Bank Name	Russian Commercial Bank (Cyprus) Ltd
LEI Code	253400EBCBBVB9TUHN50

Summary Adverse Scenario

Russian Commercial Bank (Cyprus) Ltd

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	98
Impairment losses on financial and non-financial assets in the banking book	10
Common Equity Tier 1 capital (1)	274
Total Risk Exposure (1)	1,643
Common Equity Tier 1 ratio, % (1)	16.7%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	98
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	160
3 yr cumulative losses from the stress in the trading book	43
Valuation losses due to sovereign shock after tax and prudential filters	0
Common Equity Tier 1 capital (1)	213
Total Risk Exposure (1)	1,829
Common Equity Tier 1 ratio, % (1)	11.6%

Memorandum items	mln EUR			
Common EU wide CET1 Threshold (5.5%)	101			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (2)	0			
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (3)	0			
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (3)	0			

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

2014 EU-wide Stress Test

Summary Baseline Scenario

Russian Commercial Bank (Cyprus) Ltd

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	98
Impairment losses on financial and non-financial assets in the banking book	10
Common Equity Tier 1 capital (1)	274
Total Risk Exposure (1)	1,643
Common Equity Tier 1 ratio, % (1)	16.7%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	125
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	103
3 yr cumulative losses from the stress in the trading book	38
Common Equity Tier 1 capital (1)	274
Total Risk Exposure (1)	1,747
Common Equity Tier 1 ratio, % (1)	15.7%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	140
(4) 4	

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

⁽²⁾ Conversions not considered for CET1 computation

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

29.TR_Credit MAN 24/10/2014

2014 EU-wide Stress Test Credit Risk

	Credit Risk																			
				Ехро	sure values (as of 31/12/	2013)			Risk ex	posure amoui	nts (as of 31/:	12/2013)			Value adjust	ments and pro	visions (as of	31/12/2013)	
			F-	IRB	A-:	IRB	S	ГА	F-II	RB	A-	-IRB	S	ТА	F-I	IRB	A-I	RB	S	ГА
		LTV % (as of 31/12/2013)	Non-defaulted	Defaulted	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
	(mln EUR, %)																			
Russian Commercial Bank (Cyprus) Ltd	Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0.00 0.00 0.00			0 0 0 0 0 0 0 0 0 0		83 788 680 0 0 340 0 0 0 0 0 0 0 0 0 0 0 0	18 (18 (18 (18) (18) (19) (19) (19) (19) (19) (19) (19) (19					0 0 162 793 0 0 383 0 0 0 0 0 0 0 0 0 0 0 0	18 0 18 0 0 0 0					0 0 0 0 0 0 0 0	1
S C T	Securitisation Other non-credit obligation assets TOTAL		0 0	0 0 0	0 0 0	(0 0 0 31 0 1,583	((18	0 0 0 0 0 0 0	0			0 0 0 29 0 985	((18	0 0 0	(0 0	0 0 0	0 0 0	1
	Securitisation and re-securitisations positions deducted from capital *		0	0	0		0	(0		0	0	0	
(*) Refers to the part of Securitization exposure that is deducted to	from capital and is not included in RWA																			

					ario	eline Scena	Base			
as of		2016	of 31/12/	as	2015	of 31/12	as			
Impairment rate	o -	Covera Ratio Default S	Stock of Provisions	Impairment rate	Coverage Ratio - Default Stock	Stock of Provisions	Impairment rate	Coverage Ratio - Default Stock	Stock of Provisions	pairment rate
0.00%	0%	65.00	0	0.00%	0% 0 44.07% 0.00% 0 53.54%	0.00%				
0.10%	00%	100.00	2	0.17%	100.00%	1	0.07%	100.00%	1	0.07%
3.71%	0%	65.00	116	2.31%	53.54%	73	2.49%	44.07%	39	2.57%
-		-	0	-	-	0	-	-	0	-
7.43%	0%	65.00	116	5.62%	53.54%	73	5.46%	39 44.07%	39	5.14%
0.00%		-	0	0.00%	-	0	0.00%	-	0	0.00%
-		-	0	-	-	0	-	-	0	-
-		-	0	-	-	0	-	-	0	-
-		-	0	-	-	0	-	-	0	-
-		-	0	-	-	0	-	-	0	-
0.00%		-	0	0.00%	-	0	0.00%	-	0	0.00%
-		-	0	-	-	0	-	-	0	-
0.00%		-	0	0.00%	-	0	0.00%	-	0	.00%
-		-	0	-	-	0	-	-	0	-
1.68%	8%	65.48	118	1.02%	53.91%	74	1.08%	44.40%	39	1.16%

			Adve	rse Scenar	io						
as of	31/12/20	14	as	of 31/12/	2015	as of 31/12/2016					
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock			
0.00%	0	-	0.00%	0	-	0.00%	0	-			
0.10%	1	100.00%	0.12%	2	100.00%	0.19%	3	100.00%			
3.71%	48	48.96%	4.96%	101	57.82%	4.29%	166	70.79%			
-	0	-	-	0	-	-	0	-			
7.43%	48	48.96%	11.06%	101	57.82%	11.60%	166	70.79%			
0.00%	0	-	0.00%	0	-	0.00%	0	-			
-	0	-	-	0	-	-	0	-			
-	0	-	-	0	-	-	0	-			
-	0	-	-	0	-	-	0	-			
-	0	-	-	0	-	-	0	-			
0.00%	0	-	0.00%	0	-	0.00%	0	-			
-	0	-	-	0	-	-	0	-			
0.00%	0	-	0.00%	0	-	0.00%	0	-			
-	0	-	-	0	-	-	0	-			
1.68%	48	49.37%	2.12%	103	58.22%	1.75%	170	71.19%			

•	,	· · · · · · · · · · · · · · · · · · ·		

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

			Ex	osure values (as of 31/	2/2013)			Risk exp	osure amount	ts (as of 31/1	.2/2013)		Value adjus	tments and provi	isions (as of	31/12/2013	3)
			F-IRB	A-IRB	STA		F-IRI	В	A-I	RB	ST	A	F-IRB	A-IR	RB	9	STA
	(mln EUR, %)	LTV % (as of 31/12/2013)	Non-defaulted Defaulted	Non-defaulted Defaulte	d Non-defaulted Defau	lted Non-	n-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	ed Defaulte
	Central banks and central governments		0	0	0 0	0	0	0	0	0	0	C	0	0 0	0		0
	Institutions		0	o o	0 18	0	0	0	0	0	8	C	o o	0 0	0		0
	Corporates		0	0	0 422	18	0	0	0	0	465	18	0	0 0	0		0
	Corporates - Of Which: Specialised Lending		0	0	0 0	0	0	0	0	0	0	C	0	0 0	0		0
	Corporates - Of Which: SME		0	0	0 306	18	0	0	0	0	345	18	0	0 0	0		0
	Retail		0	0	0 0	0	0	0	0	0	0	C	0	0	0		0
	Retail - Secured on real estate property	0.00	0	0	0 0	0	0	0	0	0	0	C	0	0	0		0
	Retail - Secured on real estate property - Of Which: SME	0.00	0	0	0 0	0	0	0	0	0	0	C	0	0 0	0		0
Russian Federation	Retail - Secured on real estate property - Of Which: non-SME	0.00	0	0	0 0	0	0	0	0	0	0	C	0	0 0	0		0
Russiaii i euci auoii	Retail - Qualifying Revolving		0	0	0 0	0	0	0	0	0	0	C	0	0 0	0		0
	Retail - Other Retail		0	0	0 0	0	0	0	0	0	0	C	0	0 0	0		0
	Retail - Other Retail - Of Which: SME		0	0	0 0	0	0	0	0	0	0	C	0	0 0	0		0
	Retail - Other Retail - Of Which: non-SME		0	0	0 0	0	0	0	0	0	0	C	0	0	0	(0
	Equity		0	0	0	0	0	0	0	0	0	C	0	0	0	(0
	Securitisation		0	0	0 0	0	0	0	0	0	0	C	0	0	0	(0
	Other non-credit obligation assets		0	0	0 0	0	0	0	0	0	0	C	0	0	0		0
	TOTAL		0	0	0 440	18	0	0	0	0	474	18	0	0 0	0		0
	Securitisation and re-securitisations positions deducted from capital *		0	0	0 0	0							0	0	0		0

			Base	eline Scen	ario			
as	of 31/12,	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
-	0	-	-	0	-	-	0	-
0.19%	0	100.00%	0.20%	0	100.00%	0.42%	0	100.00%
3.60%	29	37.69%	3.65%	61	49.76%	3.64%	102	62.88%
-	0	-	-	0	-	-	0	-
4.96%	29	37.69%	5.31%	61	49.76%	5.66%	102	62.88%
0.00%	0	-	0.00%	0	-	0.00%	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
-	0	-	-	0	-	-	0	-
3.46%	29	37.72%	3.49%	61	49.79%	3.47%	102	62.92%

			Adve	rse Scenai	io			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
-	0	-	-	0	-	-	0	-
0.22%	0	100.00%	0.26%	0	100.00%	0.42%	0	100.00%
4.59%	34	41.33%	6.60%	81	52.86%	6.49%	142	67.98%
-	0	-	-	0	-	-	0	-
6.33%	34	41.33%	9.68%	81	52.86%	10.72%	142	67.98%
0.00%	0	-	0.00%	0	-	0.00%	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
-	0	-	-	0	-	-	0	-
4.41%	34	41.35%	6.31%	81	52.88%	6.15%	143	68.01%

				Ехр	osure values (as of 31	/12/2013)			Risk ex	posure amoun	ts (as of 31/:	12/2013)		Value adju	stments and provisions (as	of 31/12/2013)
		LTV % (as of	F-1	IRB .	A-IRB		STA	F-I	IRB	A-1	IRB	S	TA	F-IRB	A-IRB	STA
		31/12/2013)	Non-defaulted	Defaulted	Non-defaulted Defau	lted Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted
	(mln EUR, %)															
	Central banks and central governments		0	C	0	0 0	3	0	C	0	(0	(0	0 0	0 0 0
	Institutions		0	C	0	0	4	0	C	0		1	. (0	0 0	0 0 0
	Corporates		0	C	0	0 3	4 (0	C	0	(38	3 (0	0 0	0 0 7
	Corporates - Of Which: Specialised Lending		0	C	0	0	0	0	C	0	(o c		0	0 0	0 0 0
	Corporates - Of Which: SME		0	C	0	0 3	4	0	C	0	(38	3 (0	0 0	0 0 7
	Retail		0	C	0	0	0	0	C	0	(0		0	0 0	0 0 0
	Retail - Secured on real estate property	0.00		C	0	0	0	0	C	0	(0	0 0	0 0 0
	Retail - Secured on real estate property - Of Which: SME	0.00		C	0	0	0	0	C	0	(0	0 0	0 0 0
Cyprus	Retail - Secured on real estate property - Of Which: non-SME	0.00	0	C	0	0	0	0	C	0		0		0	0 0	0 0 0
Сургиз	Retail - Qualifying Revolving		0	C	0	0	0	0	C	0		0		0	0 0	0 0 0
	Retail - Other Retail		0	C	0	0	0	0	C	0		0		0	0 0	0 0 0
	Retail - Other Retail - Of Which: SME		0	C	0	0	0	0	C	0		0		0	0 0	0 0 0
	Retail - Other Retail - Of Which: non-SME		0	C	0	0	0	0	C	0				0	0 0	0 0 0
	Equity Equity		0	C	0	0	0	0	C	0	(o c		0	0 0	0 0 0
	Securitisation		0	C	0	0	0	0	C	0	(0		0	0 0	0 0 0
	Other non-credit obligation assets		0	C	0	0 2	9 (0	C	0	(27	'	0	0 0	0 0
	TOTAL		0		0	0 15	1	0		0		66		o l ol	0 0	0 0 7

			Base	eline Scen	ario			
as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
0.00%	0	44.07%	0.00%	0	53.54%	0.00%	0	65.00%
4.37%	0	100.00%	4.60%	0	100.00%	19.20%	1	100.00%
6.77%	10	89.90%	6.77%	12	88.43%	5.41%	13	87.67%
-	0	-	-	0	-	-	0	-
6.77%	10	89.90%	6.77%	12	88.43%	5.41%	13	87.67%
0.00%	0	-	0.00%	0	-	0.00%	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
-	0	-	-	0	-	-	0	-
2.04%	10	90.07%	1.93%	12	88.75%	1.99%	14	88.54%

			Adve	rse Scenaı	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
0.00%	0	48.96%	0.00%	0	57.82%	0.00%	0	70.79%
4.70%	0	100.00%	5.25%	0	100.00%	19.20%	1	100.00%
17.44%	13	93.47%	23.65%	20	93.84%	19.42%	24	93.97%
-	0	-	-	0	-	-	0	-
17.44%	13	93.47%	23.65%	20	93.84%	19.42%	24	93.97%
0.00%	0	-	0.00%	0	-	0.00%	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
-	0	-	-	0	-	-	0	-
5.02%	13	93.56%	5.86%	20	93.97%	4.42%	25	94.24%

				xposure values (as of 31/12/	['] 2013)	Risk e	exposure amounts (as of 31/12/2013)	Value adjus	stments and provisions (as o	f 31/12/2013)
		1.TV 0/ / 6	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA F-IRB	A-IRB	STA
	(mln EUR, %)	LTV % (as of 31/12/2013)	Non-defaulted Default	d Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted Non-default	red Defaulted Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted
Ukraine	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL	0.00 0.00 0.00			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 1 0 0 0 0 0 0 0 </td <td>0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 83 0 0 0</td> <td></td> <td></td>	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 83 0 0 0		
	Securitisation and re-securitisations positions deducted from capital *		0	0 0	0 0	0		0	0 0 0	0 0

			Bas	eline Scen	ario			
as	of 31/12,	/2014	as	of 31/12/	2015	as	of 31/12/	2016
impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	44.07%	0.00%	0	53.54%	0.00%	0	65.00%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	44.07%	0.00%	0	53.54%	0.00%	0	65.00%

			Adve	rse Scenar	io			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stoc
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	48.96%	0.00%	0	57.82%	0.00%	0	70.79%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	_	_	0	-	-	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	48.96%	0.00%	0	57.82%	0.00%	0	70.79%

				Expo	osure values (as of 31/12/2	2013)		Risk ex	cposure amoun	ts (as of 31/1	12/2013)		Value adjus	tments and provisi	ons (as of 3	1/12/2013)	
		LTV % (as of	F-1	IRB	A-:	RB	STA		IRB	A-1	[RB	STA		F-IRB	A-IRB		S	ГА
		31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulte	d Non-defaulte	ed Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaul	ted Non-defau	lted Defaulted	Non-defaulted D	efaulted N	Non-defaulted	Defa
	(mln EUR, %)																	
	Central banks and central governments		0	0	0	C	0	0	0	0	(0	0	0	0	0	0	
	Institutions		0	0	0	C	131	0	0	0	C	26	0	0	0	0	0	
	Corporates		0	0	0	C	0	0	0	0	(0	0	0	0 0	0	0	
	Corporates - Of Which: Specialised Lending		0	0	0	C	0	0	0	0	C	0	0	0	0 0	0	0	
	Corporates - Of Which: SME		0	0	0	C	0	0	0	0	C	0	0	0	0 0	0	0	
	Retail Retail		0	0	0	C	0	0	0	0	C	0	0	0	0 0	0	0	
	Retail - Secured on real estate property	0.00	0	0	0	C	0	0	0	0	C	0	0	0	0 0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0.00	0	0	0	C	0	0	0	0	C	0	0	0	0 0	0	0	
Janan	Retail - Secured on real estate property - Of Which: non-SME	0.00	0	0	0	C	0	0	0	0	C	0	0	0	0 0	0	0	
Japan	Retail - Qualifying Revolving		0	0	0	C	0	0	0	0	C	0	0	0	0 0	0	0	
	Retail - Other Retail		0	0	0	C	0	0	0	0	C	0	0	0	0 0	0	0	
	Retail - Other Retail - Of Which: SME		0	0	0	C	0	0	0	0 0	C	0	0	0	0 0	0	0	
	Retail - Other Retail - Of Which: non-SME		0	0	0	C	0	0	0	0 0	C	0	0	0	0 0	0	0	
	Equity Equity		0	0	0	C	0	0	0	0 0	C	0	0	0	0 0	0	O	
	Securitisation		0	0	0	C	0	0	0	0	C		0	0	0	0	C	
	Other non-credit obligation assets		0	0	0	C	0	0	0	0			0	0	0	0	C	
	TOTAL		0	0	0	C	131	0	0	0 0		26	0	0	0	0	C	
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	C	0	0						0	0 0	0	0	

as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
-	0	-	-	0	-	-	0	-
0.00%	0	44.14%	0.00%	0	44.14%	0.00%	0	44.14%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	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	44.14%	0.00%	0	44.14%	0.00%	0	44.14%

			Adve	rse Scenai	rio			
as of	31/12/20	14		of 31/12/		as	of 31/12/	2016
npairment 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	-
0.00%	0	44.14%	0.00%	0	44.14%	0.00%	0	44.14%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	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	44.14%	0.00%	0	44.14%	0.00%	0	44.14%

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

29.TR_Credit MAN 24/10/2014

(mln EUR, %)	LTV % (as of 31/12/2013)		Exp o	osure values (as of 31/12/2	012)								404 (40 (0040)
			RB			.013)			Risk exp	posure amounts (as of 31/:	L2/2013)	Value adjus	tments and provisions (as o	f 31/12/2013)
				A-	IRB	ST	A	F-IRE		A-IRB	STA	F-IRB	A-IRB	STA
		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 Defaulte
Control banks and control governments		0	0	0	0	0		0	0	0		0	0	0
Central banks and central governments Institutions		0			0	127	(0) U) 25			
		0			0	0	C		0		0			
Corporates - Of Which: Specialised Lending		0	0	0	0	0	C	0	0	0 0	o o	0 0	0 0	0
Corporates - Of Which: SME		0	0	0	0	0	C	0	0	0 (0	0 0	0	0
Retail		0	0	0	0	0	C	0	0	0 (0	0 0	0 0	0
			0	0	0	0	C	0	0	0 (0	0	0 0	0
	0.00	0	0	0	0	0	C	0	0	0 (0	0 0	0	0
	0.00	0	0	0	0	0	C	0	0		0	0	0	0
		0	0	0		0	C	0	0		0	0	0	
		0	0			0	C	0	0			0	0	
		0			0	0			0					
					0	0		0	0					
					0	0	C	0	0					
		0	0	0	o o	0	C	0	0	o o		o o	o o	
TOTAL		0	0	0	0	127	C	0	0	0 0	25	0 0	0	0
Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	C					0	0 0	0
	Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital *	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	Corporates 0 0 0 Corporates - Of Which: SME 0 0 0 Retail 0 0 0 Retail - Secured on real estate property 0.00 0 0 Retail - Secured on real estate property - Of Which: SME 0.00 0 0 Retail - Secured on real estate property - Of Which: non-SME 0.00 0 0 0 Retail - Qualifying Revolving 0	Corporates 0 0 0 0 Corporates - Of Which: Specialised Lending 0 0 0 0 Corporates - Of Which: SME 0 0 0 0 Retail 0 0 0 0 0 Retail - Secured on real estate property - Of Which: SME 0.00 0 0 0 0 Retail - Secured on real estate property - Of Which: non-SME 0.00 0 0 0 0 0 Retail - Qualifying Revolving 0	Corporates 0 0 0 0 0 Corporates - Of Which: Specialised Lending 0 0 0 0 0 Corporates - Of Which: SME 0 0 0 0 0 Retail 0 0 0 0 0 0 Retail - Secured on real estate property - Of Which: SME 0.00 0 <td>Corporates 0</td> <td> Corporates</td> <td>Corporates 0</td> <td>Corporates 0</td> <td> Corporates</td> <td> Corporates Cor</td> <td>Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property O,00 Retail - Secured on real estate property - Of Which: SME O,00 Retail - Secured on real estate property - Of Which: SME O,00 O,00 O,00 O,00 O,00 O,00 O,00 O,0</td>	Corporates 0	Corporates	Corporates 0	Corporates 0	Corporates	Corporates Cor	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property O,00 Retail - Secured on real estate property - Of Which: SME O,00 Retail - Secured on real estate property - Of Which: SME O,00 O,00 O,00 O,00 O,00 O,00 O,00 O,0

			Bas	eline Scen	ario						
as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016	as of	31/12/20	14
npairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Drovicione	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Cove Rati Default
-	0	-	-	0	-	-	0	-	-	0	-
0.07%	0	100.00%	0.08%	0	100.00%	0.16%	0	100.00%	0.19%	0	100.0
-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-
0.07%	0	100.00%	0.08%	0	100.00%	0.16%	0	100.00%	0.19%	0	100.0

			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	-
0.19%	0	100.00%	0.22%	1	100.00%	0.22%	1	100.00%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.19%	0	100.00%	0.22%	1	100.00%	0.22%	1	100.00%

				Exp	osure values ((as of 31/12/	2013)			Risk ex	posure amoun	ts (as of 31/:	12/2013)			Value adjust	ments and provisions	(as of 31/1	2/2013)
		LTV % (as of	F-	IRB	A-	IRB	ST	ГА	F-I	IRB	A-1	IRB	S	ГА	F-	IRB	A-IRB		STA
	(mln EUR, %)	31/12/2013)	Non-defaulted	l Defaulted	Non-defaulted	l Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defa	ulted Non-o	defaulted Defa
	Central banks and central governments		0				0		0 0		0 0		0 0	0			0	0	0
	Institutions		O C				121		0 0		0		0 24	d			0	0	0
	Corporates		0		0		0		0 0	(0 0		0 0	C			0	0	0
	Corporates - Of Which: Specialised Lending		0) (o o) (0		0 0		0	(0	C			0	0	0
	Corporates - Of Which: SME		0)	0		0		0		0	(0	C			0	0	0
	Retail		0				0		0		0		0	C			0	0	0
	Retail - Secured on real estate property	0.00					0		0		0		0				0	0	0
	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0.00 0.00							0				0				0	0	U
Germany	Retail - Qualifying Revolving	0.00															0	0	0
	Retail - Other Retail												0 0				0	ő	ő
	Retail - Other Retail - Of Which: SME		0				0		0 0		0		0 0	d			0	0	0
	Retail - Other Retail - Of Which: non-SME		0		0		0		0 0		0		0 0	C			0	0	0
	Equity Equity		0) (o o) (0		0 0	(0	(0	C) (0	0	0
	Securitisation		0		0		0		0		0	(0	C	0) (0	0	0
	Other non-credit obligation assets		0		0		0		0		0		0	C			0	0	0
	TOTAL		0				121		0 0	(0 0	(0 24	C			0	0	0
	Securitisation and re-securitisations positions deducted from capital *		U)) ()	U		U								U	U	U

			Bas	eline Scen	ario			
as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stoc
-	0	-	-	0	-	-	0	-
0.07%	0	100.00%	0.07%	0	100.00%	0.10%	0	100.00%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.07%	0	100.00%	0.07%	0	100.00%	0.10%	0	100.00%

	24142122			rse Scenai				224
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	-
0.09%	0	100.00%	0.11%	0	100.00%	0.12%	0	100.00%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.09%	0	100.00%	0.11%	0	100.00%	0.12%	0	100.00%

			Expo	osure values ((as of 31/12/	2013)		Risk ex	cposure amour	nts (as of 31/:	12/2013)		Value adjust	ments and pro	ovisions (as o	f <mark>31/12/201</mark> 3))
		LTV % (as of	F-IRB	A-	IRB	S	TA	F-IRB	A-	·IRB	S	ГА	F-IRB	A-	IRB	S	STA
	(mln EUR, %)	31/12/2013)	Non-defaulted Defaulted	Non-defaulted	l Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	l Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	d De
	Central banks and central governments		0 0	() (0	0	0 (0 0) (0	C	0 (0		0	٥
	Institutions		0 0	() (75	0	0 0	0 0	0	15	C	0 0	C		0	٥
	Corporates		0 0	() (37	0	0 0	0 0	0	55	C	0 0	C		0	ו
	Corporates - Of Which: Specialised Lending		0 0	(0	0	0 0	0 0		0	C	0 0	C		0	١
	Corporates - Of Which: SME		0 0			0	0	0 0	0		55	C	0 0			0)
	Retail		0 0			0			0		0	0				0	ו
	Retail - Secured on real estate property Detail - Secured on real estate property - Of Which SME	0.00	0 0														ار
	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0.00 0.00															ار
Jnited Kingdom	Retail - Qualifying Revolving	0.00															ارُ
	Retail - Other Retail																ó
	Retail - Other Retail - Of Which: SME								0 0								ól –
	Retail - Other Retail - Of Which: non-SME					0			o c								ó
	Equity Equity		0 0			0	0	0 0	0 0		0	C		o c		0	0
	Securitisation Securitisation		0 0			0	o	0 0	0 0		0	C	0 0			0	0
	Other non-credit obligation assets		0 0	(0	0	0 0	0 0		0	C	0 0	C		0	0
	TOTAL		0 0	() (0 112	. 0	0 0	0 0) (70	C	0 (C)	0	٥
	Securitisation and re-securitisations positions deducted from capital *		0 0			0	0						0 (0		0	٥

			Base	eline Scen	ario			
as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stoc
-	0	-	-	0	-	-	0	-
0.08%	0	100.00%	0.09%	0	100.00%	0.12%	0	100.00%
0.00%	0	44.07%	0.00%	0	53.54%	0.00%	0	65.00%
-	0	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
-	0	-	-	0	-	-	0	-
0.05%	0	100.00%	0.06%	0	100.00%	0.08%	0	100.00%

			Adve	rse Scenai	io			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Katio -	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
-	0	-	-	0	-	-	0	-
0.14%	0	100.00%	0.20%	0	100.00%	0.21%	0	100.00%
0.00%	0	48.96%	0.00%	0	57.82%	0.00%	0	70.79%
-	0	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
-	0	-	-	0	-	-	0	-
0.09%	0	100.00%	0.13%	0	100.00%	0.14%	0	100.00%

				Exp	osure values (as	s of 31/12/2	2013)			Risk exp	posure amoun	ts (as of 31/1	l2/2013)		Value adjı	stments and pro	ovisions (as o	f 31/12/2013)	
		LTV 0/ /5	F-	IRB	A-IR	RB	ST	ГА	F-I	IRB	A-1	RB	STA		F-IRB	A-	-IRB	ST	ΓΑ
		LTV % (as of 31/12/2013)	Non-defaulted	l Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defau	lted Non-def	aulted Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted
	(mln EUR, %)			50,000,000		<i>3</i> 3.00.000		20.00.00		D G. G. G. C. C.		20.00.00	7.51. 20.20.00			THE HERE	D Or a carrooa		Berdanesa
	Central banks and central governments		C) (0 0	C	0	0	0	0	0	0	0	0	0	0 0	0 (0	0
	Institutions		C) (0 0	C	102	0	0	0	0	0	20	0	0	0 0	0	0	0
	Corporates		C) (0 0	C	0	0	0	0	0	0	0	0	0	0 0	0	0	0
	Corporates - Of Which: Specialised Lending		C) (0 0	C	0	0	0	0	0	0	0	0	0	0 0	0	0	0
	Corporates - Of Which: SME		C) (0 0	C	0	0	0	0	0	0	0	0	0	0 0	0	0	0
	Retail		C)	0	C	0	0	0	0	0	0	0	0	0	0 0	0	0	0
	Retail - Secured on real estate property	0.00	C		0	C	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0.00	C		0	C	0	0	0	0	0	0	0	0	0	0 0	0	0	0
United States	Retail - Secured on real estate property - Of Which: non-SME	0.00	C		0	C	0	0	0	0	0	0	0	0	0	0 0	0	0	0
office States	Retail - Qualifying Revolving		C		0	C	0	0	0	0	0	0	0	0	0	0 0	0	0	0
	Retail - Other Retail		C		0	C	0	0	0	0	0	0	0	0	0	0 0	0	0	0
	Retail - Other Retail - Of Which: SME		C		0	C	0	0	0	0	0	0	0	0	0	0 0	0	0	0
	Retail - Other Retail - Of Which: non-SME		C		0	C	0	0	0	0	0	0	0	0	0	0 0	0	0	0
	Equity		C		0	C	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation		C)	0	C	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other non-credit obligation assets		C		0	C	0	0	0	0	0	0	0	0	0	0 0	0	0	0
	TOTAL		C) (0 0	C	102	0	0	0	0	0	20	0	0	0 0	0 (0	0
	Securitisation and re-securitisations positions deducted from capital *		C		0	C	0	0							0	0 0	0 (0	0

			Bas	eline Scen	ario			
as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Dravisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Sto
-	0	-	-	0	-	-	0	-
0.07%	0	100.00%	0.06%	0	100.00%	0.12%	0	100.00%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.07%	0	100.00%	0.06%	0	100.00%	0.12%	0	100.00%

			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 Stoc
-	0	-	-	0	-	-	0	-
0.08%	0	100.00%	0.09%	0	100.00%	0.12%	0	100.00%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	- 0 -		-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.08%	0	100.00%	0.09%	0	100.00%	0.12%	0	100.00%

				Expo	osure values (as of 31/12/2	2013)		Risk ex	xposure amour	nts (as of 31/1	12/2013)		Value adjust	ments and pro	visions (as of	f 31/12/2013)
		LTV 0/2 (ac of	F-I	IRB	A-	IRB	Sī	ГА	F-IRB	A-	IRB	ST	ГА	F-IRB	A-I	RB	ST
	(mln EUR, %)	LTV % (as of 31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	l Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	-IRB	Non-defaulted
	Central banks and central governments		0	0	0	O	0	0	0	0 0	C	0	O	0 0	0	C	0
	Institutions		0	0	0	C	102	0	0	0) c	20	0	0 0	0	C	0
	Corporates		0	0	0	C	0	0	0	0) c	0	0	0 0	0	C	0
	Corporates - Of Which: Specialised Lending		0	0	0	C	0	0	0	0 0	0	0	0	0 0	0	C	0
	Corporates - Of Which: SME		0	0	0	C	0	0	0	0 0) C	0	0	0 0	0	C	0
	Retail		0	0	0	O	0	0	0	0) C	0	0	0 0	0	C	0
	Retail - Secured on real estate property	0.00		0	0	O	0	0	0	0) C	0	0	0 0	0	C	0
	Retail - Secured on real estate property - Of Which: SME	0.00		0	0	O	0	0	0	0	0	0	0	0 0	0	C	0
Austria	Retail - Secured on real estate property - Of Which: non-SME	0.00	0	0	0	O	0	0	0	0	0	0	0	0 0	0	C	0
Austria	Retail - Qualifying Revolving		0	0	0	O	0	0	0	0	0	0	0	0 0	0	C	0
	Retail - Other Retail		0	0	0		0	0	0	0		0	0	0 0	0	C	0
	Retail - Other Retail - Of Which: SME		0	0	0		0	0	0	0		0	0	0 0	0	C	0
	Retail - Other Retail - Of Which: non-SME		0	0		0	0	0	0	0		0	0		0	C	0
	Equity		0				0	0	0			0	0		0		0
	Securitisation		0				0	0	0			0	0		0	C	0
	Other non-credit obligation assets		0				100	0	0			0	0			C	
	TOTAL Securitisation and re-securitisations positions deducted from capital *		0	0			102	0	U			20			0		0
	Secunds and re-secunds adons positions deducted from Capital		U	U	U		U	U						U U	U		U

as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stocl
-	0	-	-	0	-	-	0	-
0.00%	0	44.14%	0.00%	0	44.14%	0.00%	0	44.14%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	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	44.14%	0.00%	0	44.14%	0.00%	0	44.14%

			Auve	rse scenai	10			
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	-
0.00%	0	44.14%	0.00%	0	44.14%	0.00%	0	44.14%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	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	44.14%	0.00%	0	44.14%	0.00%	0	44.14%

			Exp	osure values (as of 31/12/2	2013)			Risk ex	posure amoun	nts (as of 31/1	12/2013)			Value adjust	ments and pr	ovisions (as of	31/12/2013	3)
	LTV % (as of	F-1	IRB	A-	IRB	S	ГА	F-I	IRB	A-	IRB	Sī	ГА	F-I	RB	A	-IRB	9	STA
(mln EUR, %)	31/12/2013)	Non-defaulted	l Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	l Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	ed D
Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lendi Corporates - Of Which: SME Retail Retail - Secured on real estate prope Retail - Secured on real estate proper Retail - Secured on real estate proper Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non- Equity Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions	erty ty - Of Which: SME ty - Of Which: non-SME SME	0 0				0 94 0 0 0 0 0 0 0 0 0 0 0 0 0 94						0 0 19 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000						0 0 0 0 0 0 0 0 0 0 0 0

as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stoc
-	0	-	-	0	-	-	0	-
0.00%	0	44.14%	0.00%	0	44.14%	0.00%	0	44.14%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	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	44.14%	0.00%	0	44.14%	0.00%	0	44.14%

	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/	2015	as	of 31/12/	2016						
mpairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock						
-	0	-	-	0	-	-	0	-						
0.00%	0	44.14%	0.00%	0	44.14%	0.00%	0	44.14%						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	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	44.14%	0.00%	0	44.14%	0.00%	0	44.14%						

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

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

2014 EU-wide Stress Test

P&L		3	Baseline Scenari	0	A	Adverse Scenario	0
(mln EUR)	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Net interest income	205	181	179	176	177	171	166
Net trading income		-14	-6	-3	-16	-8	-4
of which trading losses from stress scenarios		-19	-11	-8	-21	-13	-9
Other operating income	-7.2	-7	-7	-7	-7	-7	-7
Operating profit before impairments	98	38	43	44	31	34	33
Impairment of financial assets (-)	-9.7	-24	-35	-44	-33	-54	-67
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-9.7	-24	-35	-44	-33	-54	-67
Impairment Financial assets designated at fair value through P&L (-)	0	0	0	0	0	0	0
Impairment on non financial assets (-)	0	0	0	0	-3	-2	-1
Operating profit after impairments from stress scenarios	88	13	8	0	-5	-22	-35
Other Income and expenses	0	0	0	0	0	0	0
Pre-Tax profit	88	13	8	0	-5	-22	-35
Tax	-12	-4	-3	0	0	0	0
Net income	76	9	6	0	-5	-22	-35
Attributable to owners of the parent	76	9	6	0	-5	-22	-35
of which carried over to capital through retained earnings	0	0	0	0	-5	-22	-35
of which distributed as dividends	76	9	6	0	0	0	0

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

RWA			Baseline Scenario		Adverse Scenario				
(mln EUR)	as of 31/12/2013	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016		
Risk exposure amount for credit risk	1,004	1,044	1,072	1,098	1,098	1,132	1,179		
Risk exposure amount Securitisation and re-securitisations	0	0	0	0	0	0	0		
Risk exposure amount Other credit risk	1,004	1,044	1,072	1,098	1,098	1,132	1,179		
Risk exposure amount for market risk	237	237	237	237	237	237	237		
Risk exposure amount for operational risk	402	411	412	412	412	413	413		
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0		
AQR adjustments	0	0	0	0	0	0	0		
Total Risk exposure amount	1,643	1,692	1,721	1,747	1,747	1,781	1,829		

STRICTLY CONFIDENTIAL 24/10/2014

2014 EU-wide Stress Test

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

32.TR_Securitisation 7/16

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/201	3	VALUES AS OF	31/12/2013
		(accounting value	LONG EXPOSURES gross of provisions) (1)	is a maturity matching)			DIREC Derivatives with po 31/12/		Derivatives wi	TIVES (1) th negative fair value at 1/12/2013	INDIRECT SOVEREIGN EXPOSURE Derivatives with positive fair value at 31/12/2013		
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-	Notional value Fair-value at 31/12/2013 (+)	Notional value Fair-value at 31/12/2013 (-)
[0 - 3M [Austria	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Belgium	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Bulgaria	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Cyprus	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Czech Republic	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Denmark	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Estonia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Finland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	France	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/201	3	VALUES AS OI	31/12/2013
		(accounting value	LONG EXPOSURES gross of provisions) (1)	is a maturity matching)				DIREC Derivatives with po 31/12		Derivatives wi	TIVES (1) th negative fair value at 1/12/2013	INDIRECT SOVEREIGN EXPOSURING THE PROPERTY OF	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-	Notional value Fair-value at 31/12/2013 (+)	Notional value Fair-value a 31/12/2013
[0 - 3M [Germany	0 0 0 0 0 0	0 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 -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 - 3M [Croatia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Greece	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Hungary	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Iceland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Italy	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 - 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

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/201	3	VALUES AS OF	31/12/2013
		(accounting value	LONG EXPOSURES gross of provisions) (1)	is a maturity matching)				DIREC Derivatives with po 31/12/		Derivatives wi	TIVES (1) th negative fair value at 1/12/2013	INDIRECT SOVEREIGN EXPOSURE Derivatives with positive fair value at 31/12/2013	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-	Notional value Fair-value at 31/12/2013 (+)	Notional value Fair-value at 31/12/2013 (-)
[0 - 3M [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 - 3M [Luxembourg	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Malta	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Norway	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [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 - 3M [Portugal	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Romania	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Slovakia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/201	3	VALUES AS OF	31/12/2013
		(accounting value	LONG EXPOSURES gross of provisions) (1)	is a maturity matching)				DIREC Derivatives with po 31/12/		Derivatives w	TIVES (1) oth negative fair value at 1/12/2013	INDIRECT SOVEREIGN EXPOSURE Derivatives with positive fair value at 31/12/2013	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-	Notional value Fair-value at 31/12/2013 (+)	Notional value Fair-value at 31/12/2013 (-)
[0 - 3M [Slovenia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [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 - 3M [Sweden	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Australia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [[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 - 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Japan	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [U.S.	0 16 6 0 0 0 0	0 0 0 0 0 0	0 -35 6 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 -35 6 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

(mln EUR)			V	VALUES AS OF 31/12/2013					VALUES AS OF	31/12/201	VALUES AS OF 31/12/2013			
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there					DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
			1)	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 positive fair value at 31/12/2013	Derivatives with negative fair value at 31/12/2013		
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (Notional value Fair-value at 31/12/2013 (+)	Notional value Fair-value at 31/12/2013 (-)	
[0 - 3M [China	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [Switzerland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [Other advanced economies non EEA	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Other Central and eastern Europe countries non EEA	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Middle East	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [Latin America and the Caribbean	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Tot [0 - 3M [Africa	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [Others	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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

	Capital			Baseline Scenario			Adverse Scenario					
(mln EUR)		CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013		4 As of 31/12/2015 As of 31/12/2016					6 COREP CODE	REGULATION	
(IIIIII EOIV)	Δ	OWN FUNDS	346	339	326	316	335	300		CA1 {1}	Articles 4(118) and 72 of CRR	
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	274	274	274	274	269	248		CA1 {1.1.1}	Article 50 of CRR	
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own	39	39	39	39	39	39		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	237	237	237	237	233	211	176	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	0	0	0	0	0	0	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	0	0	0	0	0	0	0	-	-	
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	0	0	0	0	0	0	0	-	-	
	A.1.4	Other Reserves	0	0	0	0	0	0	0	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR	
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR	
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0	CA1 {1.1.1.7}	Article 84 of CRR	
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised gains/losses from AFS portfolio	0	0	0	0	0	0	0	CA1 {1.1.1.9}	Articles 32 to 35 of and 36 (1) point (I) of CRR	
	A.1.8	Adjustments to CET1 due to prudential filters from unrealised gains/losses from Sovereign Exposure in AFS portfolio	0	0	0	0	0	0	0	-		
	A.1.9	(-) Intangible assets (including Goodwill)	-2	-2	-2	-2	-2	-2	-2	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	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		CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and	
	A.1.15.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	CA1 {1.1.1.18.1}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR	
	A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) 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	(-) 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		CA1 {1.1.1.25}	Article 470 of CRR	
	A.1.20	Transitional adjustments	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		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)	274	274	274	274	269	248	213	CA1 {1.1}	Article 25 of CRR	
	A.4 B	TIER 2 CAPITAL (net of deductions and after transitional adjustments) TOTAL RISK EXPOSURE AMOUNT	73 1,643	65 1,692	52 1,721	42 1,747	1,747	52 1,781		CA1 {1.2} CA2 {1}	Article 71 of CRR Articles 92(3), 95, 96 and 98 of CRR	
	B.1	of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+)	0	0	0	0	0	0	0		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 to	0	0	0	0	0	0	0		Article 381 to 386 of CRR Articles 153(2) of CRR	
REQUIREMENTS	B.4	large financial institutions under IRB the IRB approaches to credit risk (+) of which: stemming from the application of the supporting factor to increase	0	0	0	0	0	0	0		Recital (44) of CRR	
	B.5	lending to SMEs (-) of which: stemming from the effect of exposures that were previously part of Risk	0	0	0	0	0	0	0		-	
	B.6	Exposure amount and receive a deduction treatment under CRR/CRDIV (-) of which: others subject to the discretion of National Competent Authorities	0	0	0	0	0	0	0		Article 124 to 164 of CRR	
	C.1	Common Equity Tier 1 Capital ratio	16.66%	16.21%	15.93%	15.70%	15.42%	13.91%	11.64%	CA3 {1}	-	
CAPITAL RATIOS (%) - Transitional period	C.2	Tier 1 Capital ratio	16.66%	16.21%	15.93%	15.70%	15.42%	13.91%	11.64%	CA3 {3}	-	
	C.3	Total Capital ratio	21.08%	20.07%	18.96%	18.09%	19.16%	16.84%	13.93%	CA3 {5}	-	
	D	Common Equity Tier 1 Capital Threshold		135	138	140	96	98	101			
	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 itoms	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			
Memorandum items	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					0	0	0			

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

35.TR_Restruct Scenarios 24/10/2014

2014 EU-wide Stress Test - Restructuring scenarios

	Effects of mandatory restructuring plans publicly announced before 31st December 2013 and formally agreed with the European Commission.									
	Baseline	escenario	Adverse	e scenario	Narrative description of the transactions. (type, date of					
(mln EUR)	CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact	completion/commitment, portfolios, subsidiaries, branches)					
2013		0								
2014		0	0	0						
2015		0	0	0						
2016		0	0	0						
Total		0	0	0						

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

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

Major Capital Measures from 1 January to 30 September 2014

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

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

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

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 (-)	n/a