Bank Name	Bank of New York Mellon SA
LEI Code	MMYX0N4ZEZ13Z4XCG897

Summary Adverse Scenario

Bank of New York Mellon SA

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	165
Impairment losses on financial and non-financial assets in the banking book	0
Common Equity Tier 1 capital (1)	1,612
Total Risk Exposure (1)	10,853
Common Equity Tier 1 ratio, % (1)	14.9%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	-280
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	98
3 yr cumulative losses from the stress in the trading book	56
Valuation losses due to sovereign shock after tax and prudential filters	17
Common Equity Tier 1 capital (1)	1,298
Total Risk Exposure (1)	11,537
Common Equity Tier 1 ratio, % (1)	11.2%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	635
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

Bank of New York Mellon SA

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	165
Impairment losses on financial and non-financial assets in the banking book	0
Common Equity Tier 1 capital (1)	1,612
Total Risk Exposure (1)	10,853
Common Equity Tier 1 ratio, % (1)	14.9%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	244
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	67
3 yr cumulative losses from the stress in the trading book	33
Common Equity Tier 1 capital (1)	1,726
Total Risk Exposure (1)	11,262
Common Equity Tier 1 ratio, % (1)	15.3%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	901

(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.

⁽²⁾ Conversions not considered for CET1 computation

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

29.TR_Credit MAN 24/10/2014

2014 EU-wide Stress Test Credit Risk

	Credit Risk																	
				Ехро	sure values (as of 31/12/	2013)		Risk ex	xposure amou	nts (as of 31/	12/2013)		Value adjus	tments and pro	ovisions (as o	f 31/12/2 <mark>01</mark> 3)	
			F-	IRB	A-	IRB	Sī	ГА	F-IRB	А	-IRB	S	TA	F-IRB	A-:	IRB	S	TA
		LTV % (as of 31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	l Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
	(mln EUR, %)																	
Bank of New York Mellon SA	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL	0.00 0.00 0.00	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0		11,210 41,530 0 1,553 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					0 8,254 0 1,077 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	(0	C						0	0 0	(0	
(*) Refers to the part of Securitization exposure that is deducted f	from capital and is not included in RWA																	

			Bas	eline Scen	ario					
as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016	as o	f 31/12/
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock Provisio
0.02%	2	50.20%	0.02%	5	56.52%	0.02%	8	63.82%	0.03%	
0.03%	13	39.84%	0.03%	29	45.32%	0.03%	48	51.86%	0.04%	
0.18%	3	20.29%	0.18%	6	22.91%	0.17%	11	26.03%	0.26%	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
0.04%	18	35.26%	0.03%	40	40.00%	0.03%	67	45.64%	0.04%	

			Adve	rse Scenar	io			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
0.03%	3	50.20%	0.04%	7	55.97%	0.04%	12	62.44%
0.04%	16	39.65%	0.04%	38	44.64%	0.05%	68	50.54%
0.26%	4	23.57%	0.33%	10	26.31%	0.33%	18	29.72%
-	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	-
0.04%	23	36.10%	0.05%	55	40.32%	0.06%	98	45.63%

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 Which: SME Retail - Secured on real estate property - Of Which: non-SMI Retail - Qualifying Revolving	LTV % (as of 31/12/2013) 0.0 0.0	Non-defaulted	Defaulted Defaulted O O O O O O O O O O O O O	A-IRB Non-defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		F-IRB Non-defaulted Default 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		A-IRB O O O O O O O O O O O O O O O O O O O	Non-defaulted 0 0 0 5,044 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted	Non-defaulted Defaulted O O O O O O O O O O O O O O O O O O O	A-I Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted () () () () () () () () () () () () ()	Non-defaulted 0 0 0 0 0 0 0
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 Which: SME Retail - Secured on real estate property - Of Which: non-SMI	0.0	00	Defaulted O	Non-defaulted Defaulted 0	0 0	Non-defaulted Default 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulte O O O O O O O O	Defaulted 0	0 0	(Non-defaulted Defaulted O O O O O O O O O O O O O O O O O O O	Non-defaulted 0	Defaulted () () () () () () () () () () () () ()	Non-defaulted 0 0 0 0 0 0 0 0
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 Which: SME Retail - Secured on real estate property - Of Which: non-SMI			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 25,221 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 5,044 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0
Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital	0.0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0

			Bas	eline Scen	ario			
as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Sto
-	0	-	-	0	-	-	0	-
0.03%	7	47.51%	0.03%	15	53.68%	0.02%	25	61.04%
0.41%	0	19.50%	0.37%	0	22.12%	0.34%	0	25.31%
-	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	-
0.03%	7	47.50%	0.03%	15	53.68%	0.02%	25	61.03%

			A .l					
25 of	31/12/20	1.4		rse Scenar of 31/12/		20	of 31/12/	2016
dS OI	31/12/20	14	as	OF 31/12/	2015	dS	OI 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	0	-	-	0	-	-	0	-
0.03%	8	47.51%	0.04%	20	53.17%	0.04%	35	59.56%
0.56%	0	22.43%	0.68%	0	25.01%	0.72%	0	28.15%
-	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	-
0.03%	8	47.50%	0.04%	20	53.17%	0.04%	35	59.55%

			Е	xposure values	s (as of 31/12/	2013)			Risk ex	posure amour	ts (as of 31/1	l 2/2013)		Value adju	stments and prov	visions (as of	31/12/2013)
		LTV % (as of	F-IRB		A-IRB		TA	F-1	IRB		IRB	ST	ГА	F-IRB	A-II			ŠTA .
	(mln EUR, %)	31/12/2013)	Non-defaulted Defaulted	Non-default	ed Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted
	Central banks and central governments		0	0	0	0 8,611	C	0	0	C	C	0	(0 0	0 0	0	C	
	Institutions		0	0	0	0 410	C	0	0	C	C	79	(0	0 0	0	C	
	Corporates		0	0	0	0 1,264	· C	0	0	C	C	811	(0 0	0 0	0	C	
	Corporates - Of Which: Specialised Lending		0	0	0	0	C	0	0	C	C	0	(0	0 0	0	C	
	Corporates - Of Which: SME		0	0	0	0	C	0	0	C	C	0	(0	0 0	0	C	
	Retail		0	0	0	0	C	0	0	C	C	0	(0	0 0	0	C	
	Retail - Secured on real estate property	0.00		0	0	0	C	0	0	C	C	0	(0	0 0	0	C	
	Retail - Secured on real estate property - Of Which: SME	0.00		0	0	0	C	0	0	C	C	0	(0	0 0	0	C	
Germany	Retail - Secured on real estate property - Of Which: non-SME	0.00	0	0	0	0	C	0	0	C	C	0	(0	0 0	0	C	
Germany	Retail - Qualifying Revolving		0	0	0	0	C	0	0	C	C	0	(0	0 0	0	C	
	Retail - Other Retail		0	0	0	0	C	0	0	C	C	0	(0	0 0	0	C	
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	C	C	0	(0	0 0	0	C	
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	C	C	0	(0	0 0	0	C	
	Equity		0	0	0	0	0	0	0	C	C	0	(0	0 0	0	C	
	Securitisation		0	0	0	0	0	0	0	C	C	0	(0	0 0	0	C	
	Other non-credit obligation assets		0	0	0	0 29	0	0	0	C	C	31	(0	0 0	0	C	
	TOTAL		0	0	0	0 10,314	0	0	0	C	C	922	(0	0 0	0	C	0
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	C							0	0	0	C	

			Bas	eline Scen	ario			
as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stoc
0.02%	2	50.20%	0.02%	4	56.48%	0.02%	7	63.77%
0.02%	0	30.78%	0.02%	0	34.58%	0.02%	0	38.99%
0.15%	2	20.72%	0.14%	4	23.44%	0.13%	7	26.68%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.04%	4	29.14%	0.04%	9	33.18%	0.04%	15	37.93%

			Adve	rse Scenai	rio			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
0.03%	2	50.20%	0.03%	6	55.98%	0.04%	10	62.38%
0.03%	0	30.73%	0.03%	0	34.20%	0.04%	0	38.05%
0.22%	3	24.07%	0.27%	7	27.00%	0.27%	13	30.63%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.05%	5	31.23%	0.07%	13	34.90%	0.07%	24	39.72%

	ī			Ехр	osure values	(as of 31/12/	2013)		Risk ex	posure amoui	nts (as of 31/	12/2013)		Value adjust	ments and pro	ovisions (as o	31/12/2013)	
		LTV % (as of	F-S	IRB	A	IRB	S	ГА	F-IRB	A·	-IRB	S	TA	F-IRB	A-1	IRB	ST	Ä
	(mln EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	l Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
United Kingdom	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 Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL	0.0 0.0 0.0	0 0				777 5,875 40 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0						
	Securitisation and re-securitisations positions deducted from capital *		0	0) () (0	0				·		0 (0		0	

			Bas	eline Scen	ario			
as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stoc
0.03%	0	50.20%	0.03%	0	56.09%	0.03%	0	62.96%
0.03%	2	39.76%	0.03%	5	44.21%	0.03%	8	49.60%
0.39%	0	18.22%	0.39%	0	20.57%	0.37%	1	23.39%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.04%	2	36.75%	0.04%	5	40.98%	0.04%	8	46.11%

			Adve	rse Scenai	io			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
0.04%	0	50.20%	0.07%	0	55.32%	0.07%	0	62.04%
0.04%	3	37.98%	0.05%	7	41.54%	0.06%	12	46.58%
0.45%	0	20.95%	0.57%	0	23.34%	0.62%	1	26.20%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.05%	3	36.17%	0.06%	7	39.62%	0.06%	12	44.45%

			Ex	posure values (as of 31/12/	2013)	Ris	sk exposure amou	nts (as of 31/1	l2/2013)	Value adjus	tments and provisions (as o	f 31/12/2013)
		LTV % (as of	F-IRB	A-IRB	STA	F-IRB		-IRB	STA	F-IRB	A-IRB	STA
	(mln EUR,%)	31/12/2013)	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulte	Non-defaulted Defaul	ted Non-defaulted	d Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted D
	Central banks and central governments		0	0 0	0 182	0 0	0	0 0	0	0 0	0 0 0	0
	Institutions		0	0	0 2,856	0 0	0		571	0 0	0 0	o o
	Corporates		0	0	0 105	0 0	0	ol o	103	0 0	0 0	
	Corporates - Of Which: Specialised Lending		0	0	0 0	0 0	0	ol o	o	0 0	0 0	o o
	Corporates - Of Which: SME		0	0	0	0 0	0	ol o	ol ol	0 0	0 0	ol
	Retail		0	0	0	0 0	0	ol o	ol ol	0 0	0 0	0
	Retail - Secured on real estate property	0.00	0	0	0 0	0 0	0	ol o	o	0 0	0 0	0
	Retail - Secured on real estate property - Of Which: SME	0.00		0 0	0 0	0 0	0	o o	o	0 0	0 0	0 0
nited Ctates	Retail - Secured on real estate property - Of Which: non-SME	0.00		0 0	0	0 0	0	0 0	0	0 0	0 0	0 0
nited States	Retail - Qualifying Revolving		0	0	0 0	0 0	0	0	0	0 0	0 0	0 0
	Retail - Other Retail		0	0 0	0 0	0 0	0	0	0	0 0	0 0	0 0
	Retail - Other Retail - Of Which: SME		0	0	0 0	0 0	0	0	0	0 0	0 0	0 0
	Retail - Other Retail - Of Which: non-SME		0	0 0	0	0 0	0	0 0	0	0 0	0 0	0
	Equity		0	0 0	0	0 0	0	0 0	0	0 0	0 0	0
	Securitisation		0	0 0	0 0	0 0	0	0 0	0	0 0	0 0	0
	Other non-credit obligation assets		0	0 0	0 22	0 0	0	0 0	22	0 0	0 0	0
	TOTAL		0	0 0	0 3,166	0 0	0	0	697	0 0	0 0	0
	Securitisation and re-securitisations positions deducted from capital *		0	0 0	0 0	0				0	0 0	0

as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverac Ratio - Default St
-	0	-	-	0	-	-	0	-
0.03%	1	46.59%	0.03%	2	52.64%	0.03%	3	59.85%
0.20%	0	20.53%	0.20%	0	23.21%	0.19%	1	26.40%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.03%	1	37.06%	0.03%	2	41.88%	0.03%	4	47.62%

			Adve	rse Scenai	rio			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
mpairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
-	0	-	-	0	-	-	0	-
0.03%	1	46.56%	0.04%	2	52.11%	0.04%	4	58.37%
0.27%	0	23.61%	0.38%	1	26.15%	0.41%	1	29.34%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.04%	1	38.30%	0.05%	3	42.10%	0.05%	6	47.09%

(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

29.TR_Credit MAN 24/10/2014

				Expe	osure values (as of 31/12/2	2013)		Risk e	exposure amounts (as of 31/	12/2013)	Value adjust	tments and provisions (as o	f 31/12/2013)
			F-1	IRB		IRB		ГА	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA
		LTV % (as of 31/12/2013)	Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted Defaulted		Non-defaulted Defaulted			Non-defaulted Defau
	(mln EUR, %)		Non-ucrauiteu	Delaulted	Non-derauted	Deraulteu	Non-deraulted	Deraulteu	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-deraulted Deraulted	Non-defaulted Defaulted	Non-deraulted Derau
	Central banks and central governments		0	0	0	0	0	(0	0 0	0	0 0	0 0	0
	Institutions Corporates		0	0			2,289	(458			
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME		0	0			0	Ó	0	0 0	0	0 0	0 0	
	Retail Retail		0	0	O C	0	0	(0	0 0	0	0 0	0 0	0
	Retail - Secured on real estate property	0.00		0	0	0	0	(0	0 0	0	0 0	0 0	0
	Retail - Secured on real estate property - Of Which: SME	0.00		0			0	(0	0 0		0		
ong Kong	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	0.00	0				0							
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME						0							
	Retail - Other Retail - Of Which: non-SME		0	0	O	0	0	(0	0 0	0	0 0	0 0	0
	Equity Equity		0	0	O	0	0	(0	0 0	0	0 0	0 0	0
	Securitisation		0	0	O	0	0	(0	0 0	0	0 0	0 0	0
	Other non-credit obligation assets TOTAL		0	0			2 220	(0		0			
	Securitisation and re-securitisations positions deducted from capital *		0	0			2,289	(0 0	458	0		
curitization exposure that is	deducted from capital and is not included in RWA													
									Risk e	exposure amounts (as of 31/	12/2013)	Value adjust	tments and provisions (as o	f 31/12/2013)
						(as of 31/12/2						E 100	A TDD	CT.
		LTV % (as of	F-1	Exp o		(as of 31/12/2 IRB		ГА	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA
		LTV % (as of 31/12/2013)	F-] Non-defaulted	IRB		IRB				A-IRB	STA			STA Non-defaulted Defaulted
	(mln EUR, %)			IRB	A-	IRB	ST		F-IRB	A-IRB	STA			
	Central banks and central governments			IRB	A-	IRB	Non-defaulted	Defaulted	F-IRB	A-IRB	STA Non-defaulted Defaulted 0 0			
	Central banks and central governments Institutions			IRB	A-	IRB	ST	Defaulted	F-IRB	A-IRB	STA			
	Central banks and central governments			IRB	A-	IRB	Non-defaulted	Defaulted	F-IRB	A-IRB	STA Non-defaulted Defaulted 0 0			

					eline Scen				
	2016	of 31/12/2	as	2015	of 31/12/	as	/2014	of 31/12	as
Impair	Coverage Ratio - Default Stock	Drovicione	Impairment rate	Coverage Ratio - Default Stock	Drovicione	Impairment rate	Coverage Ratio Default Stock	Stock of Provisions	npairment rate
	-	0	-	-	0	-	-	0	-
0	64.08%	2	0.03%	56.35%	1	0.03%	49.87%	1	0.03%
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
C	64.08%	2	0.03%	56.35%	1	0.03%	49.87%	1	0.03%

			Adve	rse Scena	rio			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
-	0	-	-	0	-	-	0	-
0.03%	1	49.87%	0.04%	2	55.82%	0.04%	3	62.52%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.03%	1	49.87%	0.04%	2	55.82%	0.04%	3	62.52%

				Expo	osure values (as of 31/12	/2013)			Risk exp	posure amoun	ts (as of 31/1	.2/2013)	Value adjust	tments and provisions (as o	f 31/12/2013)
		LTV % (as of	F-IR	RB	A-IRB	S	TA	F-I	RB	A-I	RB	STA	F-IRB	A-IRB	STA
	(mln EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defau
	Central banks and central governments		0	0	0	0 0	0	0	0	0	0	0 (0	0 0	0 0
	Institutions		0	0	0	0 1,911	0	0	0	0	0	382	0	0	0 0
	Corporates		0	0	0	0 0	0	0	0	0	0	0	0	0	0 0
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0 (0	0	0
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0 0	0	0	0	0	0	0	0	0	0 0
	Retail - Secured on real estate property	0.00	0	0	0	0	0	0	0	0	0	0		0	0 0
	Retail - Secured on real estate property - Of Which: SME	0.00	0	0	0		0	0	0	0	0			0	
Japan	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	0.00	0	0	0		0	0	0	0	0			0	
•	Retail - Other Retail		0	0					0	0	0				
	Retail - Other Retail - Of Which: SME		0	0				0	0	Ö	0			0	
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0		0 0	
	Equity		0	0	0	0 0	0	0	0	0	0	0	o o	0	o o
	Securitisation		0	0	0	0 0	0	0	0	0	0	0 0	o o	0	o o
	Other non-credit obligation assets		0	0	0	0 0	0	0	0	0	0	0	o o	0	0 0
	TOTAL		0	0	0	0 1,911	0	0	0	0	0	382	0	0	0 0
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0 0	0						0	0 0	0 0

as	of 31/12	/2014		eline Scen of 31/12/		as	of 31/12/	2016
mpairment rate		Coverage Ratio Default Stock			Coverage Ratio - Default Stock	Impairment		Coverage Ratio - Default Stock
-	0	-	-	0	-	-	0	-
0.03%	1	50.20%	0.03%	1	56.76%	0.03%	2	64.60%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.03%	1	50.20%	0.03%	1	56.76%	0.03%	2	64.60%

			A deser					
as of	31/12/20	14		rse Scenar of 31/12/		as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage	Impairment		Coverage Ratio - Default Stock	Impairment		Coverage Ratio - Default Stock
- 0.04%	0 1	- 50.20%	- 0.04%	0 2	- 56.22%	- 0.05%	0	- 63.03%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
	0						0	
0.04%	1	50.20%	0.04%	2	56.22%	0.05%	3	63.03%

				Exp	osure values (as of 31/12)	2013)			Risk ex	posure amour	nts (as of 31/1	l2/2013)		Value adjus	stments and pro	ovisions (as o	f 31/12/2013	3)
		LTV % (as of	F-	IRB	A-IRB	S	ТА	F-I	RB	A-	·IRB	STA	F-1	IRB	A-	-IRB	S	STA
	(mln EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	l Defaulted	Non-defaulted Defaulted	Non-defaulted	l Defaulted	Non-defaulted	l Defaulted	Non-defaulted	d Def
	Central banks and central governments		(0	0	0 867	C	0	0	0	0	0	0		0 (0	0
	Institutions			0	0	0 368	0	0	0	0	0	54 (0		0			0
	Corporates			O C	0	0 47	C	0	0	0	0	30	0		0			0
	Corporates - Of Which: Specialised Lending				0	0	0	0	0	0	0	0	0		0			0
	Corporates - Of Which: SME				0	0	0	0	0	0			0)	0			0
	Retail Botail Secured on year estate preparty	0.00			0	0			0				0		0			0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0.00 0.00			0				0				0					ال
	Retail - Secured on real estate property - Of Which: non-SME	0.00			0				0									١
Netherlands	Retail - Qualifying Revolving	0.00			0				0									0
	Retail - Other Retail				0	0 0			0					ól –	0			0
	Retail - Other Retail - Of Which: SME				0	0 0		ol	0			o o	0 0		0			0
	Retail - Other Retail - Of Which: non-SME				0	0 0		o	0	0	0	o o	0 0		0			0
	Equity			ol c	0	0 0	C	0	0	0	0	0 0	0 0		0 (0
	Securitisation				0	0	C	0	0	0	0	0	0 0		0			0
	Other non-credit obligation assets) c	0	0 21	C	0	0	0	0	21	0 0		0			0
	TOTAL		(C	0	0 1,304	C	0	0	0	0	105	0 0		0 () (0
	Securitisation and re-securitisations positions deducted from capital *		(C	0	0 0	C						0		0		0	0

				eline Scen				
as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stoc
0.02%	0	50.20%	0.02%	0	56.70%	0.02%	1	64.36%
0.05%	0	49.35%	0.05%	0	55.74%	0.05%	0	63.27%
0.43%	0	19.66%	0.42%	0	22.22%	0.41%	0	25.27%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.0404		22.000/	0.040/		27.000/	0.040/		40.000/
0.04%	0	32.80%	0.04%	1	37.09%	0.04%	1	42.23%

			Adve	rse Scenai	rio			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stocl
0.04%	0	50.20%	0.05%	1	56.12%	0.05%	1	62.85%
0.08%	0	49.34%	0.10%	0	55.17%	0.11%	1	61.80%
0.55%	0	22.61%	0.70%	0	25.19%	0.72%	1	28.42%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.07%	1	37.40%	0.08%	1	41.48%	0.08%	2	46.80%

				Exp	osure values (a	as of 31/12/2	2013)		Risk ex	posure amour	nts (as of 31/1	.2/2013)			Value adjus	tments and pro	ovisions (as of	31/12/2013)
		LTV 0/- (pp. of	F-	IRB	A-I			ГА	F-IRB		IRB		Ā	F-I			IRB	STA
		LTV % (as of 31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted
	(mln EUR, %)																	
	Central banks and central governments		C		0	C	325	0	0 0	0	C	0	O	0		0 0	0	0
	Institutions		0		0	C	192	0	0 0	0	C	39	0	0		0 0	0	0
	Corporates		0		0	C	0	0	0 0	0	C	0	0	0		0	0	0
	Corporates - Of Which: Specialised Lending		C		0	C	0	0	0 0	0	C	0	0	0		0	0	0
	Corporates - Of Which: SME		C		0	C	0	0	0 0	0	C	0	0	0		0	0	0
	Retail		C		0	C	0	0	0 0	0	C	0	0	0		0 0	0	0
	Retail - Secured on real estate property	0.00			0	C	0	0	0 0	0	C	0	0	0		0	0	0
	Retail - Secured on real estate property - Of Which: SME	0.00			0	O	0	0	0 0	0	C	0	0	0		0	0	0
Belgium	Retail - Secured on real estate property - Of Which: non-SME	0.00	O		0	C	0	0	0 0	0	C	0	0	0		0	0	0
Deigiani	Retail - Qualifying Revolving		0		0	O	0	0	0 0	0	C	0	0	0		0	0	0
	Retail - Other Retail		0		0	0	0	0	0 0	0	C	0	0	0		0	0	0
	Retail - Other Retail - Of Which: SME		0		0	0	0	0	0 0			0	0	0		0	0	0
	Retail - Other Retail - Of Which: non-SME		0		0	0	0	0	0 0			0	0	0		0	0	0
	Equity		0		0	0	0	0	0 0			0	0	0		0		0
	Securitisation				0	0	0	0				0	0	0		0	0	0
	Other non-credit obligation assets				0	0	165	0	0 0			165	0	0				0
	TOTAL		0		0	0	682	0	0 0	0	C	204	0	0		0	0	0
	Securitisation and re-securitisations positions deducted from capital *				U	U	U	0						U		U	U U	U

			Bas	eline Scen	ario			
as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stoc
0.03%	0	50.20%	0.03%	0	57.40%	0.03%	0	64.59%
0.03%	0	33.06%	0.02%	0	37.81%	0.02%	0	42.67%
0.46%	0	19.52%	0.46%	0	22.03%	0.46%	0	24.96%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.03%	0	39.50%	0.02%	0	45.09%	0.03%	0	50.85%

			Adve	rse Scenai	rio			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Ratio -	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
0.06%	0	50.20%	0.08%	0	55.54%	0.08%	0	62.81%
0.05%	0	33.34%	0.06%	0	37.08%	0.06%	0	42.05%
0.64%	0	22.45%	0.79%	0	25.06%	0.91%	0	28.04%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.05%	0	39.98%	0.07%	0	44.42%	0.07%	1	50.32%

				Expo	osure values (as of 31/12/2	2013)		Risk ex	xposure amour	nts (as of 31/1	12/2013)		Value adjust	ments and pro	visions (as of	31/12/2013)
		LTV 0/- (no of	F-	IRB	A-:	IRB	ST	Α	F-IRB	A-	IRB	S	ТА	F-IRB	A-I	RB	STA
	(mln EUR, %)	LTV % (as of 31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted
	Central banks and central governments		0	0	0	0	260	0	0	0 0	C	0	C	0 (0	0	0
	Institutions		0	0	0	0	62	0	0	0 0) c	12	C	0 0	0	0	0
	Corporates		0	0	0	0	0	0	0	0) c	0	C	0 0	0	0	0
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0 0	0	0	0
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0 0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0 0	0	0	0
	Retail - Secured on real estate property	0.00		0	0	0	0	0	0	0 0) C	0	C	0 0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0.00		0	0	0	0	0	0	0		0	C	0 0	0	0	0
France	Retail - Secured on real estate property - Of Which: non-SME	0.00	0	0	0		0	0	0	0		0		0 0	0	0	0
1141166	Retail - Qualifying Revolving		0	0	0		0	0	0	0		0			0	0	0
	Retail - Other Retail			0	0		0	0	0							0	0
	Retail - Other Retail - Of Which: SME			0	0		0	0	0							0	0
	Retail - Other Retail - Of Which: non-SME			0	0		0	0	0							0	
	Equity Securitisation				0		0	0	0							0	
	Other non-credit obligation assets				0		1	0	0			1				0	0
	TOTAL		0	0	0		324	0	0			14				0	0
	Securitisation and re-securitisations positions deducted from capital *		0	0	0		0	0				7 17		0 0	0	0	0

as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Covera Ratio Default S
0.02%	0	50.20%	0.03%	0	56.45%	0.02%	0	63.91 ^o
0.03%	0	37.34%	0.03%	0	42.00%	0.03%	0	47.559
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.03%	0	37.35%	0.03%	0	42.01%	0.03%	0	47.55

ı	Adverse Scendillo													
	as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016					
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock					
	0.06%	0	50.20%	0.07%	0	55.98%	0.07%	0	63.27%					
	0.08%	0	37.37%	0.10%	0	41.69%	0.10%	0	47.13%					
	-	0	-	-	0	-	-	0	-					
	-	0	-	-	0	-	-	0	-					
	-	0	-	-	0	-	-	0	-					
	-	0	-	-	0	-	-	0	-					
ı	-	0	-	-	0	-	-	0	-					
ı	-	0	-	-	0	-	-	0	-					
ı	-	0	-	-	0	-	-	0	-					
ı	-	0	-	-	0	-	-	0	-					
ı	-	0	-	-	0	-	-	0	-					
	-	0	-	-	0	-	-	0	-					
ı	-	0	-	-	0	-	-	0	-					
	-	0	-	-	0	-	-	0	-					
	0.08%	0	37.38%	0.10%	0	41.70%	0.10%	0	47.14%					

				Exp	oosure values (as of 31/12/	2013)			Risk e	exposure amoun	ts (as of 31/	12/2013)			Value adjust	ments and pro	ovisions (as o	f 31/12/2013)	
		LTV % (as of	F-1	IRB	A-1	IRB	S	TA	F-I	IRB	A-1	RB	S	TA	F-	IRB	A-	-IRB	S	TA
	(all FUD 00)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	l Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted
	(mln EUR, %)																			
	Central banks and central governments		0)	0	(0		0		0		0		0)	O C		0	
	Institutions		0		0		0		0		0		0		0				0	
	Corporates		0		0		0		0		0		0		0				0	
	Corporates - Of Which: Specialised Lending		0		0		0		0		0		0		0				0	
	Corporates - Of Which: SME		0		0		0		0		0		0		0				0	
	Retail		0		0		0		0		0		0		0				0	
	Retail - Secured on real estate property	0.00			0		0		0		0		0		0				0	
	Retail - Secured on real estate property - Of Which: SME	0.00			0		0		0		0		0		0				0	
lease, select the country	Retail - Secured on real estate property - Of Which: non-SME	0.00	0		0		0		0		0		0		0				0	
rease, sereet the country	Retail - Qualifying Revolving		0		0		0		0		0		0		0				0	
	Retail - Other Retail		0		0		0		0		0		0		0				0	
	Retail - Other Retail - Of Which: SME		0		0		0		0		0		0		0				0	
	Retail - Other Retail - Of Which: non-SME		0		0		0		0		0		0		0				0	
	Equity		0		0		0		0		0		0		0				0	
	Securitisation		0		0	(0		0		0		0		0 0		O C		0	
	Other non-credit obligation assets		0		0	(0		0		0 0		0		0		O C		0	
	TOTAL		0		0 0	(0	(0		0 0		0 0		0 0		O C		0	
	Securitisation and re-securitisations positions deducted from capital *		0		0	(0		0						C				0	

				eline Scen				
as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Patio -	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stoo
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
	•			•				
-	0	-	-	0	-	-	0	-

Adverse Scenario													
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016					
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					

(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

30.TR_Evolution of P&L 24/10/2014

2014 EU-wide Stress Test

P&L		В	aseline Scenari	0	A	Adverse Scenario	0
(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	55	36	28	23	-91	-91	-88
Net trading income		4	11	14	-7	4	9
of which trading losses from stress scenarios		-17	-10	-7	-28	-17	-11
Other operating income	-2.1598882	-2	-2	-2	-2	-2	-13
Operating profit before impairments	165	83	82	79	-106	-84	-91
Impairment of financial assets (-)	0	-18	-22	-27	-23	-32	-43
Impairment of financial assets other than instruments designated at fair value through P&L (-)	0	-18	-22	-27	-23	-32	-43
Impairment Financial assets designated at fair value through P&L (-)	0	0	0	0	0	0	0
Impairment on non financial assets (-)	0	0	0	0	0	0	0
Operating profit after impairments from stress scenarios	165	65	60	53	-129	-116	-134
Other Income and expenses	0	0	0	0	0	0	0
Pre-Tax profit	165	65	60	53	-129	-116	-134
Tax	-31.23941611	-19	-18	-16	39	35	40
Net income	134	45	42	37	-90	-81	-94
Attributable to owners of the parent	134	45	42	37	-90	-81	-94
of which carried over to capital through retained earnings	134	45	42	37	-90	-81	-94
of which distributed as dividends	0	0	0	0	0	0	0

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	
(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
Risk exposure amount for credit risk	9,629	9,911	9,932	9,994	9,932	10,030	10,224
Risk exposure amount Securitisation and re-securitisations	0	0	0	0	0	0	0
Risk exposure amount Other credit risk	9,629	9,911	9,932	9,994	9,932	10,030	10,224
Risk exposure amount for market risk	179	179	179	179	179	179	179
Risk exposure amount for operational risk	1,045	1,045	1,071	1,089	1,045	1,127	1,135
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments	0	0	0	0	0	0	0
Total Risk exposure amount	10,853	11,135	11,182	11,262	11,156	11,335	11,537

STRICTLY CONFIDENTIAL 24/10/2014

2014 EU-wide Stress Test

Se	curitisation			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						
Evrocuro valuos	Trading Book (excl. correlation trading positions under CRM)	0						
Exposure values	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
Impairments	Held for trading portfolio							
	Total	0	0	0	0	0	0	0

32.TR_Securitisation 7/16

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/201	3	VALUES AS OF	31/12/2013
		(accounting value	LONG EXPOSURES gross of provisions) (1)	positions of sou	ereign debt to otl is a maturi	exposures (long) rer counterpaties (ty matching) (1)	net of cash short only where there	DIREC Derivatives with po 31/12/		Derivatives wi	TIVES (1) th negative fair value at 1/12/2013	INDIRECT SOVEREIGN EXPOSURE Derivatives with positive 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 [Austria	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Belgium	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 107 57 0 0	0 0 0 107 57 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 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	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 0 0 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	Czech Republic	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	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 - 3M [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 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	France	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 210 0 51 0 0 2 60	0 0 210 0 51 0 0 260	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/201	3	VALUES AS C	F 31/12/2013	3
			LONG EXPOSURES gross of provisions)	positions of sov	ereign debt to oth		net of cash short only where there	DIREC	CT SOVEREIGN EXPOS	URES IN DERIVAT	TIVES (1)	INDIRECT SOVEREIGN EXPOSUR	ES (3) (on and off	balance sheet)
			(1)			ty matching) (1)		Derivatives with po 31/12			th negative fair value at 1/12/2013	Derivatives with positive fair valuation at 31/12/2013	Derivatives with value at 31	
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	0 0 0 0 0 0	0 0 0 0 0 0	0 102 103 12 331 0 0	0 102 103 12 331 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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 [Croatia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 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 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	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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Ireland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 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	Italy	0 0 0 0 0 0	0 0 0 0 0 0	0 74 0 0 0 0 0	0 74 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 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 [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 - 3M [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	0 0 0 0 0 0 0	0 0 0 0 0 0

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/201	3	VALUES AS OF	31/12/2013	
		(accounting value	LONG EXPOSURES gross of provisions) (1)	positions of sou	ereign debt to oth is a maturi	exposures (long) represented in the counterpaties ty matching)	net of cash short only where there	DIREC Derivatives with po 31/12/		Derivatives wi	TIVES (1) th negative fair value at 1/12/2013	INDIRECT SOVEREIGN EXPOSURE Derivatives with positive fair value at 31/12/2013		tive fair
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 (+)		value at /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	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [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 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [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 0 0 0	0 0 0 0 0 0 0
[0 - 3M [Netherlands	0 0 0 0 0 0	0 0 0 0 0 0	0 0 264 0 0 0 0 2 64	0 0 264 0 0 0 0 264	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 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 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	Poland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 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 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 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 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 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 [Slovakia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/201	3	VALUES AS OI	31/12/2013
		(accounting value	LONG EXPOSURES gross of provisions) (1)	nocitions of cov	ereign debt to otl is a maturi	exposures (long) rer counterpaties (ty matching) (1)	net of cash short only where there	DIREC Derivatives with po 31/12		Derivatives wi	TIVES (1) th negative fair value at 1/12/2013	INDIRECT SOVEREIGN EXPOSURING THE PROPERTY OF	
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 [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	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	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	Spain	0 0 0 0 0 0	0 0 0 0 0 0	0 100 0 0 0 0 0	0 100 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	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 0 0 0 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	United Kingdom	0 0 0 0 0 0	0 0 0 0 0 0	0 0 449 330 0 0 0	0 0 449 330 0 0 0 779	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	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 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 0 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 [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 - 3M [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 0
[0 - 3M [U.S.	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 182 0 0 0	0 0 0 182 0 0 0 182	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

	(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 L	ONG EXPOSURES	manihi awa of any	ereign debt to oth		net of cash short only where there	DIREC	CT SOVEREIGN EXPOS	URES IN DERIVA	ΓIVES (1)	INDIRECT SOVEREIGN EXPOSURES	6 (3) (on and off balance sheet)
			1)			ty matching) (1)		Derivatives with po 31/12			th 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 [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 0 0 0 0 0 0 0 0
[0 - 3M [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 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 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 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 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	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 0 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 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [Africa	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Others	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 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.

34.TR_Capital 24/10/2014

2014 EU-wide Stress Test Capital

		Capital			Baseline Scenario			Adverse Scenario			
(mln EUR)		CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2012	As of 31/12/2014	ı			s of 31/12/2014 As of 31/12/2015 As of 31/12/2016			REGULATION
(IIIII LOK)				2,007							
	A	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	1,958	<u> </u>	2,042	2,071	1,863	1,763	1,643	CA1 (1.1.1)	Articles 4(118) and 72 of CRR
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own	1,612	1,662	1,697	1,726	1,517	1,417	1,298	CA1 {1.1.1}	Article 50 of CRR Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f
	A.1.1	capital instruments)	1,552	1,552	1,552	1,552	1,552	1,552	1,552	CA1 {1.1.1.1}	and 42 of CRR
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	-	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and
	A.1.2	Retained earnings	641	687	729	765	551	470	376	CA1 {1.1.1.2}	of CRR
	A.1.3	Accumulated other comprehensive income Of which: arising from unrealised gains/losses from Sovereign exposure in AFS	-4	3	4	5	-48	-47	-59	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of (
	A.1.3.1	portfolio	6	6	6	6	-31	-22	-28		-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	1	4	6	7	-9	-15	-19		-
	A.1.4	Other Reserves	0	0	0	0	0	0	0	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 (
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0	CA1 {1.1.1.7}	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised gains/losses from AFS portfolio	0	0	0	0	0	0	0	CA1 {1.1.1.9}	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	Adjustments to CET1 due to prudential filters from unrealised gains/losses from Sovereign Exposure in AFS portfolio	-6	-6	-4	-3	25	13	11		
	A.1.9	(-) Intangible assets (including Goodwill)	-560	-560	-560	-560	-560	-560	-560	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
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-53	-53	-53	-53	-53	-53	-53	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
	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
OWN FUNDS	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) po (b) and 258 of CRR; Articles 36(1) point k) (iii) and 37 of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR
	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) po (b) and 258 of CRR
	A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institiution 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) and 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) 48(2) of CRR
	A.1.18	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (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	42	38	28	18	50	41	29	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 (+/-)	0	0	0	0	0	0	0	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 (+/-)	42	38	28	18	50	41	29	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)	0	0	0	0	0	0	0	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)	1,612	1,662	1,697	1,726	1,517	1,417	1,298	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	346	346	346	346	346	346	346	CA1 {1.2}	Article 71 of CRR
	B B.1	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for CET1	10,853	11,135	11,182	11,262	11,156	11,335	11,537	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 4
	B.1 B.2	deduction (+) of which: stemming from from CVA capital requirements (+)	0	0	0	0	0	0	0		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	0	0	0	0	0	0		Articles 153(2) of CRR
REQUIREMENTS	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	0	0	0	0	0	0	0		Recital (44) of CRR
	B.5 B.6	of which: stemming from the effect of exposures that were previously part of Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-) of which: others subject to the discretion of National Competent Authorities	0	0	0	0	0	0	0		- Article 124 to 164 of CRR
	C.1	Common Equity Tier 1 Capital ratio	14.85%	14.92%	15.17%	15.32%	13.60%	12.50%	11.25%	CA3 {1}	-
CAPITAL RATIOS (%) - Transitional period	C.2	Tier 1 Capital ratio	14.85%	14.92%	15.17%	15.32%	13.60%	12.50%	11.25%	CA3 {3}	-
,	C.3	Total Capital ratio	18.04%	18.02%	18.26%	18.39%	16.70%	15.55%	14.24%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		891	895	901	614	623	635		
Memorandum items	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		
	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)					0	0	0		
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					0	0	0		
	G	Fully Loaded Common Equity Tier 1 Capital ratio (3)				15.16%			11.00%		

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

35.TR_Restruct Scenarios 24/10/2014

2014 EU-wide Stress Test - Restructuring scenarios

	Effects of mandatory restructuring plans publicly announced before 31st December 2013 and formally agreed with the European Commission.								
	Baseline	escenario	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							
2014		0	0	0					
2015		0	0	0					
2016		0	0	0					
Total		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 (-)	0