

Bank Name	BE - Dexia NV
LEI Code	D3K6HXMBBB6SK9OXH394



### **Summary Adverse Scenario**

#### BE - Dexia NV

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	-945
Impairment losses on financial and non-financial assets in the banking book	332
Common Equity Tier 1 capital (1)	8,507
Total Risk Exposure (1)	53,839
Common Equity Tier 1 ratio, % (1)	15.8%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	-1,817
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	1,111
3 yr cumulative losses from the stress in the trading book	524
Valuation losses due to sovereign shock after tax and prudential filters	1,533
Common Equity Tier 1 capital (1)	3,058
Total Risk Exposure (1)	61,764
Common Equity Tier 1 ratio, % (1)	5.0%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	3,397
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 CRI/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**

#### BE - Dexia NV

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	-945
Impairment losses on financial and non-financial assets in the banking book	332
Common Equity Tier 1 capital (1)	8,507
Total Risk Exposure (1)	53,839
Common Equity Tier 1 ratio, % (1)	15.8%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	-988
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	475
3 yr cumulative losses from the stress in the trading book	385
Common Equity Tier 1 capital (1)	5,447
Total Risk Exposure (1)	50,567
Common Equity Tier 1 ratio, % (1)	10.8%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	4,045

(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:

<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

<sup>(\*)</sup> Taking into account the Orderly Resolution Plan of this institution, which benefits from a State Guarantee, there is no need to proceed with capital raising following the comprehensive assessment results.

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)  1-268  A268  STA  1-268  A268  A268  STA  1-268  A268  A268  STA  1-268  A268  A268  STA  1-268  A268  A268  STA  1	Basefine Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/2016  Impairment Stock of Coverage Ratio Impairment Stock of Coverage Impairment Stock of Coverag	Adverse Scenario as of 31/12/2014 as of 31/12/2016 as of
BE - Dexia NV	Central banks and central governments Institutions Corporates Retail Secured on real estate property Retail Secured on real estate property Corporates Retail Color R	0 0 0 30.111 36 13.2586 53 0 0 0 7.585 2 2.2837 43 0 0 0 20 0 7 8 0 0 0 60.384 904 11.959 288 0 0 0 9.091 62 1875 222 0 0 0 206 159 54 26 69 66 0 0 2.2767 948 8.867 109 0 0 8.446 15 6.156 102 0 0 154 226 69 66 0 0 13.441 539 790 4 0 0 0 4.833 13 702 4 0 0 0 125 125 125 22 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Colors	Company   Comp
Italy  (*) Belies to the part of Secretarion represent that is distincted.	(nin RUR, "s)  Central banks and central governments Institutions Corporates Corporates - Of Which: Specialized Lending Corporates - Of Which: SHE Retail Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property Retail - College of the Retail property Retail - College of the Retail property - Of Retail - College of the Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Securitisation Other non-credit obligation assets TOTAL Securitisation and its securitisations positions deducted from capital flower-part and estated in XXX.	Exposure values (as of 31/12/2013)   Exposure values (as of 31/12/2013)   Exposure values (as of 31/12/2013)   STA   F188   A188   STA   F188   STA	Baseline Scenario   Secretario   Secretari	### Adverse Scenario
France  () Mele to the per of Sourchador exposes their induces	(vin EUR, %)  Central banks and contral governments Institutions Corporates Corporates Corporates Corporates Retail Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - One Retail - Of Which: SRE Retail - Other Retail - Of Which: SRE Equity Retail - Other Retail - Of Which: SRE TOTAL Securities of the Secured on security Retail - Other Retail - Of Which Inc. SRE Retail - Other Retail - Of Which: SRE Retail - Other Retail - Other Retail - Of Which: SRE Retail - Other Retail - Other Retail - Of Which: SRE Retail - Other Retail - Other Retail - Of Which: SRE Retail - Other R	Exposure values (as of 31/12/2013)	Basedine Scenario	Adverse Scenario  as of 31/12/2014  as of 31/12/2014  Adverse Scenario  as of 31/12/2015  as of 31/12/2016  as of 31/12/2016  Adverse Scenario  Scenario  Scenario  Adverse Scenario  Sc
United States  (1) Indees to the part of incustination responses that is disdusted	(nin BUR, "s)  Central banks and central governments Institutions Corporates Retail Retail Retail Retail Retail Retail Retail Retail Secured on real estate property Retail Coulting insecured on real estate property Coulting Retail Coulting insecured on real estate property Retail Retail Retail Retail Retail Retail Retail Coulting insecured on real estate property Retail Retail Retail Coulting insecured on real estate property Retail Retail Retail Coulting insecured on real estate property Retail	Columbia   Separate values (as of 31/12/2013)   Site exposure amounts (as of 31/12/2013)   Value adjustments and provisions (as of 31/12/2013)   Value adjustments (as of 31/12/2013)   Value adjustmen	Section 5 coasts   Section 5 c	Adverse Scientific Sci
Germany  (1) Solves to the part of incustrication sequences that is defined as	(rein BUR, %)  Central banks and central governments Institutions Corporates Retail Retail Retail Retail Retail Retail Secured on real estate property Retail College C	Exposure values (as of 31/12/2013)   STA   F182   A-108   STA   F183   STA	Baseline Scenario   Secretario   Secretari	Adverse Scientario as of 31/12/2014  as of 31/12/2014  Converge;  Impulment Stack of Provisions Rates; United Provisions Rates; United Stack of Sta
Spain  (*) Index to the part of Securitization sequence that to deducted.	(white, s)  Central banks and central governments Institutions Corporates Origonates of Which: Specialised Lending Corporates - Of Which: Site Retail Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property Off Retail - Secure Retail - Off Which: SRE Retail - Other Retail - Secure Retail - Of Which: SRE Retail - Other Retail - Off Which: SRE Retail - Other Retail - Other Retail - Off Which: SRE Retail - Other R	Case of   Across		as of \$1/12/2014. Set of \$1/12/2015. as of \$1/12/2015.  Social Converge Control Converge Control Converge Converge Control Converge Conver

ЕВА	2014 EU-wide Stress Test Credit Risk	LTV % (as of 31/12/2013)	F-IRB		(as of 31/12/201 -TRB d Defaulted N	STA  STA		Risk exp -IRB 1 Defaulted	oosure amounts (a A-IRB Non-defaulted		STA ted Defaulted	F-IR Non-defaulted		and provisions (a A-IRB defaulted Default		TA Defaulted		Baseline Scena as of 31/12/1		as of 31/12/2016 sent Stock of Coverage ment Stock of Ratio - Defau		31/12/2014 Stock of Coverage Promissions Ratio - Defai			as of 31/12/2011 Impairment Stock of Co	16 Coverage tio - Default
United Kingdom  Thinks to be part of incuttation represent their induces for	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE 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 - Ownering Retail - Owner on real estate property - Of Retail - Owner on real estate property - Of Retail - Owner on real estate property - Of Retail - Owner Retail - Of Which: SPE Equity Securitisation Other non-credit obligation assets TOTAL Securitisation of me-securitisations positions deducted from capital	0.09	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 66 0 5.294 0 5.766 0 4.178 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 9 9 59 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4,967 388 726 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 347 1,674 796 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1.364 1 91 0 327 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 18 6 13 14 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 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0 10.5% 0 0 10.5% 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11% 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	10.46% 0.01 44.52% 0.01 24.84% 0.06	% 9 38.12% 0 0 - 0 0 - 0 0 0 - 0 0 0 0 0 0 0 0 0	0.01% 0.02% 0.04% 	1 10.54% 8 52.47% 24 25.79% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	0.01% 1 0.13% 17 0.09% 33 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	26.95% - - - - - - - - - - - - - - - - - - -	0.01% 2 1 0.10% 27 7 0.07% 39 2 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	10.41% 70.43% 27.67% - - - - - - - - - - - - - - - - - - -
Japan  (1) Melen to the part of Securitacion exposure that is deducted from	(min EUK, %)  Central banks and central governments  Corporates - Of White: Specialised Lending Retail - Secured on real estate property - Of Retail - Osatifying Revolving Retail - Osatifying Revolving Retail - Osatifying Revolving Retail - Osatifying Revolving Retail - Other Retail - Of White: One Special - Other Retail - Of White: one-OME Security Securities along the Specialised Retail - Of White: One-OME Specialised Retail - Osatifying Retail - Osatify	LTV % (as of 31/12/2013)	F-IRIS Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		(as of 31/12/20 -1285  Defaulted N 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	13) S:fA  Non-defaulted Defau.  1,480 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Risk exp	A:188 Non-defaulted E 49 839 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		STA  Led Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	F-32 Non-disfouted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		and provisions (c A138)  A138  Control		Persuited  0  0  0  0  0  0  0  0  0  0  0  0  0	Impairment   Stock of   Coverage Ratio - Impair   Provisions   Default Stock   rat	10 HOVESONS  0 1176  - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -		% 1 54.53% - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	as of trapalment rate 0.00% 0.	31/12/2016  31/12/2016  Stock of Converger Stock of	0.00% 0	of Coverage 1005 Ratio - Default 1	Impairment Stock of Rest (file Provisions State )	26 Coverage tio - Default Storik 4.14% 79.70%
Portugal  (1) Malon to the part of Securitazion exposure that is deducted for	(min EUR, %)  Central banks and central governments Institutions Corporates Corporates Corporates - Of Which: Specialized Lending Corporates - Of Which: Specialized Lending Corporates - Of Which: Specialized Lending Retail - Socured on real estate property Retail - Socured on real estate property Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SPE Socurities In Retail - Other Reta	LTV % (as of 31/12/2013)	0 0 0 0		(as of 31/12/20)  (as of 31/12/20)  (b) Confaulted N  (c) Confault	13)  STA  Non-defaulted Defau  6 6 771 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Risk exp	Observe amounts (		STA	F-IR		and provisions (a A-188		Defaulted 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Impairment   Stock of rate   Provisions   Default Stock   Impair rate	te Provisions 55% 8 65% 67 77% 4 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	Coverage Ratio - Default and State - Default a	% 72 18.07%	as of treatment rate 3.38% 0.12% 0.25% 0.25% 0.25% 0.25%	31/12/2014 Stock of Scientific Stock of Scientific Scie	0.19% 69	of Ratio - Defail: 1	0.21% 75 1	Coverage tio - Default Stock 51.89% 18.56%
Belgium  Filden to the part of describing exposure that is distributed for	(min BUR, %)  Central banks and central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE  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 - Secured on real estate property - Of Retail - Order Retail - Of Which: SPE Retail - Other Retail - Of Which: SPE Retail - Other Retail - Of Which: non-SPE Securitization Other non-credit obligation assets TOTAL Securitization and resocuritisations positions deducted from capital TOTAL	LTV % (as of 31/12/2013)	Non-defaulted D		(ex of 31/12/2012)  5	13)  STA  Non-defaulted Defau  1.376  0  0  0  0  0  0  0  0  0  0  0  0  0		Risk exp	A 126  Non-defaulted		STA.  Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted  O  O  O  O  O  O  O  O  O  O  O  O  O	Defaulted Non-	and provisions (**  A 153  A 153  A 153  O 10  O 11  O 0 0  I 1 0 0  O 0 0  O 0 0 0  O		Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Impairment   Stock of   Coverage Ratio - Impair   rate   Provisions   Default Stock   rate   0.01%   0   99.93%   0.00   0.01%   0   26.63%   0.00	Batelinte Scene  s of 31/12/ s		% 0 24.58% 6 2 36.54% 0 - 0 - 0 - 0 - 0 - 0 0 -	as of Ingainment date 0.01% 0.01% 0.01% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05%	31/12/2014 Stock of Provisions State United States United	rate Provision 1 0.02% 0.02% 0.04% 0.04% 0.13% 2 - 0 0	of Coverage 1 (2006) (2	Impairment   Stock of   Provisions   Cc   Rati     Cc   Rati   Cc   Rati   Cc   Rati     Cc   Rati     Cc   Rati     Cc   Rati     Cc   Rati	Coverage tio - Default Coverage tio - Default Coverage 1
Canada  C'il Maline to the part of Securitation opposes that to deducted for	(min EUR, %)  Central banks and central governments  Institutions Corporates - Of Which: Specialized Lending Retail - Secured on real estate property 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: non-SPE Securitisation Other non-central beligation assets Securitisation of the resources of the special conditions of t	LTV % (as of 31/12/2013)	Non-defaulted D 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		-IRB	13) STA. Non-defaulted Defau. 1,290 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 O O O O O O O O O O	Risk exp	A-IRB	es of 31/12/2013)  O 94  O 29  O 20  O 0  O 0  O 0  O 0  O 0  O 0  O	STA.  Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	F-IR	Defaulted Non-	A-1/20 A-	S	TA .	0.00% 0 0.64% 0.0 -0.01% 1 -5.77% -0.0 - 0 - 0 0 - 0 0 0 - 0 0 0 - 0 0 0 - 0 0 0 - 0 - 0	Baseline Scene   Sack	2015	New York of Coverage   New York of Coverage	as of tripalment rate 0.00% 0.	Coverage Coverage	ut impairment Stock (mine Provision	12/2015  Coverage of Ratio - Default for School Coverage (12,00%) 2,16% -5,18% -5,18% -68,41%	0.02% 0 4 -0.02% 1 - - 0 0 0 0 0	Coverage tio - Default Covert 12.49% 4.75% -5.48%



P&L		:	Baseline Scenari	io	I	Adverse Scenari	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	-92	157	241	198	51	150	73
Net trading income		-187	-110	-71	-256	-151	-99
of which trading losses from stress scenarios		-193	-116	-77	-262	-157	-105
Other operating income	-270	-142	121	106	-469	101	74
Operating profit before impairments	-945	-625	-167	-196	-1,128	-317	-372
Impairment of financial assets (-)	-332	-191	-146	-138	-345	-387	-379
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-279	-191	-146	-138	-345	-387	-379
Impairment Financial assets designated at fair value through P&L (-)	-54	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	-1,278	-816	-313	-334	-1,473	-704	-751
Other Income and expenses	-106	93	0	0	93	0	0
Pre-Tax profit	-1,384	-723	-313	-334	-1,380	-704	-751
Tax	39	-19	-25	-24	-19	-20	-20
Net income	-1,345	-742	-338	-358	-1,399	-724	-770
Attributable to owners of the parent	-1,347	-729	-342	-361	-1,347	-701	-744
of which carried over to capital through retained earnings	-1,347	-729	-342	-362	-1,347	-701	-744
of which distributed as dividends	0	0	0	1	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				
(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	44,633	46,108	44,535	43,592	49,855	52,435	53,203		
Risk exposure amount Securitisation and re-securitisations	5,351	5,985	5,539	5,209	7,367	7,372	7,145		
Risk exposure amount Other credit risk	39,282	40,124	38,996	38,383	42,488	45,063	46,058		
Risk exposure amount for market risk	6,681	6,601	6,468	6,319	7,520	7,631	7,561		
Risk exposure amount for operational risk	2,525	694	474	656	1,000	1,000	1,000		
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0		
AQR adjustments (for SSM countries only)	0	0	0	0	0	0	0		
Total Risk exposure amount	53,839	53,403	51,478	50,567	58,376	61,065	61,764		



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	6,044								
Evene sure velves	Trading Book (excl. correlation trading positions under CRM)	0								
Exposure values	Correlation Trading Portfolio (CRM)	0								
	Total	6,044								
	Banking Book	5,351	5,985	5,539	5,209	7,367	7,372	7,145		
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0		
	Total	5,351	5,985	5,539	5,209	7,367	7,372	7,145		
	Hold to Maturity porfolio	187	221	226	229	224	237	243		
Impairments	Available for Sale porfolio	0	0	0	0	0	0	0		
	Held for trading portfolio									
	Total	187	221	226	229	224	237	243		

# 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	V	ALUES AS OF	31/12/2013	3
			RECT LONG				net of cash short	DIRECT	SOVEREIGN EXPOSU	JRES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		of prov		posicions of sov	is a maturit	ry matching)  1)	only 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 [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Austria	0 0 0 0 0 99 0	0 0 0 0 0 79 0	0 0 0 0 0 0 99 0	0 0 0 0 0 0 6 13 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 0	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 [	Belgium	0 0 91 0 20 0 249 <b>360</b>	0 0 0 0 20 0 249 <b>269</b>	0 0 91 0 20 0 249 <b>360</b>	0 0 90 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 30 0 30	0 0 0 0 0 -7 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 48 0 0 0 0 0	0 0 0 0 0	0 48 0 0 0 0 0 48	0 0 48 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 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	125 0 0 0 0 21 0	0 0 0 0 0	125 0 0 0 0 21 0	0 92 0 0 0 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 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 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 0 0 0 0	0 0 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 11 4 0 9 3 19	0 11 4 0 9 3 19	0 11 4 0 9 3 19	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 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	45 17 185 31 16 52 211 2,036 2,549	45 17 9 31 16 52 211 2,034 2,370	45 17 185 31 16 52 211 2,036 2,549	0 0 177 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 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 C	F 31/12/20:	13			VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
			RECT LONG		OSITIONS (gross e			DIRECT	r sovereign exposi	URES IN DERIVAT	TVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of pro	visions) (1)	positions of sov	is a maturit	ty matching)  1)	only 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 [	Germany	43 477 591 792 1,473 1,749 11,916 <b>17,042</b>	43 373 591 792 1,473 1,749 11,916 16,938	43 477 591 792 1,473 1,749 11,916 17,042	0 102 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	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 - 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 - 3M [	Hungary	127 69 160 196 260 192 59 1,062	0 13 0 0 0 0 0 59	127 69 160 196 260 192 59 <b>1,062</b>	74 121 127 350 247 188 0 1,107	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 73 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 - 3M [	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 - 3M [	Italy	0 578 105 372 1,219 1,262 11,212	0 38 67 333 1,067 984 7,218	0 578 105 372 1,219 1,262 11,212 <b>14,747</b>	0 99 502 7 31 194 3.665 <b>4,498</b>	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 2,986 <b>2,986</b>	0 0 0 0 0 0 0 445 <b>445</b>	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 803 <b>803</b>	0 0 0 0 0 0 54 <b>54</b>	0 0 0 0 0 0 803 <b>803</b>	0 0 0 0 0 -48 -48
[ 0 - 3M [	Latvia	0 0 0 0 0 41 0 41	0 0 0 0 0 0	0 0 0 0 41 0 41	0 0 0 0 0 41 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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

	(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
		GROSS DIR			OSITIONS (gross e ereign debt to oth			DIRECT	SOVEREIGN EXPOS	JRES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of provi	isions)	is a maturity matching) (1)			Derivatives with po 31/12/				at 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 83 0 37 0 0	0 0 0 0 0	0 0 83 0 37 0 0	0 0 0 63 36 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 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 - 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 - 3M [	Netherlands	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 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	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 - 3M [	Poland	0 0 154 55 143 1,247 366 <b>1,965</b>	0 0 0 0 0	0 0 154 55 143 1,247 366 <b>1,965</b>	0 0 0 208 137 1,176 338 1,860	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 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	Portugal	0 0 0 0 0 0 0 76 1.720 1,796	0 0 0 0 0 0 0 65 <b>65</b>	0 0 0 0 0 0 0 76 1,720 1,796	0 0 0 0 0 0 0 63 1,245 1,308	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 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	Romania	0 0 0 5 40 110 0 0	0 0 5 40 110 0 0	0 0 5 40 110 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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	V	ALUES AS OF	31/12/2013	3
			RECT LONG		OSITIONS (gross e ereign debt to oth			DIRECT	SOVEREIGN EXPOS	URES IN DERIVAT	TVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of prov	ounting value gross visions) (1)	is a maturity matching) (1)				with positive fair value at 31/12/2013 Derivatives with negative fair 31/12/2013			at 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 0
[ 0 - 3M [	Spain	2 0 0 0 45 224 261 <b>533</b>	2 0 0 0 0 36 29 <b>68</b>	2 0 0 0 45 224 261 <b>533</b>	0 0 0 182 0 245	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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	Sweden	13 5 84 0 90 0 192	13 5 72 0 90 0 181	13 5 84 0 90 0 192	0 0 12 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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	United Kingdom	0 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 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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 - 3M [	Canada	0 25 0 153 0 73 127	0 21 0 139 0 53 127 <b>341</b>	0 25 0 153 0 73 127 <b>379</b>	0 0 0 0 0 0 19	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	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	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 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 48 500 0 18 2,142 <b>2,708</b>	0 0 0 48 500 0 0 932 1,480	0 0 0 48 500 0 18 2.142 <b>2,708</b>	0 0 0 0 0 0 20 1,173	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 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 - 1 Y [	u.s.	2,708 87 0 0 0 21 112 91 312	1,480 0 0 0 0 0 21 91 76 188	2,708 87 0 0 0 21 112 91 312	1,193 100 2 0 0 0 14 16 133	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 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)		٧	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3	
		GROSS DIF		NET DIRECT PO	OSITIONS (gross of ereign debt to oth	exposures (long) r	net of cash short	DIRECT	SOVEREIGN EXPOSE	URES IN DERIVAT	TIVES (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
		of prov	visions)		is a maturit	ty matching) (1)		Derivatives with po			th negative fair value at L/12/2013		positive fair value 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 28 0 0 0 0	0 0 0 0 0	0 0 28 0 0 0 0	0 0 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	0 0 0 0 0 0	0 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 0 0 0 0 0	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 10Y - more Tot	Other advanced economies non EEA	0 43 10 130 39 116 20 <b>358</b>	0 0 77 0 0 0	0 43 10 130 39 116 20 <b>358</b>	0 40 7 42 48 136 22 <b>295</b>	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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 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	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 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 0 105	0 0 0 0 0 0	0 0 0 0 0 105 0 105	0 0 0 0 0 0 0 104	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	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	Africa	0 0 0 0 0 11 0	0 0 0 0 0 0	0 0 0 0 0 11 0 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	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 2 8 0 8	0 0 0 2 0 0 0	0 0 0 2 8 0 8 0	0 0 0 0 7 0 8 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	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

					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
	А	OWN FUNDS	9,070	8,134	6,739	5,447	6,994	4,996	3,058	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	8,507	7,948	6,729	5,447	6,901	4,996	3,058	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)	7,896	7,896	7,896	7,896	7,896	7,896	7,896	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	5,500	5,500	5,500	5,500	5,500	5,500	5,500	-	-
	A.1.2	Retained earnings	14,225	13,496	13,154	12,792	12,878	12,177	11,433	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income	-6,655	-6,174	-5,757	-5,363	-8,443	-7,350	-6,834	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	-2,389	-2,144	-2,041	-1,938	-3,163	-2,697	-2,611	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	-3,382	-3,146	-2,832	-2,541	-4,041	-3,614	-3,223	-	-
	A.1.4	Other Reserves	-12,466	-12,466	-12,466	-12,466	-12,466	-12,466	-12,466	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	339	349	235	185	326	220	190	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	3,353	3,159	2,469	1,799	3,947	2,967	2,097	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	1,912	1,715	1,224	775	2,790	1,693	1,079	-	
	A.1.9	(-) Intangible assets (including Goodwill)	-96	-27	-27	-27	-27	-27	-27	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	0	0	0	0	0	0	0	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	-145	0	-115	-310	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)
	A.1.15.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	CA1 {1.1.1.18.1}	of CRR: Articles 36(1) naint k) (iv), and 153(R) of CRR and 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) 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) and 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>	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 (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	0	0	0	0	0	0	0	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 (+/-)	0	0	0	0	0	0	0	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)	96	77	10	0	77	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)	8,603	8,024	6,739	5,447	6,978	4,996	3,058	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	467	110	0	0	16	0	0	CA1 (1.2)	Article 71 of CRR
	B B.1 B.2	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+)	53,839	53,403	51,478	50,567	58,376	61,065	61,764	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48 of CRR
OWN FUNDS	B.2 B.3	of which: stemming from from CVA capital requirements (+) of which: stemming from higher asset correlation parameter against exposures	0								Article 381 to 386 of CRR Articles 153(2) of CRR
REQUIREMENTS	B.4	to large financial institutions under IRB the IRB approaches to credit risk (+) of which: stemming from the application of the supporting factor to increase	0								Recital (44) of CRR
	B.5	lending to SMEs (-) 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 C.1	of which: others subject to the discretion of National Competent Authorities  Common Equity Tier 1 Capital ratio	15.80%	14.88%	13.07%	10.77%	11.82%	8.18%	4.95%	CA3 {1}	Article 124 to 164 of CRR
CAPITAL RATIOS (%) - Transitional period	C.2	Tier 1 Capital ratio	15.98%	15.03%	13.09%	10.77%	11.95%	8.18%	4.95%	CA3 {3}	-
танзиона репос	C.3	Total Capital ratio	16.85%	15.23%	13.09%	10.77%	11.98%	8.18%	4.95%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		4,272	4,118	4,045	3,211	3,359	3,397		
	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)					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)				10.77%			4.95%		

<sup>(1)</sup> Conversions not considered for CET1 computation
(2) Excluding instruments included in E
(3) Memorandum Rem based on a fluily 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 (-)	0