%	14.65%	12.54%	12.10%	11.21%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		2,142	2,153	2,164	1,479	1,498	1,513		
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1)		0	0	0	0	0	0		
Memorandum items	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 (2)  Of which eligible instruments whose trigger is about CET1 capital satio in the					0	0	0		
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)				11.47%	0	0	7.47%		
	G	Fully Loaded Common Equity Tier 1 Capital ratio (3)				11.47%			7.47%		

<sup>(1)</sup> Conversions not considered for CET1 computation
(2) Excluding instruments included in E
(3) Memorandum tem based on a fluid implemented CRR/CRD IV definition of Common Equity Tier 1 capital including 60% of unrealised gains/losses from Sovereign Exposure in AFS portfolio



# **2014 EU-wide Stress Test - Restructuring scenarios**

	Effects of mandatory r	estructuring plans pu	ublicly announced b	efore 31 December 2	2013 and formally agreed with the European Commission.
	Baseline s	scenario	Adverse	e scenario	Narrative description of the transactions. (type, date of
(mln EUR)	CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact	completion/commitment, portfolios, subsidiaries, branches)
2013	0	0			
2014	0	0	0	0	
2015	0	0	0	0	
2016	0	0	0	0	
Total	0	0	0	0	



Outcome of the Stress Test based on the Restructuring plan for banks whose plan was formally agreed with the European Commission after 31 December 2013

			Baseline scenario		Adverse scenario			
(mln EUR)	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)								
TOTAL RISK EXPOSURE AMOUNT								
COMMON EQUITY TIER 1 RATIO								



**Major Capital Measures from 1 January to 30 September 2014** 

### Major Capital Measures Impacting Tier 1 and Tier 2 Eligible Capital from 1 January 2014 to 30 September 2014

Issuance of CET 1 Instruments	Impact on Common Equity Tier 1 Million EUR
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments becoming effective between 1 January and 30 September 2014 (+)	0

Net issuance of Additional Tier 1 and T2 Instruments	Impact on Additional Tier 1 and Tier 2 Million EUR
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Losses	Million EUR
Realized fines/litigation costs from 1 January to 30 September 2014 (net of provisions) (-)	0
Other material losses and provisions from 1 January to 30 September 2014 (-)	-52