

Bank Name	CY - Bank of Cyprus Public Company Ltd
LEI Code	PQ0RAP85KK9Z75ONZW93



Summary Adverse Scenario



#### 2014 EU-wide Stress Test Summary Baseline Scenario

#### CY - Bank of Cyprus Public Company Ltd

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	799
Impairment losses on financial and non-financial assets in the banking book	2,097
Common Equity Tier 1 capital (1)	1,714
Total Risk Exposure (1)	23,530
Common Equity Tier 1 ratio, % (1)	7.3%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	3,059
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	448
3 yr cumulative losses from the stress in the trading book	2
Common Equity Tier 1 capital (1)	2,978
Total Risk Exposure (1)	23,011
Common Equity Tier 1 ratio, % (1)	12.9%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	1,841
(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.

CY - Bank of Cyprus Public Company Ltd
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Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	799
Impairment losses on financial and non-financial assets in the banking book	2,097
Common Equity Tier 1 capital (1)	1,714
Total Risk Exposure (1)	23,530
Common Equity Tier 1 ratio, % (1)	7.3%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	1,319
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	1,552
3 yr cumulative losses from the stress in the trading book	85
Valuation losses due to sovereign shock after tax and prudential filters	3
Common Equity Tier 1 capital (1)	346
Total Risk Exposure (1)	23,011
Common Equity Tier 1 ratio, % (1)	1.5%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	1,266
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 CR/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

#### EBA MARKET 2014 EU-wide Stress Test

	Credit Risk																																
				Ex	posure values	(as of 31/12/	2013)			Risk e	xposure amour	its (as of 31/1	12/2013)			Value adjust	tments and pr	ovisions (as ol	31/12/2013)					Bas	eline Scena	ario							
			i	-IRB	,	A-IRB		STA	F	-IRB	A	IRB		STA	F.	IRB	A	-IRB	Si	A		as of 31/1	2/2014	as	of 31/12/	2015	as	s of 31/12/2	2016	as	f 31/12/201	4	
		LTV % (as of 31/12/2013)	Non-defaulte	d Defaulted	Non-defaulte	d Defaulted	Non-defaulte	d Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Impairn rate	ient Stock o Provision	f Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	t Stock of Provisions	Coverage Ratio - Default Stock	Impairment ra	Stock of Provisions	Coverage Ratio - Default Stock	it Impa
	(min EUR, %)																																
	Central banks and central governments Institutions		0	0	0	0	4.449 1,694	0	0	0	0	0	45 726	0	0	0	0	0	3	0	0.00		- 40.00%	0.00%	22 95	40.00% 40.00%	0.00%	22 110	40.00% 40.00%	2.26% 1.55%	94 78	40.01% 40.00%	2.1
	Corporates		0	0	0	0	6,578	6,597	0	0	0	0	5,754	8,148	0	0	0	0	500	3,654	4.70			4.75%	5,072	38.01%	4.46%	4,860	36.83%	7.41%	5,006	37.98%	9.
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-	-	0	-	-	0	-	
	Corporates - Of Which: SME		0	0	0	0	4,687	5,433	0	0	0	0	3,984	6,752	0	0	0	0	413	2,832	-	0	-	· ·	0	-	•	0	-	-	0	-	
	Retail		0	0	0	0	5.909	2.666	0	0	0	0	2.531	2.675	0	0	0	0	170	1.324	2.90			2.26%	1.969	34.81%	1.28%	1.894	33.09%	4.13%	1.970	36.30%	3.4
	Retail - Secured on real estate property Retail - Secured on real estate property - Of	59.7%	0	0	0	0	3.533	1.342	0	0	0	0	1.077	966	0	0	0	0	16	300	1.23		21.63%	0.72%	462	20.46%	0.43%	484	20.09%	2.05%	487	24.47%	1.1
CY - Bank of Cyprus Public	Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of	50.4% 61.1%		0	0	0	441 3,092	296 1.046	0	0	0	0	155 922	222	0	0	0	0	2	78 222	1.20		29.63% 19.11%	0.70%	156 306	28.82% 18.12%	0.42%	158 326	28.25% 17.90%	1.74%	164 323	31.85% 22.17%	1.2
Company Ltd	Retail - Qualifying Revolving	01.1%		0	0	0	267	1,046	0	0	0	0	131	120	0		0		19	222	8.71		52.67%	6.64%	182	53.88%	4.04%	193	54.44%	9.26%	164	52.90%	1.1
Company Ltu	Retail - Other Retail		0	0	0	0	2,108	1,219	0	0	0	0	1,322	1,570	ő	0	0	0	136	926	4.78			4.03%	1.325	43.91%	2.35%	1.218	41.68%	6.77%	1,319	42.70%	6
	Retail - Other Retail - Of Which: SME		0	0	0	0	405	432	0	0	0	0	268	548	0	0	0	0	43	297	3.98		41.50%	3.08%	384	41.40%	1.87%	390	41.21%	4.42%	378	41.80%	4.
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	1.703	787	0	0	0	0	1.054	1.022	0	0	0	0	93	629	4.96	% 883	41.24%	4.23%	941	45.04%	2.47%	827	41.91%	7.28%	941	43.07%	6.
	Equity		0	0	0	0	91	0	0	0	0	0	91	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	0	0								4 1				/ /	/
	Other non-credit obligation assets		0	0	0	0	1,580	0	0	0	0	0	1,403	0	0	0	0	0	0	0								4				/	4
	TOTAL Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	20,301	9,264	0	0	0	0	10,549	10,823	0	0	0	0	673	4,978	2.96	% 6,812	36.90%	2.47%	7,158	37.07%	1.74%	6,885	35.73%	4.80%	7,148	37.52%	4.6
(*) Refers to the part of Securitization exposure that is deducted from			0	0	U	0	0	0							0	0	U	0	0	U													4
(*) Refers to the part of Securitization exposure that is deducted from	capital and is not included in RWA																																

			Exposure values (as of 31/12/2013)								xposure amou	ints (as of 31/	12/2013)			Value adjus	tments and pro	visions (as of	31/12/2013)					Bas	ieline Scenari	io						Adv	verse Scenario	0			
		LTV % (as of		F-IRB		A-IRB		STA	F	-IRB		A-IRB	-	STA		F-IRB	A-	IRB	ST	A		as of 31/1	2/2014	as	of 31/12/20	15	as of 3	1/12/2016		as of 31/12	2014	8:	is of 31/12/2	015	as of	of 31/12/201	6
	(wie RUK, %) Central banks and central governments Institutions Corporates Compretes C		Non-default	ed Defaulted	Non-default	ed Defaulted	Non-defaulte	ed Defaulted	Non-defaulte	d Defaulted	Non-defaulte	ed Defaulted	Non-defaulted	Defaulted	Non-defaulte	ed Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impair rat		Coverage Rati Default Stock	<ul> <li>Impairment rate</li> </ul>	Stock of Provisions	Coverage atio - Default Stock	npairment St rate Pro	ock of visions Coverage Ratio - Defau Stock	Impairmen	rate Stock Provisio	of Ratio - Defa	ult Impairmen rate	nt Stock of Provisions	Coverage Ratio - Default Stock	impairment rate F	Stock of Provisions	overage io - Default Stock
	Institutions Corporates		0	0 0	0 0	0	3.150 220 4.593	0 0 5.499	0 0	0	0 0	0	1 71 4.010	0 0 6.801	0 0	0	0 0	0	3 0 357	0 0 2.909	0.0 1.9 4.4		- 40.00% 36.97%	0.00% 1.79% 4.30%	9	40.00% 40.00% 36.23%	1.61%	22 40.00% 13 40.00% 1.249 35.96%	2.26% 2.07% 7.07%	5	40.01% 40.00% 36.83%	1.95%	10	40.00%	1.18% 1.79% 7.73%	14	40.01% 40.00% 35.71%
	Corporates - Of Which: SME Retail		0	0	0 0	0	0 3.519 4,920	0 4.731 2,246	0	0	0	0	0 2.972 1,976	0 5.856 2,243	0	0	0	0	0 334 157	0 2.473 1,108	2.6	0 0 3% 1,400	33.47%	1.91%	0 0 1,496	- - 32.39%	- - 1.16% 1	0 - 0 - 1,554 32.01%	3.41%	0 0 1,44	34.31%	- - 2.86%	0 0 1,574	- - 33.48%	- - 2.23%	0 0 1,681	- - 33.31%
Retail - Secured on rea Retail - Secured on rea Retail - Secured on rea	Retail - Secured on real estate property - Of	59.7% 49.3% 61.3%	0	0	0	0	3.135 420 2,715	1.138 281 857	0	0	0	0	950 148 802	813 208 605	0	0	0	0	13 2 11	256 74 182	1.1 1.2 1.1	5% 80	19.45% 18.86% 19.67%	0.68% 0.71% 0.67%	83	18.18% 18.18% 18.19%	0.42%	358 17.89% 84 17.96% 273 17.86%	2.00% 1.81% 2.02%	82	21.17% 19.29% 21.87%		86	20.25% 18.77% 20.72%		90	20.47% 18.63% 21.02%
Cyprus	Retail - Qualifying Revolving Retail - Other Retail		0	0	0	0	266 1,519	102 1,006	0	0	0	0	130 895 263	135 1,295 535	0	0	0	0	18 126	96 756	8.7 4.7 4.1	159 159 159 159 159 159 150 150 150 150 150 150 150 150 150 150	52.90% 41.74%	6.63% 3.63% 3.20%	179 979		4.03% 2.23%	190 54.62% 1,006 41.19% 369 40.03%	9.25% 5.31% 4.64%	161 941	53.13% 41.99%			54.59% 41.73% 40.32%	5.95% 3.55%	201 1,046	55.35% 41.70% 40.23%
Retail - Other Ret Equity	Retail - Other Retail - Of Which: non-SME Equity		0	0	0	0	1,123 89	585 0	0	0	0	0	633 89	760	0	0	0	0	45 83 0	463 0	4.9		40.48% 42.55% -	3.78%		42.09%	2.33%	637 41.90% 0 -	5.55%			4.25% 5.12%		42.60%	3.72%		42.58%
	Securitisation Other non-credit obligation assets TOTAL		0	0	0	0	0 1.129 14.102	0 0 7.745	0	0	0	0	0 1.019 7.166	0 0 9.043	0	0	0	0	0 0 516	0 0 4.018	2.7	7% 5.428	35.98%	2.14%	5.676	35.12%	1.48%	.837 34.80%	4.43%	5.65	36.19%	4.27%	6.109	35.38%	3.13%	6.418	35.16%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0									1						7		

					oosure values (a						posure amoun	nts (as of 31/1	12/2013)				ments and pro	ovisions (as of								eline Scena				
		LTV % (as of	F-	IRB	A-1	IRB	S	TA	F-	IRB	A-	-IRB		STA	F-	IRB	A	-IRB	5	STA	1 [	as	of 31/12/	2014	as	of 31/12/2			of 31/12/	
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	I Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default	Impairment rate	Stock of Provisions	Coverage Ratio - Default
	Central banks and central governments		0	0	0	0	56	0	0	0	0	0	29	0	0	0	0	0	0	0	1 1	-	0	-		0	-	-	0	-
	Institutions		0	0	ō	ō	111	ō	0	ō	0	ō	20	0	0	ō	0	ō	0	ō	I I	0.33%	0	40.00%	0.09%	0	40.00%	0.49%	1	40.00%
	Corporates		0	0	0	0	706	155	0	0	0	0	698	217	0	0	0	0	74	145	I I	6.11%	330	75.40%	6.42%	377	59.00%	19.18%	33	81.54%
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: SME		0	0	0	0	633	151	0	0	0	0	629	213	0	0	0	0	72	143	I I	-	0	-	-	0	-	-	0	
	Retail		0	0	0	0	414	96	0	0	0	0	262	118	0	0	0	0	2	80	I I	6.98%	277	84.40%	6.66%	301	79.85%	2.59%	156	125.15%
Retail - Secured on real estate property Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of	61.8%	0	0	0	0	106	27	0	0	0	0	33	22	0	0	0	0	0	6	I I	2.20%	78	111.23%	1.34%	80	95.92%	0.92%	80	106.49%	
	71.0%	0	0	0	0	3	3	0	0	0	0	1	3	0	0	0	0	0	1	I I	0.13%	71	964.97%	0.07%	71	926.29%	0.04%	71	906.57%	
Russian Federation	Retail - Secured on real estate property - Of	61.4%	0	0	0	0	103	24	0	0	0	0	32	18	0	0	0	0	0	5	I I	2.25%	8	16.47%	1.37%	9	15.92%	0.96%	9	17.82%
Russiannederation	Retail - Qualifying Revolving		0	0	0	0	0	1	0	0	0	0	0	1	0	0	0	0	0	0		12.04%	1	44.40%	9.18%	1	47.72%	5.57%	1	49.45%
	Retail - Other Retail		0	0	0	0	308	68	0	0	0	0	229	95	0	0	0	0	2	73	I I	8.59%	198	77.58%	8.45%	220	75.88%	7.51%	75	170.85%
	Retail - Other Retail - Of Which: SME		0	0	0	0	1	0	0	0	0	0	0	1	0	0	0	0	0	0	I I	4.69%	18	1483.92%	3.59%	18	1395.31%	2.18%	18	1351.14%
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	308	67	0	0	0	0	228	94	0	0	0	0	2	73	I I	8.59%	180	71.05%	8.46%	202	70.50%	7.65%	57	121.22%
	Equity		0	0	0	0	1	0	0	0	0	0	1	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	0	0	I I									
	Other non-credit obligation assets		0	0	0	0	212	0	0	0	0	0	151	0	0	0	0	0	0	0										4
	TOTAL Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	1.500	250	0	0	0	0	1.161	334	0	0	0	0	76	225	1 1	5.97%	608	79.06%	5.96%	678	66.16%	6.94%	190	112.56%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0										

				Exp	osure values (	as of 31/12/	2013)			Risk e	xposure amour	nts (as of 31/1	12/2013)			Value adjus	tments and p	rovisions (as o	f 31/12/2013					Ba	seline Sce	nario			
		LTV % (as of	F-	IRB	A	IRB	5	TA	F	-IRB	A	-IRB		STA	E	IRB		N-IRB		TA		as of 31	/12/2014	a	s of 31/12	/2015	as	of 31/12/2	016
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	1 Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Impair rat		of Coverage Ra		t Stock of Provisions		t Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	Central banks and central governments		0	0	0	0	549	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00	% 0	-	0.00%	0	40.00%	0.00%	0	40.00%
	Institutions		0	0	0	0	356	0	0	0	0	0	66	0	0	0	0	0	0	0	0.03	% 0	40.00%	0.03%	0	40.00%	0.03%	0	40.00%
	Corporates		0	0	0	0	204	268	0	0	0	0	184	331	0	0	0	0	1	14	0.05	% 13	3.25%	1.10%	10	22.74%	0.96%	10	21.63%
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-	1 - 1	0	-
	Corporates - Of Which: SME		0	0	0	0	131	210	0	0	0	0	125	257	0	0	0	0	0	9	-	0	-	-	0	-	- · ·	0	-
	Retail		0	0	0	0	279	227	0	0	0	0	124	213	0	0	0	0	6	89	2.60	% 119		2.31%	125	29.59%		132	28.90%
	Retail - Secured on real estate property	58.9%	0	0	0	0	182	140	0	0	0	0	57	105	0	0	0	0	1	28	2.08		10.29%	1.49%	33	18.83%	0.88%	34	18.80%
	Retail - Secured on real estate property - Of	59.0%	0	0	0	0	17	10	0	0	0	0	6	10	0	0	0	0	0	1	0.2		5.61%	0.44%	0	5.60%	0.26%	0	5.60%
United Kingdom	Retail - Secured on real estate property - Of	58.9%	0	0	0	0	165	129	0	0	0	0	51	95	0	0	0	0	1	27	2.27		17.01%	1.49%	33	18.98%	0.88%	34	18.95%
onited Kingdom	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10.8	/% 0	47.10%	8.28%	0	48.89%	5.03%	0	49.80%
	Retail - Other Retail		0	0	0	0	97	87	0	0	0	0	66	108	0	0	0	0	5	61	2.8			2.60%	91	37.80%	2.18%	97	35.92%
	Retail - Other Retail - Of Which: SME		0	0	0	0	7	8	0	0	0	0	5	12	0	0	0	0	0	2	0.47	% 2	16.30%	0.49%	1	15.03%	0.43%	1	13.99%
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	90	79	0	0	0	0	61	96	0	0	0	0	5	59	2.9	P% 84	38.13%	2.66%	90	38.28%	2.22%	96	36.38%
	Equity		0	0	0	0	0	0	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	0	0							4		
	Other non-credit obligation assets		0	0	0	0	25	0	0	0	0	0	24	0	0	0	0	0	0	0							4 2	( – V	
	TOTAL		0	0	0	0	1.413	495	0	0	0	0	398	544	0	0	0	0	7	103	1.28	% 133	2 16.08%	1.28%	135	28.98%	1.00%	142	28.28%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0									

				Exp	posure values	(as of 31/12/	2013)			Risk ex	cposure amou	nts (as of 31/1	12/2013)			Value adjust	tments and pro	visions (as of	31/12/2013)						eline Scena							
		LTV % (as of		-IRB	,	\-IRB		STA	F	IRB	A	-IRB		STA	F	IRB	A-I	RB	STA			as of 31/12	/2014	ase	of 31/12/2		as	of 31/12/2	2016	as o	of 31/12/20	2014
	(min EUR, %)	31/12/2013)	Non-defaulte	d Defaulted	Non-defaulte	d Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairmer rate	t 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	te Stock of Provision	if ns
	Central banks and central governments		0	0	0	0	6	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	•	0	-	-	0	· ·	-	0	
	Institutions		0	0	0	0	222	0	0	0	0	0	212	0	0	0	0	0	0	0	0.32%	33	40.00%	0.29%	34	40.00%	0.22%	35	40.00%	0.37%	33	
	Corporates		0	0	0	0	559	213	0	0	0	0	541	288	0	0	0	0	0	149	6.17%	160	36.21%	5.05%	168	34.36%	4.37%	172	33.46%	7.95%	170	
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0	· · ·		0	
	Corporates - Of Which: SME		0	0	0	0	48	72	0	0	0	0	47	105	0	0	0	0	0	81	-	0	-	-	0	-	-	0	· · ·	-	0	
	Retail		0	0	0	0	38	10	0	0	0	0	26	14	0	0	0	0	2	3	0.18%	3	36.48%	0.11%	3	35.30%	0.07%	3	34.30%	0.25%	4	
	Retail - Secured on real estate property	61.9%		0	0	0	8	0	0	0	0	0	3	0	0	0	0	0	0	0	0.45%	0	7.61%	0.22%	0	9.12%	0.12%	0	9.82%	0.65%		3
	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	0	0.10%	0.00%	0	0.10%	0.00%	0	0.10%	0.00%	0	
Romania	Retail - Secured on real estate property - Of	61.9%	0	0	0	0	8	0	0	0	0	0	3	0	0	0	0	0	0	0	0.46%	0	7.62%	0.22%	0	9.13%	0.12%	0	9.82%	0.66%		3
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10.76%	0	29.75%	8.21%	0	30.87%	4.99%	0	31.47%	10.82%	0	)
	Retail - Other Retail		0	0	0	0	30	9	0	0	0	0	23	13	0	0	0	0	2	3	0.08%	3	37.87%	0.07%	3	36.72%	0.05%	3	35.68%	0.11%	1	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.03%	1	23.87%	0.02%	1	23.26%	0.01%	1	22.68%	0.03%	1	
			0	0	0	0	30	9	0	0	0	0	23	13	0	0	0	0	2	3	0.12%	2	51.62%	0.11%	2	49.64%	0.09%	2	47.93%	0.18%	2	
	Equity Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0		•	0		•	0	-		- 0	-
	Other non-credit obligation assets		0	0	U	0	0	0	U	0	0	0	U	0	0	0	0	0	0	U										1		
	Other non-credit obligation assets		0	0	0	0	3	0	0	0	0	0	3	0	0	0	0	0	0	0		107			205			210			20	2
	TOTAL Securitisation and re-securitisations nositions deducted from capital *		0	0	0	0	828		0	0	0	0	/81	302	0	0	0	0	2	152	3.28%	197	36.24%	2.01%	205	34.45%	1.34%	210	33.58%	4.20%	20	4
	Securitisation and re-securitisations positions deducted from capital *		U	U	U	0	U	0							U	U	U	U	U	U												4

				Exp	posure values (	(as of 31/12/	2013)			Risk ex	posure amoun	nts (as of 31/1	2/2013)			Value adjust	ments and pr	ovisions (as ol	31/12/2013)						Base	eline Scena	rio			
		LTV % (as of	F-1	RB	A	-IRB	S	TA	F	-IRB	A-	-IRB	5	STA	F	IRB	A	-IRB	S	TA		as o	(31/12/	2014	ase	of 31/12/2	015	as o	of 31/12/20	016
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	I Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted				Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate P	Stock of Provisions	Coverage tatio - Default Stock
	Central banks and central governments		0	0	0	0	477	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	· · ·	0	-
	Institutions		0	0	0	0	46	0	0	0	0	0	9	0	0	0	0	0	0	0		0.03%	0	40.00%	0.03%	0	40.00%	0.03%	0	40.00%
	Corporates		0	0	0	0	3	0	0	0	0	0	3	0	0	0	0	0	1	0		1.60%	1	78.96%	11.39%	1	79.03%	10.05%	1	79.04%
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	i - 1	0	-
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	i - 1	0	-
	Retail		0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0		1.60%	0	18.24%	1.14%	0	17.03%	0.69%		16.69%
	Retail - Secured on real estate property	67.1%		0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0		0.81%	0	8.30%	0.49%	0	7.75%	0.30%	0	7.69%
	Retail - Secured on real estate property - Of	0.0%	5 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	i - 1	0	-
France	Retail - Secured on real estate property - Of	67.1%	6 0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0		0.81%	0	8.30%	0.49%	0	7.75%	0.30%		7.69%
Traffice	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		2.17%	0	38.89%	9.28%	0	41.66%	5.64%		43.07%
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		3.13%	0	46.00%	2.40%	0	38.96%	1.46%	0	36.65%
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		3.13%	0	88.68%	9.99%	0	88.63%	6.07%	0	88.63%
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		3.12%	0	45.99%	2.40%	0	38.95%	1.46%	0	36.64%
	Equity		0	0	0	0	0	0	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	0	0								i 17	1	
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0										
	TOTAL		0	0	0	0	526	0	0	0	0	0	12	0	0	0	0	0	1	0	<b>H</b>	0.81%	1	57.84%	0.62%	1	61.61%	0.44%	2	63.15%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	1 0	0	U U										

	Adve	rse Scena	io			
	as	of 31/12/	2015	as	of 31/12/	2016
: ult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	2.04%	155	40.01%	1.18%	191	40.01%
	1.27%	100	40.00%	1.06%	118	40.00%
	9.20%	5,380	37.89%	9.57%	5,212	36.85%
	-	0	-	-	0	-
	-	0	-	-	0	-
	3.42%	2.131	36.61%	2.42%	2.048	34.11%
	1.12%	515	22.38%	1.35%	567	22.47%
	1.20%	161	29.54%	1.07%	165	28.87%
	1.11%	355	20.42%	1.38%	403	20.82%
	8.40%	189	54.41%	5.96%	204	55.19%
	6.41%	1,427	45.45%	3.85%	1,277	41.58%
	4.10%	390	41.60%	2.94%	400	41.41%
	6.92%	1.037	47.08%	4.08%	877	41.66%
		0	-		0	-
	4.63%	7,767	37.58%	3.42%	7,569	36.16%

			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	-
0.38%	0	40.00%	0.11%	0	40.00%	0.70%	2	40.00%
8.89%	358	75.95%	12.23%	442	58.21%	36.54%	75	122.13%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
14.79%	320	88.05%	14.31%	363	83.70%	4.45%	154	108.89%
3.21%	80	108.68%	2.42%	82	91.36%	2.10%	82	105.34%
0.39%	71	963.06%	0.66%	71	919.55%	0.94%	71	890.63%
3.28%	9	18.25%	2.46%	11	18.07%	2.15%	11	21.00%
12.76%	1	44.70%	11.55%	1	48.79%	8.20%	1	51.18%
18.69%	239	83.64%	19.01%	281	82.19%	14.24%	71	118.14%
5.18%	18	1476.54%	4.72%	18	1369.64%	3.37%	18	1310.99%
18.72%	221	78.34%	19.04%	263	78.06%	14.63%	53	76.67%
-	0	-	-	0	-	-	0	-
9.95%	678	81.08%	11.72%	806	66.94%	12.24%	230	111.52%

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				erse Scena				
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 - Defaul Stock
0.01%	0	40.00%	0.01%	0	40.00%	0.01%	0	40.00%
0.05%	0	40.00%	0.07%	0	40.00%	0.06%	1	40.00%
0.14%	13	3.28%	1.95%	10	22.89%	1.84%	10	21.72%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
3.40%	152	34.04%	1.26%	138	30.35%	3.69%	151	29.62%
2.73%	58	29.19%	-7.10%	36	20.40%	1.98%	39	20.76%
0.55%	9	70.82%	0.97%	1	68.61%	0.96%	1	67.26%
2.95%	49	26.33%	-7.15%	35	19.85%	1.99%	37	20.24%
11.47%	0	47.30%	10.38%	0	49.50%	7.37%	0	50.74%
3.72%	94	38.15%	4.45%	101	37.07%	4.39%	112	34.87%
0.68%	4	26.45%	0.91%	1	22.41%	0.95%	1	19.66%
3.84%	90	38.91%	4.54%	100	37.38%	4.48%	111	35.20%
-	0	-	-	0	-	-	0	-
1.69%	165	20.04%	0.74%	148	29.73%	1.94%	162	29.00%

	Adve	rse Scenar	io			
	as	of 31/12/	2015	as	of 31/12/	2016
sult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
		0	-	-	0	-
	0.37%	34	40.00%	0.29%	35	40.00%
	7.29%	180	35.60%	6.90%	185	34.65%
	-	0	-	-	0	-
	-	0	-	-	0	-
	0.19%	4	41.31%	0.17%	4	39.37%
	0.39%	0	12.94%	0.32%	0	15.31%
	0.00%	0	0.17%	0.00%	0	0.17%
	0.39%	0	12.96%	0.33%	0	15.34%
	10.25%	0	31.22%	7.27%	0	32.05%
	0.12%	4	43.00%	0.12%	4	40.91%
	0.02%	1	31.35%	0.01%	1	29.96%
	0.20%	2	54.05%	0.20%	2	51.01%
		0	-	-	0	-
_	2.75%	219	35.76%	1.81%	224	34.83%

			Adve	rse Scenar	io			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
airment 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	-
0.07%	0	40.00%	0.09%	0	40.00%	0.08%	0	40.00%
17.34%	1	79.01%	19.65%	2	79.05%	17.78%	2	79.06%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
2.35%	0	20.20%	1.89%	0	19.49%	1.53%	0	19.53%
1.65%	0	10.81%	1.15%	0	10.87%	1.06%	0	11.47%
-	0	-	-	0	-	-	0	-
1.65%	0	10.81%	1.15%	0	10.87%	1.06%	0	11.47%
12.82%	0	39.13%	11.60%	0	42.49%	8.22%	0	44.37%
3.59%	0	46.42%	3.32%	0	39.03%	2.41%	0	36.71%
13.81%	0	88.63%	12.48%	0	88.65%	8.82%	0	88.63%
3.59%	0	46.42%	3.31%	0	39.02%	2.41%	0	36.69%
-	0	-	-	0	-	-	0	-
1.23%	1	62.41%	0.99%	2	64.92%	0.63%	2	65.19%

Е	ΒA	EUROPEAN BANKING AUTHORITY	2014 EU-wide Stress Test
Е	ΒA	EUROPEAN BANKINS AUTHORITY	2014 EU-wide Stress Test

				Exp	osure values (	as of 31/12/2	2013)			Risk ex	cposure amour	1ts (as of 31/1	2/2013)			Value adjust	ments and pro	wisions (as of	31/12/2013)						line Scenar						
		LTV % (as of	F-	IRB	A-	IRB	5	TA	F-	IRB	A	-IRB	5	TA	F-1	88	A-I	IRB	s	TA	a	s of 31/12/	2014	as o	f 31/12/20	15	as of	31/12/20	116	as of	f 31/12/:
	(min 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	Defaulted	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate F	Stock of Provisions	Coverage atio - Default	npairment S rate Pr	Stock of rovisions	Coverage atio - Default	Impairment rate	Stock o Provision
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0	-	-	0
	Institutions		0	0	0	0	125	0	0	0	0	0	218	0	0	0	0	0	0	0	6.40%	9	40.00%	6.51%	16	40.00%	6.02%	22	40.00%	6.83%	9
	Corporates		0	0	0	0	207	56	0	0	0	0	207	64	0	0	0	0	59	103	7.36%	125	55.28%	4.19%	130	59.63%	3.65%	134	61.61%	12.15%	109
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-	-	0	-	-	0
	Corporates - Of Which: SME		0	0	0	0	109	28	0	0	0	0	109	41	0	0	0	0	0	10		0	-	-	0	-	-	0		-	0
	Retail		0	0	0	0	125	6	0	0	0	0	91	5	0	0	0	0	0	4	2.39%	6	30.96%	2.67%	9	29.66%	3.40%	13	29.01%	5.11%	10
	Retail - Secured on real estate property	36.7%	6 0	0	0	0	3	4	0	0	0	0	1	3	0	0	0	0	0	1	0.99%	1	26.97%	0.56%	2	26.20%	0.33%	2	25.83%	1.86%	2
	Retail - Secured on real estate property - Of	58.5%	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	0	26.42%	0.00%	0	25.94%	0.00%	0	25.69%	0.00%	0
Greece	Retail - Secured on real estate property - Of	43.7%	6 0	0	0	0	3	3	0	0	0	0	1	2	0	0	0	0	0	1	1.07%	1	27.07%	0.61%	1	26.25%	0.36%	1	25.86%	2.01%	1
Greece	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11.60%	0	46.14%	8.83%	0	48.15%	5.36%	0	49.16%	12.21%	0
	Retail - Other Retail		0	0	0	0	122	2	0	0	0	0	91	2	0	0	0	0	0	2	2.40%	5	31.91%	2.70%	8	30.01%	3.46%	11	29.16%	5.17%	8
	Retail - Other Retail - Of Which: SME		0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0.77%	0	1.32%	0.59%	0	1.73%	0.36%	0	1.93%	0.89%	0
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	121	1	0	0	0	0	90	2	0	0	0	0	0	2	2.41%	5	34.06%	2.72%	8	31.20%	3.48%	11	29.95%	5.20%	8
	Equity		0	0	0	0	1	0	0	0	0	0	1	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	0	0										1	4
	Other non-credit obligation assets		0	0	0	0	156	0	0	0	0	0	156	0	0	0	0	0	0	0										1	1
	TOTAL		0	0	0	0	615	62	0	0	0	0	672	69	0	0	0	0	59	107	5.63%	140	49.40%	4.44%	156	50.75%	4.30%	169	50.65%	8.46%	128
(	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0											4

6.95% -42.55%

-2.30% 1.12% 1.42% 1.11% 5.94% 5.02% 9.99% 5.02%

0.08% 76 35.59%

2/2015 as of 31/12/2016 of Coverage Impairment Stock of Coverage Ratio - Default other

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5.38% 79

 Productors
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35.45%

40.00% 72.2% 40.00% 72.2% 35.52% 0.00% 5.53% 0.65% 5.55% 0.65% 50.56% 0.65% 50.26% 3.65% 50.26% 3.65% 50.75% 0.66%

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 rat

						as of 31/12/2	2013)				posure amoun	ts (as of 31/1	2/2013)						31/12/2013)					
		LTV % (as of	F-	-IRB	A-	IRB	2	TA	Fil	RB	A-1	IRB	S	TA	E2	IRB	A	A-IRB	S	TA		as	: of 31/12/	2014
	(min 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-defaulte	d Defaulted	Non-defaulted	Defaulted	1		Stock of Provisions	Coverage Ratio Default Stock
	Central banks and central governments		0	0	0	0	10	0	0	0	0	0	15	0	0	0	0	0	0	0	1 F	-	0	-
	Institutions		0	0	0	0	11	0	0	0	0	0	2	0	0	0	0	0	0	0	I I	6.63%	11	40.00%
	Corporates		0	0	0	0	70	126	0	0	0	0	33	152	0	0	0	0	0	74		0.00%	74	40.37%
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-
	Corporates - Of Which: SME		0	0	0	0	52	122	0	0	0	0	33	147	0	0	0	0	0	73	I I	-	0	-
	Retail		0	0	0	0	51	33	0	0	0	0	22	41	0	0	0	0	2	16	I I	0.62%	17	8.07%
	Retail - Secured on real estate property	63.2%		0	0	0	41	5	0	0	0	0	16	4	0	0	0	0	2	2	I I	0.32%	2	27.29%
	Retail - Secured on real estate property - Of	58.3%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	I I	2.51%	2	78.99%
Ukraine	Retail - Secured on real estate property - Of	63.5%	0	0	0	0	41	4	0	0	0	0	16	4	0	0	0	0	2	0		0.30%	1	9.99%
ondunie	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		7.70%	0	50.18%
	Retail - Other Retail		0	0	0	0	10	28	0	0	0	0	6	37	0	0	0	0	0	14	I I	1.81%	15	7.24%
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1		13.12%	1	98.77%
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	10	28	0	0	0	0	6	37	0	0	0	0	0	13	I I	1.81%	14	6.95%
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	L L		0	
	Securitisation		0	0	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	55	0	0	0	0	0	50	0	0	0	0	0	0	0	L – L			
	TOTAL		0	0	0	0	198	159	0	0	0	0	122	193	0	0	0	0	2	90	1 1	3.87%	102	24.39%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0	1 L			

					posure values (		2013)			Risk ex	posure amoun	its (as of 31/1	2/2013)			Value adjust	ments and pr	ovisions (as of	31/12/2013)						eline Scena			
		LTV % (as of	F	-IRB	A	IRB	S	TA	F-	IRB	A-	IRB	s	TA	Ð	RB	A	-IRB	S	TA		is of 31/1	2/2014	as	of 31/12/2	015		of 31/12/2
	(min EUR, %)	31/12/2013)	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Impairmer rate	t Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment S rate P	Stock of Provisions
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	- '	0	-	-	0
	Institutions		0	0	0	0	198	0	0	0	0	0	40	0	0	0	0	0	0	0	0.03%	0	40.00%	0.03%	0	40.00%	0.02%	0
	Corporates		0	0	0	0	1	11	0	0	0	0	0	11	0	0	0	0	1	6	0.50%	7	36.60%	0.38%	7	36.23%	0.15%	7
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	1 - 1		-	-	0
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	1 - 1	0	-	-	0
	Retail		0	0	0	0	8	6	0	0	0	0	3	5	0	0	0	0	0	3	1.66%	3	29.00%	1.01%	1 3		0.61%	3
	Retail - Secured on real estate property	49.9%		0	0	0	5	3	0	0	0	0	2	2	0	0	0	0	0	1	1.86%	1	27.04%	1.04%	2	26.00%	0.61%	2
	Retail - Secured on real estate property - Of	0.0%	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	27.53%	1 - 1	0	27.53%	-	0
United States	Retail - Secured on real estate property - Of	49.9%	6 0	0	0	0	5	3	0	0	0	0	2	2	0	0	0	0	0	1	1.86%	1	27.02%	1.04%	1		0.61%	1
officed States	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12.53%	0	35.13%	9.54%	0		5.79%	0
	Retail - Other Retail		0	0	0	0	2	3	0	0	0	0	1	3	0	0	0	0	0	1	1.02%	2	31.42%	0.79%	2		0.48%	2
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13.12%	0	27.06%	9.99%		28.44%	6.06%	0
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	2	3	0	0	0	0	1	3	0	0	0	0	0	1	1.01%	2	31.43%	0.78%	2	30.32%	0.48%	2
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0		<u> </u>	0		-	0
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				4 /	i P	/	/ /	
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				4				
	TOTAL		0	0	0	0	207	17	0	0	0	0	43	16	0	0	0	0	1	9	0.09%	10	33.97%	0.06%	10	33.29%	0.04%	10
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0								

				EX	iosure values (	as of 31/12/2	(013)			Risk ex	posure amoun	ts (as of 31/1	2/2013)			Value adjust	ments and pro	visions (as of	131/12/2013)	/			
		LTV % (as of	E	IRB	A-	-IRB	S	TA	Fil	IRB	A-1	IRB	S	TA	F.	-IRB	A-1	IRB	S	TA		as	s of 31/12,
	(min 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	Defaulted		Impairment rate	Stock of Provisions
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	-	0
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
	Corporates		0	0	0	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	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	0	0			0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
	Retail - Secured on real estate property	0.0%		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
	Retail - Secured on real estate property - Of	0.0%		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
Please, select the country	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
ricuse, select the country	Retail - Qualifying Revolving		0	0	0	0	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	0	0			0
	Retail - Other Retail - Of Which: SME		0	0	0	0	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	0	0	0			0
	Equity		0	0	0	0	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	0	0			i
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0
	Securitisation and re-securitisations nositions deducted from canital *						0																

				Exp	oosure values (	as of 31/12/2	2013)			Risk ex	posure amour	its (as of 31/1	2/2013)			Value adjust	tments and pro	ovisions (as of	31/12/2013)					B	aseline Scen	ario		
		LTV % (as of	Fil	IRB	A-	IRB	S	STA	F-	-IRB	A	IRB	S	ITA	F-	IRB	A-	-IRB	S	TA		as of 31/	12/2014		as of 31/12/	2015	as	of 31/12/2016
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impair rai		of Coverage Rations Default Stock		nt Stock of Provisions		Impairment rate	Stock of Provisions
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		. 0	-	-	0	/	-	0
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		. 0	-	-	0	1 - 7	-	0
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		. 0	-	-	0	1 - 1	-	0
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		. 0	-	-	0	1 - 7	-	0
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	_ I -	. 0	-	-	0	1 - 7	-	0
Retail			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		. 0	-	-	0	1 - 7	-	0
	Retail - Secured on real estate property	0.0%	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	_ I -	. 0	-	-	0	1 - 7	-	0
	Retail - Secured on real estate property - Of	0.0%	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		. 0	-	-	0	1 - 7	-	0
Please, select the country	Retail - Secured on real estate property - Of	0.0%	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		. 0	-	-	0	1 - 7	-	0
riedse, select the country	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		. 0	-	-	0	1 - 1	-	0
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		. 0	-	-	0	1 - 7	-	0
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		. 0	-	-	0	1 - 1	-	0
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		. 0	-	-	0	1 - 7	-	0
	Equity		0	0	0	0	0	0	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	0	0						1 1		
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						(		
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		. 0		-	0	1 - 1	-	0
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0						( /		

		rse Scena				
	as	of 31/12/	2015	as	of 31/12/	2016
: ult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defaul Stork
	-	0	-	-	0	-
	7.33%	18	40.00%	7.10%	24	40.00%
	13.44%	124	62.85%	12.05%	133	64.51%
	-	0	-	-	0	-
	-	0	-	-	0	-
	5.09%	15	32.30%	5.05%	20	32.20%
	1.41%	2	26.79%	1.40%	2	27.25%
	0.00%	0	25.85%	0.00%	0	25.46%
	1.53%	1	26.97%	1.52%	1	27.57%
	11.04%	0	48.75%	7.82%	0	50.10%
	5.16%	13	32.84%	5.13%	18	32.52%
	0.80%	0	1.96%	0.57%	0	2.25%
	5.19%	13	33.66%	5.16%	18	33.15%
	-	0	-	-	0	-
	8.74%	157	52.91%	7.80%	177	52.92%

Adverse Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/2016														
as of	31/12/20	14				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	-						
7.48%	12	40.00%	8.65%	19	40.00%	9.83%	23	40.00%						
0.00%	74	39.98%	-49.30%	53	34.77%	0.03%	53	34.22%						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
0.78%	17	8.12%	3.35%	7	28.53%	2.59%	7	28.65%						
0.48%	2	28.05%	1.95%	2	27.40%	1.71%	2	27.20%						
3.33%	2	79.09%	2.17%	2	78.10%	1.87%	2	77.44%						
0.45%	1	11.04%	1.94%	1	11.72%	1.70%	1	12.44%						
9.05%	0	50.47%	8.41%	0	50.81%	6.16%	0	51.11%						
1.98%	15	7.25%	6.55%	4	28.67%	4.69%	4	29.00%						
13.81%	1	98.77%	12.48%	1	98.76%	8.83%	1	98.76%						
1.98%	14	6.96%	6.55%	4	25.41%	4.68%	4	25.81%						
-	0	-	-	0	-	-	0	-						
4.38%	103	24.44%	1.18%	79	35.25%	7.51%	83	35.09%						

-7.48% 0.00% -

2.23% 2.55% 13.19% 1.33% 13.81% 1.32%

as of 3 rate Stock of Cover

as of 31/12/2014 airment rate Stock of Provisions Ratio - De

				rse Scena				
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 - Defaul Stock
-	0	-	-	0	-	-	0	-
0.03%	0	40.00%	0.04%	0	40.00%	0.04%	0	40.00%
1.72%	7	36.65%	2.24%	7	36.15%	2.00%	7	35.94%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
2.23%	3	29.36%	1.66%	3	28.42%	1.43%	3	28.10%
2.55%	2	27.62%	1.76%	2	26.83%	1.60%	2	26.68%
-	0	27.53%	-	0	27.53%	-	0	27.53%
2.55%	1	27.62%	1.76%	2	26.80%	1.60%	2	26.65%
13.19%	0	35.33%	11.92%	0	38.15%	8.44%	0	39.76%
1.33%	2	31.49%	1.26%	2	30.30%	0.92%	2	29.73%
13.81%	0	27.17%	12.48%	0	28.87%	8.83%	0	29.87%
1.32%	2	31.50%	1.25%	2	30.31%	0.91%	2	29.73%
-	0	-	-	0	-	-	0	-
0.13%	10	34.13%	0.10%	11	33.43%	0.09%	11	33.15%

-	Adve	rse Scena	io			
	as	of 31/12/	2015	as	of 31/12/	2016
e sult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-

		rse Scena				
	as	of 31/12/	2015	as	of 31/12/	2016
<b>je</b> fault	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-



# EBA EUROPEAN BANKING 2014 EU-wide Stress Test

P&L		E	Baseline Scenari	0	ļ	Adverse Scenari	D
(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	1,110	1,211	1,253	1,055	775	735	491
Net trading income		7	7	8	-34	-17	-9
of which trading losses from stress scenarios		-1	-1	0	-42	-25	-17
Other operating income	-51	61	13	15	57	8	39
Operating profit before impairments	799	1,036	1,076	947	513	477	328
Impairment of financial assets (-)	-2,021	-380	-388	244	-709	-658	172
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-2,023	-309	-346	273	-644	-619	198
Impairment Financial assets designated at fair value through P&L (-)	2	-72	-43	-29	-65	-39	-26
Impairment on non financial assets (-)	-76	25	25	25	-119	-119	-119
Operating profit after impairments from stress scenarios	-1,298	681	713	1,217	-315	-300	381
Other Income and expenses	-1,586	-365	-133	-363	-387	-175	-647
Pre-Tax profit	-2,884	316	580	854	-702	-475	-266
Тах	11	-95	-174	-256	0	0	0
Net income	-2,873	221	406	598	-702	-475	-266
Attributable to owners of the parent	-2,862	220	396	597	-703	-484	-266
of which carried over to capital through retained earnings	-2,862	220	396	597	-703	-484	-266
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				
(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	21,372	23,149	22,271	20,853	23,017	22,031	20,776		
Risk exposure amount Securitisation and re-securitisations	0	0	0	0	0	0	0		
Risk exposure amount Other credit risk	21,372	23,149	22,271	20,853	23,017	22,031	20,776		
Risk exposure amount for market risk	97	97	97	97	97	97	97		
Risk exposure amount for operational risk	2,061	2,498	2,137	2,061	2,061	2,061	2,061		
Transitional floors for Risk exposure amount	0	0	0	0	568	316	76		
AQR adjustments (for SSM countries only)	0	0	0	0	0	0	0		
Total Risk exposure amount	23,530	25,743	24,505	23,011	25,743	24,505	23,011		



L DAN AUTHORITY	Securitisation		Baseline scenario			Adverse scenario			
	(mln EUR)	as of 31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016	
	Banking Book	0							
Expective values	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	
Turneiumente	Available for Sale porfolio	0	0	0	0	0	0	0	
Impairments	Held for trading portfolio								
	Total	0	0	0	0	0	0	0	



	(mln EUR)	VALUES AS OF 31/12/2013           GROSS DIRECT LONG           NET DIRECT POSITIONS (gross exposures (long) net of cash sector)							VALUES AS OF	31/12/2013	3	v	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of prov			vereign debt to oth is a maturit			DIRECT Derivatives with po 31/12,	r SOVEREIGN EXPOS Sitive fair value at /2013	Derivatives wit	IVES (1) h negative fair value at /12/2013	Derivatives with	REIGN EXPOSURES		h negative 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(+)	Notional value	Fair-value at 31/12/2013(-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Tot	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	0 0 0 0 0 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 11 32 0 0 0 0 42		0 11 32 0 0 0 0 42	0 11 32 0 0 0 0 42							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	Bulgaria														
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y [ [ 10Y - more Tot	Cyprus	232 1,831 145 83 0 386 0 2,677	0 0 0 0 89 0 89	232 1.831 145 83 0 386 0 2,677		0 0 6 9 0 0 0 0 15									
[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 - 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		
100 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Estonia			0 0 0 0 0 0 0 0											
100 [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Tot	Finland														
100 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	France	0 198 0 0 85 193 0 <b>477</b>	0 0 0 0 0 0 0 0 0 0	0 198 0 0 85 193 0 <b>477</b>	0 198 0 85 193 0 477	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 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)	VALUES AS OF 31/12/2013           GROSS DIRECT LONG           NET DIRECT POSITIONS (gross exposures (long) net of cash a positions of sovereign debt to other counterpaties only where							VALUES AS OF	31/12/2013	3	V	ALUES AS OF	31/12/2013	3
		EXPOSURES (according to be a constrained of provide the second se	ounting value gross		vereign debt to otl is a maturi			DIREC Derivatives with po 31/12	T SOVEREIGN EXPOS psitive fair value at /2013	Derivatives wit	IVES (1) h negative fair value at /12/2013	Derivatives with	REIGN EXPOSURES positive fair value 12/2013		h negative 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 (+)	Notional value	Fair-value at 31/12/2013 (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Germany	0 0 46 0 0 0 0 46	0 0 0 0 0 0 0 0 0	0 0 46 0 0 0 0 0 <b>46</b>	0 0 46 0 0 0 0 46	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Tot	Croatia	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 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	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	0 0 0 0 0 0 0 0	0 0 0 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 0 0	0 0 0 0 0 0 0 0	0 0 0 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	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	16 0 33 0 0 0 0 49	0 0 0 0 0 0 0	16 0 33 0 0 0 0 <b>49</b>	16 0 33 0 0 0 0 49	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 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	11 21 11 0 0 0 10 52	0 0 0 0 0 0 0 0	11 21 11 0 0 0 10 52	11 21 11 0 0 0 10 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 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y [ [ 10Y - more Tot	Latvia	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Liechtenstein	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 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)	VALUES AS OF 31/12/2013           GROSS DIRECT LONG           NET DIRECT POSITIONS (gross exposures (long) net of cash sector)							VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of pro			vereign debt to ot is a maturi			DIREC Derivatives with po 31/12		Derivatives wit	IVES (1) h negative fair value at /12/2013	Derivatives with	REIGN EXPOSURES positive fair value 12/2013		h negative fair
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fain 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	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 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Luxembourg	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 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	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 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Netherlands	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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	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 0 0 0	0 0 0 0 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 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Tot	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 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Tot	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
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y [ [ 10Y - more Tot	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



(mln EUR)			v	ALUES AS C	OF 31/12/20	13			VALUES AS OF	31/12/201	3	v	ALUES AS OF 31/12/2013         REIGN EXPOSURES (3) (on and off balance sheet)         positive fair value 2/2013       Derivatives with negative fair value at 31/12/2013         Fair-value at 31/12/2013 (+)       Notional value       Fair-value at 31/12/2013 (-)         0       0       0         0       0			
		EXPOSURES (acc of prov			is a maturi		net of cash short only where there	DIREC Derivatives with po 31/12		Derivatives wit		Derivatives with		Derivatives wit	h negative 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		Notional value		
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-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 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 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 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 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 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 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 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	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 0 0 0	
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Tot	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 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Tot	Japan															
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	U.S.	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	



(mln EUR)				ALUES AS O	F 31/12/20	13			VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	(on and off balance sheet)			
		EXPOSURES (acc of prov			T DIRECT POSITIONS (gross exposures (long) net of cash short sitions of sovereign debt to other counterpaties only where there is a maturity matching) (1) Derivatives with positive fair value at 31/12/2013 Derivatives with negative fair value at 31/12/2013 Derivatives with negative fair value at 31/12/2013 Derivatives with negative fair value at			INDIRECT SOVEREIGN EXPOSURES (3) (on and off bases of the second seco		h negative 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(+)	Notional value	Fair-value at 31/12/2013(-)			
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	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 - 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					
[0-3M] [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				
[0-3M] [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				
[0-3M[ [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 0 0 0 0 0 0			
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	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 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	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 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 2 0 0 0 0 0 0 2	0 2 0 0 0 0 0 0 2	0 2 0 0 0 0 0 0 2	0 2 0 0 0 0 0 2	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 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 tradina" 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

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2014 EU-wide Stress Test

EBA Automotive Capital				Baseline Scenario	,		Adverse Scenario		1		
(mln EUR)		CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	5 As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	5 As of 31/12/201	COREP CODE	REGULATION
	A	OWN FUNDS	1,760	1,991	2,401	2,978	1,061	619	346	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,714	1,991	2,401	2,978	1,061	619	346	CA1 {1.1.1}	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own	4,677	4,677	4,677	4,677	4,677	4,677	4,677	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	capital instruments) Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	-	-
	A.1.2	Retained earnings	-2,916	-2,696	-2,299	-1,702	-3,619	-4,103	-4,369	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	0	50	94	91	23	80	76	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRF
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS	0	0	0	0	-22	-5	-5		-
	A.1.3.1         Of which: arising from unrealised gains/losses from Sovereign exposure in ArS portfolio           A.1.3.2         Of which: arising from unrealised gains/losses from the rest of AFS portfolio		0	-2	-4	-4	-6	-10	-12		
	A.1.4			-35	-35	-35	-35	-35	-35	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	67	67	67	67	67	67	67	CA1 {1.1.1.7}	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised	-55	-53	-53	-53	-50	-49	-50	CA1 {1.1.1.9}	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	gains/losses from AFS portfolio Adjustments to CET1 due to prudential filters from unrealised gains/losses from	0	0	0	0	17	3	2	-	
	A.1.9	Sovereign Exposure in AFS portfólio (-) Intangible assets (including Goodwill)	-24	-24	-24	-24	-24	-24	-24	CA1 {1.1.1.10 +	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary	0	0	0	0	0	0	0	1.1.1.11} CA1 {1.1.1.12}	4(115), 36(1) point (b) and 37 point (a) of CCR Articles 36(1) point (c) and 38 of CRR
	A.1.10	differences net of associated DTLs (-) 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	(-) Jefined benefit pension fund assets	0	5	3	2	6	4	3	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.13		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.1.15	(-) Reciprocal cross holdings in CET1 Capital	U	0	0	0	U	0	0	CAI {1.1.15}	Arodes 4(122), 56(1) point (g) and 44 or CKK
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR: Articles 36(1) point k) (iv) and 153(8) of CRR and
	A.1.15.1	Of which: from securitisation positions (-)	0	0	0	0	0	O	0	CA1 {1.1.1.18.1}	Articles 36(1) point (k) (iii), 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) ar 79 of CRR
	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	-29	-46	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	(-) 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 (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 {1.1.16}	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)	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)	1,714	1,991	2,401	2,978	1,061	619	346	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	45	0	0	0	0	0	0	CA1 {1.2}	Article 71 of CRR
	B	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for	23,530	25,743	24,505	23,011	25,743	24,505	23,011	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48 of
	B.1 B.2	CET1 deduction (+) of which: stemmino from from CVA capital requirements (+)	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							I	Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	0								Recital (44) of CRR
	B.5	of which: stemming from the effect of exposures that were previously part of Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-	0							I	-
	B.6	of which: others subject to the discretion of National Competent Authorities	0								Article 124 to 164 of CRR
CAPITAL RATIOS (%) - Transitional period	C.1	Common Equity Tier 1 Capital ratio	7.29%	7.73%	9.80%	12.94%	4.12%	2.53%	1.51%	CA3 {1}	-
	C.2	Tier 1 Capital ratio	7.29%	7.73%	9.80%	12.94%	4.12%	2.53%	1.51%	CA3 {3}	-
	C.3	Total Capital ratio	7.48%	7.73%	9.80%	12.94%	4.12%	2.53%	1.51%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		2,059	1,960	1,841	1,416	1,348	1,266		
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1)		٥	•	•	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	o		
	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)				12.94%			1.51%		

(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



## 2014 EU-wide Stress Test - Restructuring scenarios

	Effects of mandatory re	estructuring plans pu	blicly announced b	efore 31 December 2	2013 and formally agreed with the European Commission.
	Baseline s	cenario	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	-46	0			0
2014	-3	-222	7	-83	0
2015	21	-1,670	27	-1,375	0
2016	6	-3,243	66	-2,897	0
Total	-21	-5,135	101	-4,355	



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 (+)	1,000
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