

Bank Name	DE - Aareal Bank AG
LEI Code	EZKODONU5TYHW4PP1R34



Summary Adverse Scenario

DE - Aareal Bank AG

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	311
Impairment losses on financial and non-financial assets in the banking book	113
Common Equity Tier 1 capital (1)	2,187
Total Risk Exposure (1)	13,344
Common Equity Tier 1 ratio, % (1)	16.4%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	672
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	331
3 yr cumulative losses from the stress in the trading book	42
Valuation losses due to sovereign shock after tax and prudential filters	25
Common Equity Tier 1 capital (1)	2,105
Total Risk Exposure (1)	17,782
Common Equity Tier 1 ratio, % (1)	11.8%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	978
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



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

DE - Aareal Bank AG

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	311
Impairment losses on financial and non-financial assets in the banking book	113
Common Equity Tier 1 capital (1)	2,187
Total Risk Exposure (1)	13,344
Common Equity Tier 1 ratio, % (1)	16.4%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	783
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	188
3 yr cumulative losses from the stress in the trading book	14
Common Equity Tier 1 capital (1)	2,296
Total Risk Exposure (1)	13,882
Common Equity Tier 1 ratio, % (1)	16.5%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	1,111
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(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.

EBA 10000 2014 EU-wide Stress Test

	Credit Risk			_					1																	-					_	_
					oosure values						posure amoun		12/2013)						31/12/2013)						line Scena							
			F	-IRB	A	-IRB		TA	F	IRB	A-	IRB	5	TA	F-	IRB	A	-IRB	SI	A		as of 31/12	/2014	as o	of 31/12/2	015	as o	f 31/12/20	16	as of	F 31/12/201	4
		LTV % (as of 31/12/2013)	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Impairm rate	ant Stock of Provisions	Coverage Ratio Default Stock	Impairment rate F	Stock of Provisions	Coverage tatio - Default Stock	Impairment rate F	Stock of Provisions	Coverage tio - Default Stock	Impairment rate	Stock of Provisions	Covera Ratio - De Stock												
	(min EUR, %)																									24004			51000			
	Central banks and central governments		0	0	0	0	10.845	2	0	0	0	0	255	0	0	0	0	0	5	0	0.019		10.18%	0.01%	1	13.49%	0.01%		15.57%	0.01%	1	16.3
	Institutions		0	0	3,816	0	2,450	0	0	0	681	0	7	0	0	0	2	0	3	0	0.049		28.08%	0.03%	2	27.77%	0.03%		27.71%	0.13%	4	38.9
	Corporates		0	0	25,414	1,118	571	54	0	0	6,831	2,270	282	23	0	0	49	305	1	11	0.269	438	24.42%	0.22%	495	22.61%	0.20%	545	21.40%	0.42%	482	25.0
	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	-	-	0	-	· ·	0	
	Corporates - Of Which: SME		0	0	14,522	878	257	6	0	0	4,194	1,584	134	7	0	0	37	239	1	0	0.349		25.30%	0.29%	373	23.88%	0.25%		22.87%	0.52%	360	26.
	Retail		0	0	0	0	28	9	0	0	0	0	11	5	0	0	0	0	0	2	0.629		23.67%	0.56%	2	24.18%	0.54%		24.61%	1.15%	2	24.5
	Retail - Secured on real estate property	59.6%		0	0	0	13	5	0	0	0	0	5	3	0	0	0	0	0	1	0.909		22.13%	0.78%	1	22.72%	0.73%		23.21%	1.93%	1	23.
	Retail - Secured on real estate property - Of	101.9%		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.899		34.36%	0.75%	0	34.36%	0.72%		34.36%	2.03%	0	40.
E - Aareal Bank AG	Retail - Secured on real estate property - Of	58.4%	6 0	0	0	0	13	5	0	0	0	0	5	3	0	0	0	0	0	1	0.909	1	22.11%	0.78%	1	22.68%	0.73%	2	23.17%	1.93%	1	23.
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-	-	0	-	-	0	
	Retail - Other Retail		0	0	0	0	15	3	0	0	0	0	6	2	0	0	0	0	0	1	0.389		26.24%	0.38%	1	26.61%	0.37%		26.95%	0.48%	1	26.5
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.379		34.36%	0.38%	0	34.36%	0.37%		34.36%	0.47%	0	39.6
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	15	3	0	0	0	0	6	2	0	0	0	0	0	1	0.389	1	26.23%	0.38%	1	26.60%	0.37%	1	26.93%	0.48%	1	26.5
	Equity		210	0	0	0	266	0	602	0	0	0	266	0	0	0	0	0	0	0	0.109	0	8.96%	0.09%	1	8.96%	0.08%	1	8.95%	0.15%	1	11.3
	Securitisation		0	0	22	0	124	0	0	0	14	0	95	0	0	0	0	0	0	0											4 1	
	Other non-credit obligation assets		0	0	404	0	0	0	0	0	404	0	0	0	0	0	0	0	0	0											4 1	
	TOTAL		210	0	29,656	1,118	14,284	65	602	0	7,929	2,270	915	28	0	0	51	305	10	13	0.199	443	24.34%	0.16%	502	22.54%	0.14%	554	21.35%	0.31%	490	25.0
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0		0	0		0											4	

				Exp	oosure values ((as of 31/12/	2013)			Risk ex	posure amour	ts (as of 31/1	2/2013)			Value adjust	ments and pro	ovisions (as of	31/12/2013)					Bas	eline Scenar	rio							
		LTV % (as of	F	F-IRB	A	-IRB	9	STA	F-	IRB	A	IRB	-	STA	F-	IRB	A-	IRB	ST	ΓA		as of 31/12	2/2014	as	of 31/12/20	015	as o	of 31/12/2	1016	as o	f 31/12/20	14	
	(min EUR, %)	31/12/2013)	Non-defaulter	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	I Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairm rate	ent Stock of Provisions	Coverage Ratio	- Impairment rate	Stock of Provisions	Coverage tatio - Default Stock	Impairment rate I	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impa
	Central banks and central governments		0	0	0	0	6.038	2	0	0	0	0	0	0	0	0	0	0	2	0	0.009		2.98%	0.00%	0	3.82%	0.00%	0	4.55%	0.00%	0	6.39%	0
	Institutions		0	0	1,033	0	1,546	0	0	0	130	0	7	0	0	0	1	0	2	0	0.049		35.25%	0.04%	1	34.38%	0.04%	1	34.10%	0.13%	2	46.51%	0
	Corporates		0	0	4.030	129	518	48	0	0	1.073	123	239	17	0	0	4	26	1	11	0.099	46	18.76%	0.08%	50	17.31%	0.07%	53	16.31%	0.14%	48	18.65%	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	-	-	0		-	0	-	1
	Corporates - Of Which: SME		0	0	2.193	79	233	2	0	0	559	113	120	2	0	0	3	16	1	0	0.129		17.21%	0.11%	25	15.71%	0.10%	27	14.77%	0.19%	25	17.92%	0
	Retail		0	0	0	0	26	8	0	0	0	0	10	3	0	0	0	0	0	2	0.599		26.66%	0.53%		27.02%	0.52%	3	27.34%	1.13%	2	27.46%	1
	Retail - Secured on real estate property	66.5%	0	0	0	0	11	5	0	0	0	0	4	2	0	0	0	0	0	1	0.899		25.18%	0.75%	1	25.59%	0.72%	1	25.95%	2.02%	1	26.33%	1 3
	Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of	101.9%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.899		34.36%	0.75%	0	34.36%	0.72%	0	34.36%	2.03%	0	40.90%	1 2
Germany	Retail - Secured on real estate property - Or Retail - Qualifying Revolving	65.3%	0	0	0	0	11	5	U	0	0	0	4	2	0	0	0	0	0	1	0.899		25.16%	0.75%	1	25.56%	0.72%	1	25.91%	2.02%	1	26.28%	1 1
	Retail - Other Retail		0	0	0	0	0	0	U		0		U C	0	0		0		0	0	0.389		29.00%	0.38%		29.28%	0.37%	0	29.53%	0.48%		29.33%	1.
	Retail - Other Retail - Of Which: SME		0	0	0	0	15	3	0					2			0		0	1	0.379		34.36%	0.38%	1	29.28%	0.37%	1	29.55%	0.47%	1	29.55%	0
	Retail - Other Retail - Of Which: John Retail - Other Retail - Of Which: non-SME		0	0	0	0	15	2	0			0	6	2	0	0	0		0	1	0.389		28.99%	0.38%	1	29.27%	0.37%	1	29.51%	0.48%		29.32%	1 .
	Faulty		101				162	3	547		ő		162	2	ő	Š	ő	l ő	ő		0.089		8.36%	0.07%		8.37%	0.07%		8.38%	0.12%		10 10%	1.
	Securitisation		101		0	0	102		347				102		ő	ň	ő	i i	ő	0	0.007		0.30%	0.07%		0.3/76	0.07%	-	0.30%	0.12%		10.19%	4 Ť
	Other non-credit obligation assets		0	0	79	0	0	0	0	ő	79	ő	ő	ő	ő	ő	ő	ů	ő	0													4
	TOTAL		181	0	5.142	129	8,289	58	547	ő	1.282	123	418	20	ő	ő	4	26	5	13	0.059	49	18.83%	0.04%	54	17.45%	0.04%	58	16.52%	0.08%	52	19.06%	(o
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0													Ē

					osure values (nts (as of 31/1	12/2013)						31/12/2013)						eline Scena				
		LTV % (as of	F	-IRB	A-	IRB	S	STA	F	-IRB	A-	-IRB	5	TA	F	-IRB	A	-IRB	5	TA	as (of 31/12/	2014	as	of 31/12/:			of 31/12/2	
	(min EUR, %)	31/12/2013)	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted		Non-defaulted	d Defaulted	Non-defaulted		Non-defaulted	Defaulted			Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defau Stock
	Central banks and central governments		0	0	0	0	1.597	0	0	0	0	0	3	0	0	0	0	0	1	0	0.02%	0	21.95%	0.02%	0	23.37%	0.02%	1	24.79%
	Institutions		0	0	100	0	0	0	0	0	17	0	0	0	0	0	0	0	0	0	0.11%	0	32.14%	0.11%	0	32.19%	0.11%		32.24%
	Corporates		0	0	2.713	533	7	2	0	0	1.720	1.311	6	2	0	0	17	122	0	0	0.91%	164	23.02%	0.73%	183	22.90%	0.64%	199	22.75%
	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	-			
	Corporates - Of Which: SME		0	0	1.590	415	5	0	0	0	984	681	4	0	0	0	12	93	0	0	 1.11%	124	23.22%	0.83%	136	23.37%	0.69%	146	23.39%
	Retail		0	0	0	0	2	1	0	0	0	0	1	1	0	0	0	0	0	0	0.98%	0	3.18%	0.95%	0	4.62%	0.79%		5.69%
	Retail - Secured on real estate property	23.3%	0	0	0	0	2	1	0	0	0	0	1	1	0	0	0	0	0	0	0.98%	0	4.22%	0.95%	0	6.13%	0.79%		7.52%
	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	-		0	-	· · ·	0	
Italy	Retail - Secured on real estate property - Of	23.3%	0	0	0	0	2	1	0	0	0	0	1	1	0	0	0	0	0	0	0.98%	0	4.22%	0.95%	0	6.13%	0.79%	0	7.52%
iculy	Retail - Qualifying Revolving		0	0	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	0.86%	0	0.60%	0.84%	0	0.61%	0.82%	0	0.62%
	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	-		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	0.86%	0	0.60%	0.84%	0	0.61%	0.82%	0	0.62%
	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	25	0	0	0	0	0	11	0	0	0	0	0	0	0							1 1	1 1	i i
	Other non-credit obligation assets		0	0	103	0	0	0	0	0	103	0	0	0	0	0	0	0	0	0									
	TOTAL		0	0	2.916	533	1.632	3	0	0	1.840	1.311	21	3	0	0	17	122	1	0	0.65%	164	22.98%	0.52%	183	22.87%	0.45%	200	22.73%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	1 0							0	1 0	0	1 0	0	0									(

				Exp	oosure values (as of 31/12/	2013)			Risk ex	posure amoun	its (as of 31/1	2/2013)			Value adjust	ments and pro	wisions (as of	31/12/2013)						Bas	eline Scen	ario			
		LTV % (as of	F-	IRB	A	IRB	S	TA	F-	IRB	A-	IRB	S	TA	F-IR	88	A-	IRB	5	TA		as	of 31/12/	2014	as	of 31/12/	2015	ase	of 31/12/2	016
	(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	Stock of Provisions	Coverage Ratio - Defaul Stock	t Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	Central banks and central governments		0	0	0	0	148	0	0	0	0	0	0	0	0	0	0	0	0	0	[0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
	Institutions		0	0	920	0	0	0	0	0	40	0	0	0	0	0	1	0	0	0		0.02%	0	27.21%	0.02%	0	27.36%	0.02%	0	27.55%
	Corporates		0	0	2,926	0	0	0	0	0	369	0	0	0	0	0	3	0	0	0		0.11%	6	8.11%	0.10%	9	8.03%	0.10%	12	7.97%
	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	-
	Corporates - Of Which: SME		0	0	1,492	0	0	0	0	0	217	0	0	0	0	0	2	0	0	0		0.17%	5	9.39%	0.16%	7	9.30%	0.15%	9	9.22%
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	31.88%	-	0	31.88%	· · ·	0	31.88%
	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		-	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		-	0	-	-	0	-	· · ·	0	-
United Kingdom	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	-	-	0	-	· · ·	0	-
onited kingdom	Retail - Qualifying Revolving		0	0	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	31.88%	-	0	31.88%	· · ·	0	31.88%
	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	-	· · ·	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	31.88%	-	0	31.88%	· ·	0	31.88%
	Equity		0	0	0	0	3	0	0	0	0	0	3	0	0	0	0	0	0	0		0.06%	0	4.65%	0.06%	0	4.62%	0.06%	0	4.60%
	Securitisation		0	0	14	0	11	0	0	0	5	0	2	0	0	0	0	0	0	0	· ·							4 1	(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	3.860	0	162	0	0	0	414	0	5	0	0	0	3	0	0	0		0.09%	6	8.40%	0.09%	9	8.33%	0.08%	12	8.28%
	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 31/12/2	(013)			Risk ex	posure amour	nts (as of 31/1	2/2013)			Value adjust	ments and pr	ovisions (as of	31/12/2013)					Bas	eline Scena	ario			
		LTV % (as of	F-	IRB	A-	IRB	5	πa	F-	IRB	A	-IRB	S	TA	F	-IRB	A	-IRB		STA		as o	f 31/12/2	014	as	of 31/12/2	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	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulter	d Defaulted			stock of C a	overage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate		Cov Ratio S
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		00%	0	0.01%	0.00%	0	0.01%	0.00%	0	(
	Institutions		0	0	118	0	0	0	0	0	13	0	0	0	0	0	0	0	0	0	0	08%	0	36.99%	0.08%	0	37.28%	0.08%	0	3
	Corporates		0	0	3,887	0	0	0	0	0	276	0	0	0	0	0	1	0	0	0	0	03%	3	3.03%	0.03%	4	2.98%	0.03%	5	
	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	
	Corporates - Of Which: SME Retail		0	0	1,429	0	0	0	0	0	44	0	0	0	0	0	1	0	0	0	0	05%	1	4.19%	0.04%	2	4.03%	0.03%	2	
	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	-	-	0	
	Retail - Secured on real estate property 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	
	Retail - Secured on real estate property - Of	0.0%		0	0		0				0		0	0	0		0			0		-		-	-	0	-	-	0	
United States	Retail - Qualifying Revolving	0.0%						ő			ő	i i			ő	Š				ő				-	-		-		Š	
	Retail - Other Retail		0	0	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	-		0	-		0	
	Retail - Other Retail - Of Which: non-SME		0	0	0	ō	ō	ō	0	ō	0	ō	0	ō	0	ō	ō	0	0	0		-	ō	-	-	0	-	-	ō	
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	04%	0	3.26%	0.03%	0	3.26%	0.03%	0	
	Securitisation		0	0	0	0	14	0	0	0	0	0	3	0	0	0	0	0	0	0										
	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	4,006	0	14	0	0	0	289	0	3	0	0	0	1	0	0	0	0	04%	3	3.22%	0.03%	4	3.18%	0.03%	5	
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0										

				Ex	posure values ((as of 31/12/	2013)			Risk ex	posure amoun	nts (as of 31/1	2/2013)			Value adjust	tments and provi	isions (as of	31/12/2013)						Baseline Sc	enario			
		LTV % (as of	F-	-IRB	A	-IRB	2	πa	F-	IRB	A-	i-IRB	S	TA	Fil	RB	A-IR	8	S	TA		as of 31	/12/2014		as of 31/1	2/2015		is of 31/12/	2016
	(min EUR, %)	31/12/2013)	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		irment Stock ate Provis	of Coverage I		nent Stock o Provision	of Coverag Ratio - Def Stock		t Stock of Provisions	Coverage Ratio - Default Stock
	Central banks and central governments		0	0	0	0	589	0	0	0	0	0	1	0	0	0	0	0	1	0	0.0	00% 0	0.999	0.00	% 0	0.87%	0.00%	0	0.75%
	Institutions		0	0	311	0	68	0	0	0	26	0	0	0	0	0	0	0	0	0	0.0		32.19	0.03	% 0	32.41%	6 0.03%	0	32.51%
	Corporates		0	0	2.672	103	2	0	0	0	689	27	1	0	0	0	3	19	0	0	0.1	13% 28	16.77	0.12	% 29	15.63%	6 0.12%	32	14.89%
	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	-
	Corporates - Of Which: SME		0	0	1.737	103	2	0	0	0	433	27	1	0	0	0	2	19	0	0	0.1	15% 24	18.03	0.14	% 27	17.52%	6 0.13%	29	17.15%
	Retail		0	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	0.0%	6 0	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%	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		- 0	-	-	0	-	-	0	-
France	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	-	-	0	- 1
Trance	Retail - Qualifying Revolving		0	0	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	-	-	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	-	-	0	-	-	0	- 1
	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	-	-	0	-
	Equity		11	0	0	0	4	0	21	0	0	0	4	0	0	0	0	0	0	0	0.1	14% 0	11.79	0.14	% 0	11.80%	6 0.13%	0	11.81%
	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0							_	4	4
	TOTAL		11	0	2.983	103	663	0	21	0	715	27	5	0	0	0	4	19	1	0	0.1	12% 28	16.79	0.11	% 30	15.67%	6 0.11%	33	14.95%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0									4

	Adve	rse Scena	io			
	as	of 31/12/	2015	as	of 31/12/	2016
Coverage itio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
16.30%	0.01%	2	21.19%	0.01%	3	23.49%
38.90%	0.18%	10	39.75%	0.11%	13	40.80%
25.06%	0.39%	582	23.50%	0.37%	674	22.51%
-	-	0	-	-	0	-
26.14%	0.47%	428	24.92%	0.44%	490	24.08%
24.54%	1.31%	3	25.93%	1.72%	3	27.37%
23.38%	2.08%	2	25.07%	2.69%	2	26.76%
40.90%	2.16%	0	40.90%	2.91%	0	40.90%
23.33%	2.07%	2	24.99%	2.68%	2	26.65%
-	-	0	-	-	0	-
26.55%	0.67%	1	27.45%	0.93%	1	28.49%
39.61%	0.67%	0	39.61%	0.92%	0	39.61%
26.54%	0.67%	1	27.42%	0.93%	1	28.46%
11.33%	0.15%	1	11.30%	0.15%	2	11.28%
25.06%	0.29%	597	23.61%	0.27%	696	22.67%

	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 Stock
	0.00%	0	10.72%	0.00%	1	13.19%
	0.18%	4	47.37%	0.11%	5	47.97%
	0.14%	54	17.41%	0.14%	60	16.59%
	-	0	-	-	0	-
	0.19%	29	16.68%	0.19%	34	15.93%
	1.29%	3	28.61%	1.73%	3	29.84%
.	2.15%	2	27.73%	2.90%	2	29.16%
	2.16%	0	40.90%	2.91%	0	40.90%
	2.15%	2	27.65%	2.90%	2	29.05%
	-	0	-	-	0	-
	0.67%	1	30.12%	0.93%	1	31.02%
	0.67%	0	39.61%	0.92%	0	39.61%
	0.67%	1	30.10%	0.93%	1	30.99%
	0.12%	1	10.19%	0.12%	1	10.19%
	0.09%	62	18.24%	0.08%	70	17.60%

			Adve	rse Scena	rio			
as of	31/12/20	14	as	of 31/12/	2015	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 - Defaul Stock
0.04%	0	31.00%	0.04%	1	33.35%	0.05%	2	34.53%
0.16%	0	33.78%	0.21%	0	33.36%	0.16%	0	34.11%
1.14%	171	23.25%	0.88%	194	23.08%	0.81%	214	22.91%
-	0	-	-	0	-	-	0	-
1.35%	128	23.60%	0.93%	142	23.74%	0.83%	154	23.76%
1.47%	0	4.03%	1.68%	0	6.49%	1.63%	0	8.53%
1.47%	0	5.39%	1.68%	0	8.64%	1.63%	0	11.22%
-	0	-	-	0	-	-	0	-
1.47%	0	5.39%	1.68%	0	8.64%	1.63%	0	11.22%
-	0	-	-	0	-	-	0	-
1.10%	0	0.61%	1.31%	0	0.61%	1.49%	0	0.62%
-	0	-	-	0	-	-	0	-
1.10%	0	0.61%	1.31%	0	0.61%	1.49%	0	0.62%
-	0	-	-	0	-	-	0	-
0.82%	171	23.23%	0.63%	195	23.10%	0.57%	215	22.95%

- 0 -- 0 33.89% - 0 -- 0 33.88% 0.06% 0 4.60% - 0 -- 0 30.88% 0.08% 0 4.60% - 0 -

0.00% 0.14% 0.29% -0.43%

0.00% 0.18% 0.26% 0.28%

0.16%

0.20%

rate Stock of Ratio - D

			Adve	rse Scenar	io			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
irment 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	0.03%	0.00%	0	0.03%	0.00%	0	0.03%
0.14%	1	40.65%	0.20%	2	42.14%	0.11%	3	44.00%
0.29%	11	15.95%	0.32%	21	15.97%	0.33%	30	15.94%
-	0	-	-	0	-	-	0	-
0.43%	8	17.52%	0.47%	15	17.56%	0.48%	22	17.52%
-	0	31.88%	-	0	31.88%	-	0	31.88%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	31.88%	-	0	31.88%	-	0	31.88%
-	0	-	-	0	-	-	0	-
-	0	31.88%	-	0	31.88%	-	0	31.88%
0.23%	0	12.30%	0.25%	0	12.26%	0.25%	0	12.22%
0.26%	12	17.04%	0.30%	23	17.27%	0.28%	33	17.15%

		rse Scenar				
	as	of 31/12/	2015	as	of 31/12/	2016
Coverage tio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
0.14%	0.00%	0	0.12%	0.00%	0	0.07%
43.08%	0.22%	0	42.75%	0.17%	1	43.57%
12.99%	0.29%	23	13.06%	0.28%	33	13.00%
-	-	0	-	-	0	-
15.29%	0.31%	9	15.14%	0.28%	13	14.95%
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
12.30%	0.27%	0	12.24%	0.26%	0	12.27%
13.19%	0.29%	23	13.26%	0.27%	34	13.20%

		rse Scenar				
	as	of 31/12/	2015	as	of 31/12/	2016
Coverage tio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
8.07%	0.00%	0	8.30%	0.00%	0	8.30%
45.16%	0.21%	1	45.61%	0.15%	2	47.01%
16.86%	0.17%	32	15.80%	0.17%	36	15.15%
-	-	0	-	-	0	-
18.25%	0.20%	29	17.90%	0.20%	32	17.64%
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
12.39%	0.18%	0	12.40%	0.18%	0	12.40%
17.05%	0.18%	33	16.19%	0.17%	38	15.62%

EBA	EUROPEAN BANKING AUTHORITY	2014 EU-wide Stress Test

			EXP	oosure values (as of 31/12/2	2013)			Risk er	kposure amour	nts (as of 31/1	2/2013)			Value adjust	ments and pro	visions (as of	31/12/2013)					Baseline Se	cenario						
	LTV % (as of	F-	-IRB	A	IRB	5	TA	F-	IRB	A	-IRB		TA	F.	IRB	A-I	IRB	STA		as (of 31/12/2014		as of 31/1	12/2015	8	as of 31/12	/2016		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-defaulted	Defaulted	Non-defaulted Default	ed 1		Stock of Coverage R rovisions Default St		ment Stock e Provisio	of Coverag Ratio - Def	e sult rate	nt Stock of Provisions	Coverage Ratio - Default	Impairment	t rate Stock Provisio	k of ions Rat
Central banks and central governments		0	0	0	0	375	0	0	0	0	0	0	0	0	0	0	0	0 0		0.00%	0 0.06%	0.00	9% 0	0.08%	0.00%	0	0.10%	0.00%	. 0	
Institutions		0	0	579	0	0	0	0	0	134	0	0	0	0	0	0	0	0 0		0.07%	0 22.789	0.07	7% 0	22.82%			22.90%	0.12%	. 0	
Corporates		0	0	964	92	2	0	0	0	522	153	1	0	0	0	5	51	0 0		0.67%	63 49.029		5% 69				42.05%	0.81%		
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	793	58	2	0	0	0	481	152	1	0	0	0	5	35	0 0		0.77%	46 50.719	0.74	1% 52	45.37%	0.70%	57	42.11%	0.93%	47	7
Retail		0	0	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	0.0%		0	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%	6 0	0	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		-	0 -	-	0	-	-	0	-	-	0	
Retail - Qualitying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0		-	0 -	-	0	-	-	0	-	-	0	
Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0		-	0 -	-	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0		-	0 -	-	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: non-SME		0	0	0	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	- L - L		0 -		0	-		0			0	_
Securitisation		0	0	0	0	38	0	0	0	0	0	49	0	0	0	0	0	0 0												
Other non-credit obligation assets		0	0	5	0	0	0	0	0	5	0	0	0	0	0	0	0	0 0												
TOTAL Securitisation and re-securitisations positions deducted from capital *		0	0	1.548	92	415	0	0	0	661	153	50	0	0	0	6	51	0 0	_	0.41%	63 48.709	0.40	3% 70	44.38%	0.37%	75	41.53%	0.50%	65	_

					osure values (1013)					its (as of 31/1	2/2013)				ments and pro	ovisions (as of	31/12/2013)		
		LTV % (as of	E	IRB	A-	IRB	S	TA	FI	IRB	A-	IRB	ST	TA	F-	IRB	A	-IRB	s	TA	25
	(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
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions		0	0	190	0	0	0	0	0	8	0	0	0	0	0	0	0	0	0	0.00%
	Corporates		0	0	1,527	0	15	0	0	0	368	0	13	0	0	0	2	0	0	0	0.15%
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME		0	0	583	0	2	0	0	0	119	0	1	0	0	0	1	0	0	0	0.11%
	Retail		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%	6 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%	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Netherlands	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	· ·
ricchentarias	Retail - Qualifying Revolving		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	-
	Retail - Other Retail - Of Which: SME		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	-
	Equity		18	0	0	0	27	0	35	0	0	0	27	0	0	0	0	0	0	0	0.09%
	Securitisation		0	0	0	0	5	0	0	0	0	0	2	0	0	0	0	0	0	0	
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	TOTAL		18	0	1.717	0	46	0	35	0	376	0	42	0	0	0	2	0	0	0	0.14%
	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 ex	kposure amoun	its (as of 31/1	2/2013)			Value adjust	ments and pro	ovisions (as of	/ 31/12/2013)					Bas	seline Scena	irio	
		LTV % (as of	F-	-IRB	,	I-IRB		πa	F-I	IRB	A-	IRB	S	TA	F-I	RB	A	-IRB	-	STA		as	of 31/12	2014	as	of 31/12/2	2015	
	(min EUR, %)	31/12/2013)	Non-defaulted	I Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted			Stock of Provisions	Coverage Ratio Default Stock	· Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairme rate
	Central banks and central governments		0	0	0	0	26	0	0	0	0	0	0	0	0	0	0	0	0	0		0.00%	0	0.00%	0.00%	0	0.00%	0.00%
	Institutions		0	0	4	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0		0.01%	0	21.98%	0.01%	0	22.87%	0.01%
	Corporates		0	0	1.309	0	4	2	0	0	215	0	2	2	0	0	1	0	0	0		0.15%	3	9.62%	0.14%	5	9.87%	0.13%
	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 - '	0		-
	Corporates - Of Which: SME		0	0	790	0	4	2	0	0	152	0	2	2	0	0	1	0	0	0		0.24%	3	11.68%	0.22%	5	12.17%	0.20%
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		- I	0	-	1 - '	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		· ·	0	-	1 - '	0	- 1	-
	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		- I	0	-	1 - 1	0	- 1	-
Sweder	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		- I	0	-	1 - '	0		-
Sweuer	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		- I	0	-	1 - 1	0	- 1	-
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	1 - '	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		- I	0	-	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	-	1 - '	0	- 1	-
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		- I	0	-	1 - '	0		-
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					4 /	4 K	1 1	4
	Other non-credit obligation assets		0	0	209	0	0	0	0	0	209	0	0	0	0	0	0	0	0	0	1							
	TOTAL		0	0	1.522	0	30	2	0	ō	425	0	2	2	o l	0	i	0	0	0	1	0.15%	3	9.62%	0.14%	5	9.87%	0.13%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0								

					osure values (as of 31/12/2	2013)			Risk ex	posure amoun	ts (as of 31/1	2/2013)			Value adjust	ments and pro	ovisions (as ol	(31/12/2013)	/ /		
		LTV % (as of	F-	IRB	A	IRB	5	TA	F-1	RB	A-1	IRB	S	TA	Ē	IRB	A-	-IRB	S	TA	1 🗖	as
	(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	d Defaulted	Non-defaulted	Defaulted		airment rate
	Central banks and central governments		0	0	0	0	145	0	0	0	0	0	0	0	0	0	0	0	0	0	0	.00%
	Institutions		0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	.06%
	Corporates		0	0	1.379	0	0	0	0	0	344	0	0	0	0	0	1	0	0	0	0	.08%
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	í I	-
	Corporates - Of Which: SME		0	0	896	0	0	0	0	0	268	0	0	0	0	0	1	0	0	0	0	.129
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	í I	-
	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	1	-
	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	í I	-
Poland	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	1	-
Foldriu	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	-
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	í I	
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	-
	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	í I	-
	Equity		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	í – – –	
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 /	
	TOTAL		0	0	1,379	0	145	0	0	0	344	0	0	0	0	0	1	0	0	0	0.	.079
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0	í 🗖	

				Exp	iosure values (as of 31/12/3	2013)			Risk exp	posure amoun	ts (as of 31/1	2/2013)			Value adjust	ments and pro	ovisions (as of	31/12/2013)	1	1 (Base
		LTV % (as of	F	F-IRB	A-	IRB	S	TA	F-I	RB	A-1	IRB	5	ITA	Fil	RB	A-	IRB	5	TA	1 1	85	of 31/12/:	2014	as e
	(min EUR, %)	31/12/2013)	Non-defaulte	d 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				overage Ratio - Default Stock	Impairment rate
	Central banks and central governments		0	0	0	0	1,265	0	0	0	0	0	0	0	0	0	0	0	1	0	1 F	0.00%	0	4.25%	0.00%
	Institutions		0	0	89	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	1 1	0.01%	0	3.02%	0.01%
	Corporates		0	0	75	0	0	0	0	0	14	0	0	0	0	0	0	0	0	0		0.07%	0	10.37%	0.07%
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 1	-	0	-	1 - 1
	Corporates - Of Which: SME		0	0	75	0	0	0	0	0	14	0	0	0	0	0	0	0	0	0	1 1	0.07%	0	10.37%	0.07%
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	1 - 1
	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	1 1	-	0	-	1 - 1
	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	1 1	-	0	-	!
Austria	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	-	1 - 1
Austria	Retail - Qualifying Revolving		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	1 1	-	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	-	1 - 1
	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	1 1	-	0	-	!
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 1	-	0	-	<u> </u>
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					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	164	0	1.265	0	0	0	15	0	0	0	0	0	0	0	1	0		0.01%	0	7.23%	0.01%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0					

Default Stock	rate	Provisions	Stock	rate	Provisions	Stock		impairment rate	Provisions	
0.00%	0.00%	0	0.00%	0.00%	0	0.00%	1	0.00%	0	
21.98%	0.01%	0	22.87%	0.01%	0	23.16%		0.13%	0	
9.62%	0.14%	5	9.87%	0.13%	7	9.85%		0.35%	6	
-	-	0	-	-	0	-		-	0	
11.68%	0.22%	5	12.17%	0.20%	6	12.22%		0.47%	5	
-	-	0	-	-	0	-		-	0	
-	-	0	-	-	0	-		-	0	
-	-	0	-	-	0	-		-	0	
-	-	0	-	-	0	-		-	0	
-	-	0	-	-	0	-		-	0	
-	-	0	-	-	0	-		-	0	
-	-	0	-	-	0	-		-	0	
-	-	0	-	-	0	-		-	0	
		0			0	-			0	
9.62%	0.14%	5	9.87%	0.13%	7	9.85%		0.35%	6	
			_							

as of 31/12/2016

4.89% 15.57% -11.91%

0.01%

0.10%

4.85% 15.61% -11.95%

0.00%

-4.94% 15.52% -11.87%

0.04% 0.19% -0.14%

0.11%

0.20%

0.04%

0.10%

12.17% 9.87%

-9.87%

	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	0.02%	0.00%	0	0.02%	0.00%	0	0.02%
	0.06%	0	23.85%	0.06%	0	24.06%	0.06%	0	24.30%
	0.08%	2	11.28%	0.08%	3	11.28%	0.08%	4	11.28%
	-	0	-	-	0	-	-	0	-
	0.12%	2	12.55%	0.11%	3	12.56%	0.11%	4	12.56%
	-	0	-	-	0	-	-	0	-
	-	0	-	-	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%	2	11.16%	0.07%	3	11.16%	0.07%	4	11.16%
1									

				eline Scen				
8	s of 31/12	/2014	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 - Defau Stock
0.00%	0	4.25%	0.00%	0	3.64%	0.00%	0	3.23%
0.01%	0	3.02%	0.01%	0	3.71%	0.01%	0	4.04%
0.07%	0	10.37%	0.07%	0	10.37%	0.07%	0	10.37%
-	0	-	-	0	-	-	0	-
0.07%	0	10.37%	0.07%	0	10.37%	0.07%	0	10.37%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	•	0	-	-	0	-

		rse Scenar				
	as	of 31/12/	2015	as	of 31/12/	2016
overage o - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defaul Stork
0.64%	0.00%	0	0.85%	0.00%	0	0.85%
6.29%	0.16%	1	26.85%	0.10%	1	27.49%
8.26%	0.80%	72	43.77%	0.78%	79	40.85%
-	-	0	-	-	0	-
9.62%	0.93%	54	44.02%	0.91%	61	40.72%
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
7.91%	0.50%	73	43.27%	0.47%	80	40.36%

	Adve	rse Scena	rio			
4	as	of 31/12/	2015	as	of 31/12/	2016
Coverage tatio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
-	-	0	-	-	0	-
10.62%	0.06%	0	11.65%	0.04%	0	12.20%
16.83%	0.20%	8	16.84%	0.21%	11	16.82%
-	-	0	-	-	0	-
12.82%	0.15%	3	12.79%	0.15%	3	12.76%
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
10.66%	0.13%	0	10.62%	0.13%	0	10.59%
16.53%	0.19%	8	16.55%	0.19%	12	16.55%

	Adve	rse Scena	io			
.4		of 31/12/		as	of 31/12/	2016
Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
0.00%	0.00%	0	0.00%	0.00%	0	0.00%
39.55%	0.15%	0	44.20%	0.12%	0	46.58%
16.75%	0.38%	11	17.24%	0.38%	16	17.28%
-	-	0	-	-	0	-
17.61%	0.49%	9	18.33%	0.49%	12	18.43%
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
16.76%	0.38%	11	17.25%	0.38%	16	17.29%

	Adve	rse Scena	io			
	as	of 31/12/	2015	as	of 31/12/	2016
Coverage tio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
0.26%	0.00%	0	0.25%	0.00%	0	0.24%
24.09%	0.17%	0	26.17%	0.12%	0	28.38%
17.21%	0.16%	5	17.22%	0.17%	8	17.23%
-	-	0	-	-	0	-
18.18%	0.21%	5	18.18%	0.23%	7	18.19%
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
17.06%	0.15%	5	17.02%	0.15%	8	17.05%

		rse Scena				
	as	of 31/12/	2015	as	of 31/12/	2016
e ault	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork
2	0.00%	0	11.17%	0.00%	0	11.01%
	0.07%	0	13.16%	0.04%	0	13.58%
	0.10%	0	9.87%	0.10%	0	9.87%
	-	0	-	-	0	-
	0.10%	0	9.87%	0.10%	0	9.87%
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	0.02%	0	11.00%	0.01%	1	11.00%



EBA EUROPEAN BANKING 2014 EU-wide Stress Test

P&L		E	Baseline Scenari	0	ļ	dverse Scenari	0
(mln EUR)	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Net interest income	527	527	503	481	492	465	468
Net trading income		2	4	6	-13	-4	0
of which trading losses from stress scenarios		-7	-4	-3	-21	-13	-8
Other operating income	29	14	14	12	20	35	21
Operating profit before impairments	311	283	261	239	226	220	226
Impairment of financial assets (-)	-113	-76	-59	-53	-124	-108	-99
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-113	-76	-59	-53	-124	-108	-99
Impairment Financial assets designated at fair value through P&L (-)	0	0	0	0	0	0	0
Impairment on non financial assets (-)	0	0	0	0	0	0	0
Operating profit after impairments from stress scenarios	198	206	202	186	102	112	127
Other Income and expenses	0	0	0	0	0	0	0
Pre-Tax profit	198	206	202	186	102	112	127
Тах	-62	-64	-63	-58	-32	-35	-40
Net income	136	142	139	128	70	77	87
Attributable to owners of the parent	117	122	119	108	50	57	67
of which carried over to capital through retained earnings	48	53	50	39	0	0	0
of which distributed as dividends	69	69	69	69	50	57	67

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	12,159	12,336	12,359	12,375	16,154	16,325	16,275
Risk exposure amount Securitisation and re-securitisations	109	147	170	186	205	264	303
Risk exposure amount Other credit risk	12,050	12,190	12,189	12,189	15,949	16,061	15,972
Risk exposure amount for market risk	85	85	85	85	85	85	85
Risk exposure amount for operational risk	1,100	1,131	1,237	1,423	1,131	1,237	1,423
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)	0	0	0	0	0	0	0
Total Risk exposure amount	13,344	13,553	13,681	13,882	17,371	17,647	17,782



LL 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	146							
Exposure values	Trading Book (excl. correlation trading positions under CRM)	0							
Exposure values	Correlation Trading Portfolio (CRM)	0							
	Total	146							
	Banking Book	109	147	170	186	205	264	303	
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0	
	Total	109	147	170	186	205	264	303	
	Hold to Maturity porfolio	0	0	1	1	1	1	2	
Turnelium auto	Available for Sale porfolio	0	0	0	0	0	0	0	
Impairments	Held for trading portfolio								
	Total	0	0	1	1	1	1	2	



	(mln EUR)		v	ALUES AS C	DF 31/12/20	13			VALUES AS OF	31/12/2013	3	v	ALUES AS OF	31/12/201	3
		EXPOSURES (acc of pro	RECT LONG counting value gross visions) (1)					DIREC Derivatives with po 31/12	T SOVEREIGN EXPOSI positive fair value at /2013	Derivatives wit	IVES (1) h negative fair value at /12/2013	Derivatives with	REIGN EXPOSURES		th 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	Austria	10 0 27 63 88 413 636 1,237	0 0 0 0 0 0 126 126	10 0 27 63 88 413 636 1,237	0 0 27 0 75 250 64 416	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 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						000000000000000000000000000000000000000					0 0 0 0 0 0			000000000000000000000000000000000000000
[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														
[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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Denmark	26 0 0 0 0 0 0 26		26 0 0 0 0 0 0 26	26 0 0 0 0 0 0 26	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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														
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 0 62 135 203 246 0 646	0 0 0 0 0 0 0 0 0 0 0	0 0 62 135 203 246 0 646	0 0 62 135 203 219 0 619	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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	DF 31/12/20	13			VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of pro	RECT LONG counting value gross visions) (1)		is a maturi		net of cash short only where there	DIREC Derivatives with po 31/12	T SOVEREIGN EXPOSI ositive 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] [5Y-10Y] [10Y-more Tot	Germany	78 77 187 147 245 1,159 1,170 3,063	0 0 46 29 121 298 757 1,251	78 77 187 147 245 1,159 1,170 3,063	26 51 86 74 120 780 392 1,529	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	476 0 0 0 0 0 0 4 76	57 0 0 0 0 0 0 0 57	1111 0 0 0 0 0 0 1111	-55 0 0 0 0 0 0 0 0 -55	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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 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 - 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 65 0 0 0 65	0 0 -1 0 0 0 -1
[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 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Ireland	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Italy	0 51 21 0 496 953 1,521	0 0 0 0 0 0 0 0 0 0	0 0 51 21 0 496 953 1,521	0 0 51 21 0 390 0 462	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 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 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 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0



	(mln EUR)		V	ALUES AS C	F 31/12/20	13			VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3
		GROSS DIR EXPOSURES (accc of prov (:	ounting value gross isions)		is a maturi		net of cash short only where there	DIREC Derivatives with po 31/12	r SOVEREIGN EXPOS sitive fair value at /2013	Derivatives wit	TVES (1) h negative fair value at l/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] [SY - 10Y] [10Y - more Tot	Lithuania	0 0 0 29 0 0 29	0 0 0 0 0 0 0	0 0 0 29 0 0 29	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 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 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 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 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Poland	0 0 26 23 94 0 143	0 0 0 0 0 0 0 0	0 0 26 23 94 0 143	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 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 79 49 32 160	0 0 0 0 0 0 0 0 0	0 0 0 79 49 32 160	0 0 0 50 49 0 99	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 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 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



	(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	3
		EXPOSURES (acc of prov	RECT LONG counting value gross visions) (1)		is a maturi		net of cash short only where there	DIREC Derivatives with po 31/12	T SOVEREIGN EXPOS positive fair value at /2013	Derivatives wit		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 [[3M - 1Y] [1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Slovenia	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 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 0 151 162 29 342	0 0 0 0 0 0 0 0 0	0 0 0 151 162 29 342	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 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 26 0 0 0 0 0 26	0 0 0 0 0 0 0 0 0	0 26 0 0 0 0 0 26	0 26 0 0 0 0 0 26	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 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 0 140 140	0 0 0 0 0 0 0 0 0	0 0 0 0 0 140 140	0 0 0 0 0 0 140 140	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 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 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 - 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 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y] [10Y - more Tot	Japan	0 0 0 0 0 0 234 234		0 0 0 0 0 234 234											
[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 0 0 0 0	0 0 0 0 0 0 0 0 0



	(mln EUR)		v	ALUES AS O	F 31/12/20	13			V	ALUES AS OF	31/12/20	13	, v	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of pro	RECT LONG counting value gross visions) (1)		is a maturi		net of cash short only where there	Derivatives		SOVEREIGN EXPOS itive fair value at 2013	Derivatives v		t Derivatives witl		5 (3) (on and off balance sheet) 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 va	alue	Fair-value at 31/12/2013 (+)	Notional valu	Fair-value at 31/12/20 (-)	³ 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 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Switzerland	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Other advanced economies non EEA	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 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 0 0 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 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	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 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Others	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 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

EBA EUROPEAN BANKING ALTHORITY

2014 EU-wide Stress Test

EBA	AUTHORITY	Capital			Baseline Scenario			Adverse Scenario			
(min FLID)		CRR / CRDIV DEFINITION OF CAPITAL	Ac of 21/12/2012	Ac of 21/12/2014	As of 31/12/2015			1		COREP CODE	REGULATION
(min EUR)			AS 07 31/12/2013 3,072	3,026	3,022	3,016	2,925	2,865	2,807		
	A A.1	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	2,187	2,246	2,275	2,296	2,925	2,805	2,807	CA1 {1} CA1 {1.1.1}	Articles 4(118) and 72 of CRR Article 50 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own	1,201	1,201	1,201	1,201	1,201	1,201	1,201	CA1 {1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f)
	A.1.1	capital instruments)	300	300	300	300	300	300	300	CALCELLE F	and 42 of CRR
	A.1.1	Of which: CET1 instruments subscribed by Government	1.031	1.084	1,134	1.173	1.031	1.031	1.031	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l)
	A.1.2	Retained earnings	-102	-102	-102	-104	-114	-117	-138	CA1 {1.1.1.3}	of CRR Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRB
	A.1.3.1	Accumulated other comprehensive income Of which: arising from unrealised gains/losses from Sovereign exposure in AFS	-102	0	0	0	-12	-15	-25	-	Polices 4(200), 20(1) point (d) and 30 (1) point (f) of Co
	A.1.3.1	portfolio Of which: arising from unrealised gains/losses from the rest of AFS portfolio	0	0	0	-2	-12	-15	-11		
	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.1.4		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.1.5	Funds for general banking risk	0	0	0	0	0	0	0	CA1 {1.1.1.7}	Article 84 of CRR
	A.1.0	Minority interest given recognition in CET1 capital Adjustments to CET1 due to prudential filters excluding those from unrealised	6	6	6	6	6	6	6	CA1 {1.1.1.9}	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.7	gains/losses from AFS portfolio Adjustments to CET1 due to prudential filters from unrealised gains/losses from	0	0	0	0	0	0	0	04 (1.1.1.5)	houses so to so or and so (1) point (1) or own
	A.1.8 A.1.9	Sovereign Exposure in AFS portfolio	-7	-7	-7	-7	-7	-7	-7	CA1 {1.1.1.10 +	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles
	A.1.10	(-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary	-7	-7	-7	-7	-7	-7	-7	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
		differences net of associated DTLs									Articles 36(1) point (c) and 38 of LRR Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) IRB shortfall of credit risk adjustments to expected losses	-45	-33	-24	-16	-73	-70	-62	CA1 {1.1.1.13}	
	A.1.12	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
OWN FUNDS	A.1.13	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	o	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 CRB: Articles 36(1) point k) (iv) and 153(8) of CRB 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) ar 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	0	CA1 {1.1.1.25}	Article 470 of CRR
	A.1.20	Transitional adjustments	110	104	74	49	142	109	81	CA1 {1.1.1.6 + 1.1.8 + 1.1.26}	
	A.1.20.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.20.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
	A.1.20.3	Other transitional adjustments to CET1 Capital excl. adjustments for Sovereign exposure in AFS (+/-) ADDITIONAL TED 1 CADITAL (cet of deductions and after transitional	110	104	74	49	142	109	81	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)	414	331	292	253	314	278	244	CA1 {1.1.2}	Article 61 of CRR
	A.2.1	Of which: (+) Other existing support government measures	0	0	0	0	0	0	0	-	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,601	2,577	2,567	2,549	2,493	2,424	2,349	CA1 {1.1}	Article 25 of CRR
	A.4 B	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	471 13,344	449 13,553	455	467	432 17,371	441 17,647	458	CA1 {1.2}	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								Articles 36(1) points (a) and (i); Article 38 and Article 48 o CRR
OWN FUNDS	<u>В.2</u> В.3	of which: stemming from CVA capital requirements (+) of which: stemming from higher asset correlation parameter against exposures	227								Article 381 to 386 of CRR Articles 153(2) of CRR
REQUIREMENTS	B.4	to large financial institutions under IRB the IRB approaches to credit risk (+) of which: stemming from the application of the supporting factor to increase	0								Recital (44) of CRR
	B.5	lendino to SMEs (-) of which: stemming from the effect of exposures that were previously part of Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-	0								-
	B.6) of which: others subject to the discretion of National Competent Authorities	0								Article 124 to 164 of CRR
	C.1	Common Equity Tier 1 Capital ratio	16.39%	16.57%	16.63%	16.54%	12.55%	12.16%	11.84%	CA3 {1}	-
CAPITAL RATIOS (%) - Transitional period	C.2	Tier 1 Capital ratio	19.49%	19.02%	18.77%	18.36%	14.35%	13.74%	13.21%	CA3 {3}	-
	C.3	Total Capital ratio	23.02%	22.33%	22.09%	21.72%	16.84%	16.23%	15.79%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		1,084	1,095	1,111	955	971	978		
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1)		0	0	0	0	0	0		
Memorandum items	F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)					0	0	0		
Premorandum items	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)				16.18%			11.38%		
											1

(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

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2014 EU-wide Stress Test - Restructuring scenarios

	Effects of mandatory restructuring plans publicly announced before 31 December 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	0	0									
2014	0	0	0	0							
2015	0	0	0	0							
2016	0	0	0	0							
Total	0	0	0	0							



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

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



Major Capital Measures from 1 January to 30 September 2014

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

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

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

Losses	Million EUR
Realized fines/litigation costs from 1 January to 30 September 2014 (net of provisions) (-)	-2
Other material losses and provisions from 1 January to 30 September 2014 (-)	0