

Bank Name	DE - Commerzbank AG
LEI Code	851WYGNLUQLFZBSYGB56



Summary Adverse Scenario

DE - Commerzbank AG

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	2,135
Impairment losses on financial and non-financial assets in the banking book	3,481
Common Equity Tier 1 capital (1)	23,523
Total Risk Exposure (1)	217,059
Common Equity Tier 1 ratio, % (1)	10.8%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	3,727
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	6,622
3 yr cumulative losses from the stress in the trading book	2,868
Valuation losses due to sovereign shock after tax and prudential filters	616
Common Equity Tier 1 capital (1)	19,472
Total Risk Exposure (1)	244,745
Common Equity Tier 1 ratio, % (1)	8.0%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	13,461
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



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

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	2,135
Impairment losses on financial and non-financial assets in the banking book	3,481
Common Equity Tier 1 capital (1)	23,523
Total Risk Exposure (1)	217,059
Common Equity Tier 1 ratio, % (1)	10.8%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	8,715
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	3,352
3 yr cumulative losses from the stress in the trading book	1,547
Common Equity Tier 1 capital (1)	24,344
Total Risk Exposure (1)	207,909
Common Equity Tier 1 ratio, % (1)	11.7%

	mln EUR
Common EU wide CET1 Threshold (8.0%)	16,633

(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.



				Exp	oosure values (as of 31/12/2	2013)			Risk e	cposure amour	nts (as of 31/	12/2013)			Value adjust	tments and pr	ovisions (as of	31/12/2013)					Bas	eline Scen	ario				1		
			F-	IRB	A	-IRB	S	TA	F	-IRB	A	-IRB		STA	F	-IRB	A	-IRB	S	A		as of 31/1	2/2014	as	of 31/12/	2015	as	of 31/12/2	2016	as o	of 31/12/2	014
		LTV % (as of 31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulte	d Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Impairm rate	ent Stock of Provisions	Coverage Ratio Default Stock	· Impairment rate	Stock of Provisions	Coverage Ratio - Defaul Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default	Impairment rate	te Stock of Provisions	Covera Ratio - D
	(min EUR, %)																												54004			
	Central banks and central governments		0	0	47.877	0	79.404	38	0	0	6.290	26	209	38	0	0	13	72	29	7	0.119	6 229	20.42%	0.09%	287	18.30%	0.08%	343	17.35%	0.18%	321	
	Institutions		0	0	68,819	973	30,256	1	0	0	28,554	2	3,015	1	0	0	80	364	3	0	0.219		41.28%	0.19%	743	37.27%	0.19%	858	35.26%	0.33%	766	
	Corporates		0	0	141,927	12,444	12,947	636	0	0	82,827	4,388	9,316	872	0	0	636	4,926	37	416	0.639	6 8,209	35.87%	0.47%	8,873	40.65%	0.39%	9,383	41.44%	0.87%	8,849	36
	Corporates - Of Which: Specialised Lending		0	0	48,293	9,378	4,170	612	0	0	35,350	4,020	2,988	721	0	0	382	2,734	24	294	-	0	-	-	0	-	-	0	-	-	0	
	Corporates - Of Which: SME		0	0	10,676	876	97	6	0	0	5,048	98	73	6	0	0	33	480	1	7	-	0		-	0	-	-		-	-	0	
	Retail		0	0	87.247	1.683	4.010	256	0	0	16.241	906	2.814	260	0	0	155	544	33	255	0.389	6 1.675	40.14%	0.32%	1.942	37.32%	0.28%	2.174	35.75%	0.50%	1.862	41.
	Retail - Secured on real estate property	48.7%	0	0	51.721	940	939	73	0	0	7.142	845	655	72	0	0	60	271	3	59	0.199	6 539	32.45%	0.17%	616	28.71%	0.13%	679	26.57%	0.31%	627	33
	Retail - Secured on real estate property - Of	44.1%	0	0	723	3	424	32	0	0	136	1	277	32	0	0	1	0	3	21	0.179	6 32	122.10%	0.16%	34	76.68%	0.14%	36	59.03%	0.24%	33	103
E - Commerzbank AG	Retail - Secured on real estate property - Of	48.7%	0	0	50,998	937	514	41	0	0	7,006	845	378	41	0	0	59	271	0	38	0.199		31.00%	0.17%	582	27.70%	0.13%	643	25.79%	0.31%	594	32
L - Commerzbank AG	Retail - Qualifying Revolving		0	0	7,467	13	0	0	0	0	683	0	0	0	0	0	17	4	1	0	0.309	6 75	57.38%	0.30%	98	56.80%	0.27%	119	56.60%	0.38%	81	57.
	Retail - Other Retail		0	0	28,058	730	3,071	183	0	0	8,415	61	2,159	188	0	0	79	269	29	196	0.689	6 1,061	45.59%	0.58%	1,228	43.49%	0.51%	1,376	42.36%	0.82%	1,154	46.
	Retail - Other Retail - Of Which: SME		0	0	7.973	240	799	38	0	0	2.220	15	538	39	0	0	29	116	6	48	0.865	6 291	45.54%	0.76%	352	41.78%	0.68%	406	39.94%	1.07%	323	45.
	Retail - Other Retail - Of Which: non-SME		0	0	20.085	491	2.272	145	0	0	6.195	46	1.620	149	0	0	50	153	23	148	0.619	6 770	45.61%	0.51%	876	44.25%	0.45%	970	43.51%	0.73%	831	46.9
	Equity		0	0	0	0	2.247	3	0	0	0	0	2.815	3	0	0	6	0	0	0	0.159		30.00%	0.16%	7	30.00%	0.16%	8	30.00%	0.16%	7	30.0
	Securitisation		1,045	3	8,574	4	5,824	8	813	4	1,178	46	1,923	11	1	439	38	1	0	0								/ V		1	/	4
	Other non-credit obligation assets		0	0	3.556	0	13,213	0	0	0	2,554	0	8,736	0	0	0	0	0	0	0								(I		1	/	4
	TOTAL		1.045	3	357,999	15.104	147.901	940	813	4	137.644	5.368	28.828	1.185	1	439	928	5.907	102	679	0.409	6 10.741	36.19%	0.31%	11.853	38.85%	0.27%	12,765	38.64%	0.56%	11.805	37.1
	Securitisation and re-securitisations positions deducted from capital *		6	37	16	13	38	228							0	0	0	0	0	0												

				Exp	osure values	(as of 31/12/2	2013)			Risk ex	posure amoun	its (as of 31/1	12/2013)			Value adjus	tments and pro	visions (as of	31/12/2013)					Ba	seline Scenario							Adverse	e Scenario			
		LTV % (as of	F	-IRB	A	-IRB	S	STA	Fil	RB	A-	IRB	5	TA	ų.	IRB	A-	IRB	s	TA		as of 31/	2/2014	85	of 31/12/201	as	s of 31/12/20	016	as of	31/12/201	4	as of 7	31/12/2015		as of 31/12/	2016
	(min EUR, %)	31/12/2013)	Non-defaulte	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Imp	airment Stock o rate Provisio	f Coverage Ra	tio - Impairment k rate	Stock of Provisions	- Default tock	t Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment St rate Pr	tock of ovisions	efault	nt Stock of Provisions	Coverage Ratio - Default Stock
	Central banks and central governments Institutions		0	0	3 14,986	0	45.794 22,987	35 1	0	0	0 3,602	0	150 1,684	0	0	0	0 3	0 6	0	4 0	0	0.01% 7 0.03% 18	3.71% 11.53%	0.01%	24	.07% 0.01% 1.54% 0.03%	29	2.77% 13.22%	0.11% 0.05%	52 23	12.75%	0.11%	41 13.57	% 0.11% % 0.05%	50	34.36% 13.83%
	Corporates Corporates - Of Which: Specialised Lending		0	0	72.584 21,499	5.917 4,604	2.764 860	29 6	0	0	39.529 14,233	2,649 2,623	1.986 549	38	0	0	298 184	2.439 1,359	2	49 16	0	- 0	35.62%	0.47%	3.679	.99% 0.39% 	3.928 0	37.16%	0.93%	3.678 0	36.73%	0.91% 4	1.382 37.34	9% 0.79% -	4.886	37.60%
	Corporates - Of Which: SME Retail Retail - Secured on real estate property	44.8%	0	0	8.664 79,742 44.964	575	16 1,161	0 84	0	0	3.877 14,306	10 327	8 810 199	89	0	0	27 134	334 433	7	0 86		- 0 1.33% 1,207 1.15% 316	- 39.85% 30.72%	0.28%				34.22% 23.31%	0.40%	0 1,287			0 - 1,594 35.90 428 26.49			33.86%
	Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of	44.8% 43.7%	0	0	44.964 703 44,260	3	258 5 253	38	0	0	5.373 131 5,242	26/	199 2 197	42 5	0	0	46 1	0	0	35 0	0	0.15% 31b 0.17% 4 0.15% 312	30.72% 11.92% 31.21%	0.14% 0.16% 0.14%	6	0.11% 0.14% 0.14%	8	23.31% 12.36% 23.68%	0.21% 0.24% 0.21%	399 6	13.26%	0.24%	9 14.25		13	23.99% 14.44% 24.36%
Germany	Retail - Qualifying Revolving Retail - Other Retail	44.0%	0	0	7.368	12	0 903	0	0	0	673 8,259	0	0	0 47	0	0	45 17 71	4	1	0	0	1.15% 312 1.30% 74 1.60% 817	57.53% 44.71%	0.30%	97	i.90% 0.27% i.13% 0.44%	117	23.08% 56.67% 40.76%	0.38%	339 80 852	57.27%	0.36%	107 56.74 1.059 41.17	0.40%	138	24.30% 56.50% 39.55%
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0	7.755	230	0 903	0 46	0	0	2.170 6,089	15	0	0	0	0	28 43	110	0	0	0	1.79% 211 1.53% 606	38.57%	0.68%	260	.11% 0.60% .11% 0.38%	302	34.90% 43.87%	0.91%	225	38.13%	0.90%	296 35.64 763 43.88	0.94%	371	34.40% 42.26%
	Equity Securitisation		0 330	0	0 7,768	0	130 13	0	0 78	0	0 1,040	0	115 8	0	0	0 23	0 38	0	0	0		.15% 1	30.00%	0.16%		0.16%		30.00%	0.16%	1		0.15%	1 30.00			30.00%
	Other non-credit obligation assets TOTAL		0 330	0	2.434 177,518	0 7,269	7.132 79,981	0 148	0 78	0	1.402 59,879	0 2,977	5.216 9,969	0 128	0	0 23	0 472	0 2,877	0 9	0 139	0	1.37% 4,594	35.83%	0.28%	5,132	.82% 0.23%	5,567	35.21%	0.51%	5,041	36.94%	0.50%	6,113 36.52	% 0.45%	6,979	36.11%
	Securitisation and re-securitisations positions deducted from capital *		6	37	16	12	3	0							0	0	0	0	0	0																

				Exp	posure values (as of 31/12/2	2013)			Risk er	posure amour	its (as of 31/1	2/2013)			Value adjust	tments and pro	ovisions (as of	31/12/2013)					Bas	eline Scena	ario			
		LTV % (as of	F-1	RB	A	IRB	S	STA	F-I	IRB	A-	IRB	5	STA	Fi	RB	A	-IRB	S	TA		as of 31/1	2/2014	as	of 31/12/2	2015	as o	if 31/12/20:	16
	(min EUR, %)	31/12/2013)	Non-defaulted		Non-defaulted		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted		Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Impairme rate	nt Stock of Provision	S Default Stock	- Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate i	Stock of Provisions	Coverag tatio - De Stock
	Central banks and central governments		0	0	0	0	4.550	0	0	0	0	0	0	0	0	0	0	0	0	0	0.03%	2	8.14%	0.03%	3	8.09%	0.03%	4	8.049
	Institutions		0	0	6,518	149	1,222	0	0	0	2,589	0	263	0	0	0	3	27	0	0	0.11%	36	48.81%	0.11%	41	47.23%	0.11%	45	46.19
	Corporates		0	0	8.909	613	2.668	3	0	0	6.236	0	1.829	4	0	0	10	90	1	0	0.11%	140	19.24%	0.10%	151	20.06%	0.10%	162	20.76
	Corporates - Of Which: Specialised Lending		0	0	2,189	472	556	1	0	0	1,269	0	235	1	0	0	2	24	0	0	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: SME		0	0	419	6	0	0	0	0	112	0	0	0	0	0	0	2	0	0	-	0	-	-	0	-	-	0	-
	Retail		0	0	138	1	3	0	0	0	20	0	1	0	0	0	0	1	0	1	0.18%		40.73%	0.18%	2	38.04%	0.16%		36.18
	Retail - Secured on real estate property	39.0%	0	0	65	0	0	0	0	0	7	0	0	0	0	0	0	0	0	0	0.13%	1	90.87%	0.13%	1	59.92%	0.11%	1	47.95
	Retail - Secured on real estate property - Of	43.8%	0	0	1	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	38.9%	0	0	64	0	0	0	0	0	7	0	0	0	0	0	0	0	0	0	0.13%	1	90.87%	0.13%	1	59.92%	0.11%		47.95
oniced rangdoni	Retail - Qualifying Revolving		0	0	6	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0.56%	0	37.76%	0.54%	0	43.51%	0.46%		45.93
	Retail - Other Retail Retail - Other Retail - Of Which: SME		0	0	67	1	3	0	0	0	12	0	1	0	0	0	0	1	0	0	0.19%	1	28.03%	0.20%	1	29.32%	0.18%		30.01
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0	38	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0.03%	0	36.42%	0.03%	0	29.71%	0.03%		26.72
			0	0	28	1	3	0	0	0	9	0	1	0	0	0	0	0	0	0	0.37%		27.54%	0.38%	1	29.29% 30.00%	0.35%		30.3
	Equity Securitisation		0	0	279	0	4	0	U	0	0	0	6	0	0	0	U	0	0	0	0.12%	0	30.00%	0.11%	0	30.00%	0.10%	0	30.00
	Other non-credit obligation assets		131	3	2/9	0	392 337	0	60	4	86		433	0	1	0	0		0	0									
	TOTAL		10	0	95	763	9.175	0	0		8.945		165			0	10				0.10%	190	21.72%	0.09%	197	22.36%	0.08%	214	
	Securitisation and re-securitisations positions deducted from capital *		131	3	15.938	/63	9.1/5	3	60	4	8.945	0	2.696	4	1	0	12	118	1	1	0.10%	180	21./2%	0.09%	19/	22.36%	0.08%	214	22.90
o the part of Securitization exposure that is deducted				U			17									U													_

				Exp	oosure values (a	is of 31/12/	2013)			Risk ex	posure amoun	its (as of 31/1	12/2013)			Value adjus	tments and pro	wisions (as of	31/12/2013)					Bar	seline Scen	ario			_
		LTV % (as of	F	-IRB	A-1	RB	ST	TA	F-	IRB	A-	IRB	5	STA	F-	IRB	A-	IRB	S	TA		as of 31/1	2/2014	as	of 31/12/	2015	as	of 31/12/201	16
	(min EUR, %)	31/12/2013)	Non-defaulter	d Defaulted	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	Impairmer rate	t Stock of Provision	Coverage Ratio	· Impairment rate	t Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Covi atio St
	Central banks and central governments		0	0	1,189	0	6,719	0	0	0	258	0	5	0	0	0	0	0	0	0	0.05%	2	22.52%	0.05%	3	22.61%	0.05%	4	22
	Institutions		0	0	156	0	660	0	0	0	76	0	162	0	0	0	0	0	3	0	0.34%	6	10.23%	0.27%	10	12.61%	0.24%		1
	Corporates		0	0	4,920	266	3,061	60	0	0	3,859	299	2,787	63	0	0	14	193	14	38	1.07%	545	52.18%	1.02%	646	49.03%	1.02%	741	4
	Corporates - Of Which: Specialised Lending		0	0	971	11	1.491	34	0	0	383	0	1.413	35	0	0	1	5	4	8	-	0	-	-	0	-	1 - 1	0	
	Corporates - Of Which: SME		0	0	1,023	55	66	6	0	0	775	88	58	6	0	0	4	37	0	7	-	0	-	-	0	-	1 - 1	0	
	Retail		0	0	6.185	304	2.467	142	0	0	1.696	571	1.748	142	0	0	13	98	25	137	0.73%	380	38.98%	0.59%	421	38.87%	0.51%		-
	Retail - Secured on real estate property	77.0%	6 0	0	6,181	304	429	33	0	0	1,695	571	283	28	0	0	13	98	3	21	0.48%	206	33.99%	0.37%	225	33.53%	0.31%	241	3
	Retail - Secured on real estate property - Of	44.4%	6 0	0	0	0	420	32	0	0	0	0	275	27	0	0	0	0	3	21	-	21	-	-	21	-	1 - 1	21	
Poland	Retail - Secured on real estate property - Of Retail - Qualifying Revolving	78.4%	6 0	0	6,181	304	9	1	0	0	1,695	571	7	1	0	0	13	98	0	0	0.48%	185	30.16%	0.37%	204	30.16%	0.31%		-
	Retail - Other Retail		0	0	1	0	0	0	U	0	0	0	0	0	0	0	U	0	0	0	0.48%	0	35.78%	0.47%	0	39.16%	0.46%		4
	Retail - Other Retail - Of Which: SME		0	0	3	0	2.038 799	109	U		1	0	1.465 538	114	0	0	0	0	23	116	1.39%	173	47.85% 92.09%	1.18%	196 46	48.03% 84.03%	1.06%		4
	Retail - Other Retail - Of Which: SHE		0	0	2	0	1.239	30	0		1		927	39					0	40 67	1.33%	130	40.30%	1.19%	40	41.99%	1.07%		4
	Equity		0	0	1	0	246	71	0		0		927	/0			0	0	10	6/	1.40%	130	40.30%	1.19%	151	41.99%	1.07%	1/1	-
	Securitisation				ő	0	240	5		Š		ő	145	2		, in the second se				0			-	- i -		-	1 - 1		
	Other non-credit obligation assets		0	0	437	0	566	0	0	ő	547	0	4	0	0	0	0	0	0	0							1 /	1 17	
	TOTAL		ő	0	12.887	570	13,719	205	ů	ő	6.437	869	4.850	207	ő	ő	27	291	42	175	0.78%	933	44.99%	0.69%	1.079	43.49%	0.65%	1,216	4
	Securitisation and re-securitisations positions deducted from capital *		ŏ	0	0	0	0		l Č			1		207	Ň	, in the second se					0.7070	1		1	2.075				π

					iosure values (2013)				posure amoun	ts (as of 31/1	2/2013)			value aujust			31/12/2013)						seline Scena			1
		LTV % (as of	F-	IRB	A	IRB	5	STA	F-1	8	A-	IRB	S	TA	F	IRB	A-	IRB	S	TA		as of 31,	12/2014	a	of 31/12/2	2015	as of 3	31/12/20
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impain rat		of Coverage Rati	· Impairmen rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment St rate Pro	tock of ovisions
	Central banks and central governments		0	0	5,088	0	295	0	0	0	0	0	0	0	0	0	0	0	0	1	0.03	% 4	2.35%	0.02%	5	3.10%	0.01%	5
	Institutions		0	0	3,799	618	2.529	0	0	0	710	0	408	0	0	0	1	276	0	0	0.14	% 283	69.52%	0.12%	286	68.08%	0.11%	289
	Corporates		0	0	5,888	922	620	9	0	0	2,913	0	312	14	0	0	7	164	2	0	0.30	% 247	15.91%	0.16%	262	16.73%		274
	Corporates - Of Which: Specialised Lending		0	0	1.176	294	116	0	0	0	791	0	93	0	0	0	2	61	2	0		0	-	-	0	-	-	0
	Corporates - Of Which: SME		0	0	77	79	0	0	0	0	21	0	0	0	0	0	0	0	0	0		0	-	-	0	-	-	0
	Retail		0	0	93	1	1	0	0	0	15	0	0	0	0	0	0	1	0	0	0.25	% 1	35.86%	0.27%	1	30.61%	0.23%	1
	Retail - Secured on real estate property	42.2%	0	0	47	0	0	0	0	0	5	0	0	0	0	0	0	0	0	0	0.16		34.45%	0.14%	0	26.63%	0.11%	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 States	Retail - Secured on real estate property - Of	42.2%	0	0	47	0	0	0	0	0	5	0	0	0	0	0	0	0	0	0	0.16	% 0	34.45%	0.14%	0	26.63%	0.11%	0
United States	Retail - Qualifying Revolving		0	0	7	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0.24	% 0	39.74%	0.25%	0	44.34%	0.23%	0
	Retail - Other Retail		0	0	39	0	0	0	0	0	10	0	0	0	0	0	0	0	0	0	0.43	% 1	36.34%	0.41%	1	32.03%	0.36%	1
	Retail - Other Retail - Of Which: SME		0	0	7	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0.21		77.10%	0.25%	0	65.55%	0.26%	0
	Retail - Other Retail - Of Which: non-SME		0	0	31	0	0	0	0	0	8	0	0	0	0	0	0	0	0	0	0.48	% 0	24.94%	0.45%	1	24.41%	0.38%	1
	Equity		0	0	0	0	3	0	0	0	0	0	5	0	0	0	0	0	0	0	0.12	% 0	30.00%	0.16%	0	30.00%	0.17%	0
	Securitisation		191	0	142	0	3,700	0	419	0	20	0	800	0	0	404	0	0	0	0								
	Other non-credit obligation assets		0	0	3	0	272	0	0	0	1	0	155	0	0	0	0	0	0	0								
	TOTAL		191	0	15,012	1,541	7,420	9	419	0	3,660	0	1,679	14	0	404	8	440	2	1	0.18	% 534	25.90%	0.10%	554	26.33%	0.09%	570
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	3	210							0	0	0	0	0	0								

				Exp	osure values (as of 31/12/2	2013)			Risk e	cposure amoun	its (as of 31/1	2/2013)			Value adjust	ments and pr	ovisions (as of	31/12/2013)							eline Scena				
		LTV % (as of	Fil	IRB	A-	IRB	2	πa	F	-IRB	A-	IRB	5	STA	F-	IRB	A	-IRB	5	TA		as of	f 31/12/2	2014	as (of 31/12/2	2015	as	s of 31/12/2	2016
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Imp		Stock of c	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	Central banks and central governments		0	0	868	0	10.799	0	0	0	867	0	5	0	0	0	1	0	5	0		.20%	17	30.28%	0.16%	25	30.25%	0.16%	32	30.22%
	Institutions		0	0	737	0	83	0	0	0	989	0	75	0	0	0	4	0	0	0		.51%	18	33.52%	1.40%	28	40.18%	1.32%	37	43.01%
	Corporates		0	0	3.258	337	351	0	0	0	2.774	556	264	0	0	0	26	79	0	0	1	.13%	268	20.18%	0.92%	286	21.53%	0.76%	298	22.33%
	Corporates - Of Which: Specialised Lending		0	0	2,203	336	0	0	0	0	2,167	556	0	0	0	0	25	78	0	0		-	0	-	-	0	-	1 - '	0	-
	Corporates - Of Which: SME		0	0	2	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	1 - '	0	-
	Retail		0	0	29	1	1	0	0	0	4	1	0	0	0	0	0	0	0	0		.13%	1	32.73%	0.13%	1	34.17%	0.12%	1	34.79%
	Retail - Secured on real estate property	34.3%		0	14	1	0	0	0	0	1	1	0	0	0	0	0	0	0	0	6	.05%	0	57.77%	0.05%	0	52.63%	0.05%	0	48.64%
	Retail - Secured on real estate property - Of	0.0%	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	1 - '	0	-
Italy	Retail - Secured on real estate property - Of	34.3%	0	0	14	1	0	0	0	0	1	1	0	0	0	0	0	0	0	0		.05%	0	57.77%	0.05%	0	52.63%	0.05%	0	48.64%
20017	Retail - Qualifying Revolving		0	0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6	.20%	0	57.43%	0.20%	0	56.30%	0.18%	0	55.93%
	Retail - Other Retail		0	0	11	0	1	0	0	0	2	0	0	0	0	0	0	0	0	0		.20%	0	22.65%	0.20%	0	25.33%	0.19%	0	27.19%
	Retail - Other Retail - Of Which: SME		0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6	.20%	0	58.71%	0.15%	0	53.33%	0.14%		49.99%
	Retail - Other Retail - Of Which: non-SME		0	0	9	0	1	0	0	0	2	0	0	0	0	0	0	0	0	0	6	.20%	0	21.53%	0.21%	0	24.21%	0.19%	0	26.11%
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0			0	-	<u> </u>	0	-
	Securitisation		0	0	0	0	81	0	0	0	0	0	88	0	0	0	0	0	0	0								1 /	4 2	
	Other non-credit obligation assets		0	0	46	0	35	0	0	0	47	0	2	0	0	0	0	0	0	0								1	1	
	TOTAL Securitisation and re-securitisations positions deducted from capital *		0	0	4.937	338	11.351	0	0	0	4.681	557	435	0	0	0	31	79	5	0		.60%	304	20.89%	0.49%	340	22.77%	0.43%	368	23.96%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	4							0	0	0	0	0	0								<u> </u>	4	4

	Adve	rse Scena	io			
	as	of 31/12/	2015	as	of 31/12/	2016
: ult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	0.18%	484	24.11%	0.17%	634	24.34%
	0.36%	1,017	35.14%	0.31%	1,199	33.73%
	0.88%	10,264	40.93%	0.74%	11,225	41.42%
	-	0	-	-	0	-
	-	0	-	-	0	-
	0.43%	2.244	38.32%	0.42%	2.606	36.44%
	0.25%	747	30.88%	0.24%	856	28.57%
5	0.24%	36	65.55%	0.27%	39	49.04%
	0.25%	711	30.08%	0.24%	817	28.01%
	0.36%	108	56.66%	0.40%	139	56.45%
	0.73%	1,389	43.60%	0.73%	1,611	41.99%
	0.89%	400	41.13%	0.92%	479	38.88%
	0.67%	989	44.70%	0.66%	1.132	43.48%
	0.16%	7	30.00%	0.14%	8	30.00%
	0.54%	14,016	39.30%	0.47%	15,672	39.00%

			Adve	rse Scena	rio			
as of	31/12/20	gl Concernant Properment October 66 Reads -bits Provideout 67 Reads -bits Provideout 7 27% 0.29% 52 8 1591% 0.29% 52 - - 0 - - 0.29% 2.25% 2 91.01% 0.25% 0.25% 0 91.01% 0.25% 0.25% 0 30.32% 0.25% 0.25% 1 30.32% 0.25% 0.25% 1 30.32% 0.25% 0.25% 1 30.30% 0.25% 0.25% 0			2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Ratio - Default		Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork
0.03%	7	40.12%	0.04%	13	40.32%	0.04%	18	40.48%
0.19%	42	47.37%	0.20%	52	46.10%	0.18%	60	45.34%
0.20%	158	19.91%	0.28%	196	20.64%	0.19%	211	21.43%
-	0	-	-	0	-	-	0	-
-	- 0 - 0 20% 2 40.97% 0.22% 15% 1 91.01% 0.16%				-	-	0	-
0.20%	- 0 0 0 0.20% 2 40.97% 0.22%				38.46%	0.19%	2	36.55%
0.15%	1	91.01%	0.16%	1	60.48%	0.14%	1	48.66%
-	0	-	-	0	-	-	0	-
0.15%	1	91.01%	0.16%	1	60.48%	0.14%	1	48.66%
0.57%	0	37.94%	0.57%	0	43.79%	0.51%	0	46.27%
0.21%	1	28.48%	0.25%		30.29%	0.21%	1	30.65%
0.06%	0	30.32%	0.08%	0	24.33%	0.05%	0	22.98%
0.38%	1	28.33%	0.43%		31.05%	0.39%	1	31.79%
0.22%	0	30.00%	0.20%	0	30.00%	0.18%	0	30.00%
0.16%	209	22.77%	0.21%	264	23.56%	0.16%	292	24.45%

				rse Scena				
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
0.06%	2	32.18%	0.06%	4	32.03%	0.06%	6	31.89%
0.44%	9	13.03%	0.51%	18	23.31%	0.41%	23	24.74%
1.37%	619	56.26%	1.47%	781	55.70%	1.42%	912	54.15%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
1.26%	474	43.69%	0.88%	536	44.46%	0.68%	580	44.62%
1.02%	267	38.01%	0.67%	301	39.02%	0.52%	326	39.19%
-	21	-	-	21	-	-	21	-
1.02%	246	34.52%	0.67%	280	36.01%	0.52%	305	36.47%
0.63%	0	38.26%	0.62%	0	43.05%	0.53%	0	45.90%
1.88%	207	54.36%	1.44%	235	54.50%	1.11%	253	54.56%
2.19%	48	92.12%	1.47%	50	84.76%	1.14%	52	80.60%
1.84%	159	47.59%	1.43%	184	49.18%	1.11%	201	50.04%
-	0	-	-	0	-	-	0	-
1.12%	1.105	49.22%	1.02%	1.339	49.76%	0.91%	1.520	49.19%

			Adve	erse 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
0.02%	5	3.77%	0.02%	7	4.71%	0.01%	8	5.20%
0.22%	286	68.55%	0.15%	290	66.92%	0.13%	293	65.63%
0.37%	258	16.26%	0.23%	284	17.33%	0.16%	295	19.50%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.31%	1	35.92%	0.35%	4	31.65%	0.30%	4	30.23%
0.18%	0	35.23%	0.19%	0	27.90%	0.16%	0	25.05%
-	0	-	-	0	-	-	0	-
0.18%	0	35.23%	0.19%	0	27.90%	0.16%	0	25.05%
0.24%	0	39.87%	0.26%	0	44.60%	0.25%	0	46.98%
0.46%	1	36.05%	0.55%	4	32.96%	0.47%	4	32.24%
0.29%	0	71.92%	0.39%	3	58.16%	0.28%	3	52.46%
0.50%	0	25.15%	0.59%	1	26.40%	0.51%	1	27.39%
0.18%	0	30.00%	0.20%	1	30.00%	0.18%	1	30.00%
0.22%	551	26.15%	0.14%	586	26.70%	0.10%	601	28.62%

			Adve	rse Scenar	rio			
as of	as of 31/12/2014	of 31/12/	2015	as	of 31/12/	2016		
Impairment rate		Ratio - Default		Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
0.74%	60	40.34%	0.76%	110	40.66%	0.75%	157	40.65%
2.41%	29	38.76%	2.32%	46	44.12%	1.97%	58	46.04%
1.20%	285	21.33%	1.33%	328	24.28%	1.33%	353	25.43%
-	- 0			0	-	-	0	-
-	- 0		0	-	-	0	-	
0.14%	1	33.46%	0.17%	1	32.64%	0.16%	1	33.25%
0.05%	0	59.08%	0.06%	0	54.26%	0.06%	0	50.00%
-	0	-	-	0	-	-	0	-
0.05%	0	59.08%	0.06%	0	54.26%	0.06%	0	50.00%
0.20%	0	57.38%	0.21%	0	56.25%	0.20%	0	55.88%
0.21%	0	23.26%	0.28%	0	23.56%	0.25%	0	25.38%
0.26%	0	55.08%	0.31%	0	47.22%	0.26%	0	45.12%
0.20%	0	22.16%	0.27%	0	22.46%	0.25%	0	24.27%
-	0	-	-	0	-	-	0	-
1.03%	374	23.47%	1.07%	484	27.50%	1.02%	570	29.33%

EBA 2014 EU-wide Stress Test Credit Risk												
			Exp	osure values (a	as of 31/12/2	(013)			Risk ex	posure amoun	ts (as of 31/1	2/201
	LTV % (as of	F-I	RB	A-1	IRB	S	A	F-I	IRB	A-1	RB	
(min EUR, %)	21/12/2012)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-d
Central banks and central governments		0	0	179	0	24	0	0	0	89	0	
Institutions		0	0	3.990	0	303	0	0	0	1.337	0	
Corporates		0	0	5,608	138	687	8	0	0	2,613	0	1 3

	Central banks and central governments		0	0	179	0	24	0	0	0	89	0	0	0	0	0	0	0	0	0	1	0.09%	0	20.03%	0.09%	1
	Institutions		0	0	3.990	0	303	0	0	0	1.337	0	22	0	0	0	2	0	0	0		0.11%	6	34.71%	0.11%	
	Corporates		0	0	5,608	138	687	8	0	0	2,613	0	203	12	0	0	10	55	0	1		0.36%	93	37.59%	0.25%	10
	Corporates - Of Which: Specialised Lending		0	0	2.313	112	560	8	0	0	1.048	0	154	12	0	0	5	43	0	1		-	0	!		6
	Corporates - Of Which: SME		0	0	10	25	7	0	0	0	2	0	4	0	0	0	0	13	0	0		-	0	1	-	6
	Retail		0	0	64	2	3	0	0	0	10	2	1	0	0	0	0	1	0	0		0.34%	1	36.48%	0.27%	1
	Retail - Secured on real estate property	38.6%	0	0	24	2	0	0	0	0	3	2	0	0	0	0	0	0	0	0		0.35%	1	61.06%	0.21%	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		-	0	1	-	6
France	Retail - Secured on real estate property - Of	38.6%	0	0	24	2	0	0	0	0	3	2	0	0	0	0	0	0	0	0		0.35%	1	61.06%	0.21%	1
Trance	Retail - Qualifying Revolving		0	0	8	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0		0.33%	0	59.38%	0.32%	6
	Retail - Other Retail		0	0	33	1	2	0	0	0	7	0	1	0	0	0	0	0	0	0		0.34%	1	24.45%	0.30%	1
	Retail - Other Retail - Of Which: SME		0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0.12%	0	73.44%	0.11%	6
	Retail - Other Retail - Of Which: non-SME		0	0	31	1	2	0	0	0	6	0	1	0	0	0	0	0	0	0		0.35%	1	23.18%	0.31%	1
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	/	-	0
	Securitisation		135	0	37	0	4	0	84	0	5	0	4	0	0	0	0	0	0	0			/	/ /	1 1	4
	Other non-credit obligation assets		0	0	16	0	593	0	0	0	0	0	202	0	0	0	0	0	0	0						4
	TOTAL		135	0	9.894	140	1.613	8	84	0	4.053	2	432	12	0	0	12	56	0	1		0.29%	100	37.37%	0.21%	11
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0	1					4

Value adjustments and provisions (as of 31/12/2013) F-IRB A-IRB STA JIEd Defaulted Non-defaulted Defaulted Non-defaulted Defaulted

airment Stock of Coverage Ratio - Impairment Stock of Coverage rate Provisions Default Stock rate Provisions Ratio - Default

34.46% 31.98% 44.34%

-45.87% 90.70% 16.35% 97.11% 57.49% 19.57% 26.45% 19.00%

43.49%

1.18% 0.56% 0.45% 75 46 901

-0.13% 0.07% 0.12% 0.03% 0.3% 0.20% 0.61% 0.61%

 Conce
 Form

 20.02%
 0.09%

 34.77%
 0.11%

 39.71%
 0.19%

 35.75%
 0.22%

 55.76%
 0.12%

 58.21%
 0.22%

 54.12%
 0.28%

 52.39%
 0.12%

 53.39%
 0.12%

 53.39%
 0.12%

0.16% 132 40.14%

1 9 108

119 39.14%

Baseline Scenario
//2014 as of 31/12/2015 as of 31/12/2016
Coverage Ratio Impairment Stock of Ratio - Detault
Default Stock rate Provisions Ratio - Detault
Fate Provisions Ratio - Scenario

 Bath
 Defail
 Table

 34.49%
 1.16%
 3

 22.03%
 0.55%
 3

 24.37%
 0.35%
 3

 26.41%
 0.37%
 0.35%

 15.76%
 0.06%
 0.06%

 55.64%
 0.07%
 0.05%

 56.61%
 0.17%
 0.17%

 43.55%
 0.17%
 0.17%

 43.55%
 0.17%
 0.17%

.

0.72% 1.023 155.89%

19.99% 34.91% 41.02%

. 33.25% 52.44% 57.66% 23.73% 66.61% 22.75%

.

34.45% 32.07% 318.19% ---60.13% 76.48% 15.21% 91.30% 56.30% 40.22% 29.04% 43.62%

- 0 -

0.67% 1.064 149.14%

as of 31/12/2016 pairment Stock of Ratio - Defau rate Provisions Stock

 0

 0

 0.2%
 1

 0.2%
 1

 0.2%
 1.45%

 0.2%
 0

 0.2%
 1.31%

 0.3%
 0

 0.45%
 0

 0.3%
 0

 0.45%
 0

 0.3%
 0

 0.17%
 0

 0.17%
 259

 38.9%

1.52% 54.87% 39.46% 25.76% 14.51% 13.13% 14.67% 40.64% 28.39% 45.17%

0.00% 0.12% 0.34%

0.55%
0.41%
0.41%
0.87%
0.59%
0.59%
0.59%
0.5%

				Exp	osure values (a	as of 31/12/2	2013)			Risk exp	posure amoun	ts (as of 31/1	2/2013)			Value adjust	ments and pro	visions (as of	31/12/2013)			
		LTV % (as of	E.	IRB	A-I	RB	S	TA	F-I	RB	A-	IRB	ST	TA	Fi	IRB	A-I	IRB	s	TA	as	s of 31/12
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairment rate	Stock of Provisions
	Central banks and central governments		0	0	81	0	2,501	0	0	0	121	0	3	0	0	0	1	0	15	1	1.49%	54
	institutions		0	0	3.848	0	72	0	0	0	2.711	0	63	0	0	0	8	0	0	0	0.58%	30
C	Corporates		0	0	4,506	1,322	361	418	0	0	3,587	12	392	621	0	0	40	604	1	229	0.82%	893
	Corporates - Of Which: Specialised Lending		0	0	3.488	1.119	349	418	0	0	2.843	12	326	621	0	0	38	475	1	229	4 - 1	0
	Corporates - Of Which: SME		0	0	10	16	0	0	0	0	6	0	0	0	0	0	0	8	0	0	1 - 1	0
R	Retail		0	0	31	2	3	0	0	0	4	1	0	0	0	0	0	1	0	0	0.17%	1
	Retail - Secured on real estate property	32.5%	0	0	17	1	0	0	0	0	1	1	0	0	0	0	0	1	0	0	0.07%	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	0.12%	0
Spain	Retail - Secured on real estate property - Of	32.5%	0	0	17	1	0	0	0	0	1	1	0	0	0	0	0	1	0	0	0.03%	1
Spain	Retail - Qualifying Revolving		0	0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.17%	0
	Retail - Other Retail		0	0	10	0	3	0	0	0	2	0	0	0	0	0	0	0	0	0	0.29%	0
	Retail - Other Retail - Of Which: SME		0	0	2	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	1.06%	0
	Retail - Other Retail - Of Which: non-SME		0	0	8	0	3	0	0	0	1	0	0	0	0	0	0	0	0	0	0.14%	0
	Iquity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4 - 1	0
	Securitisation		0	0	0	0	54	0	0	0	0	0	67	0	0	0	0	0	0	0	i	1
C	Other non-credit obligation assets		0	0	0	0	44	0	0	0	0	0	2	0	0	0	0	0	0	0	4 I	í.
	TOTAL		0	0	8.466	1.324	3.034	418	0	0	6.423	13	527	621	0	0	49	605	16	230	0.90%	978
S	ecuritisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0		

				Exp	oosure values ((as of 31/12/	2013)			Risk ex	posure amoun	is (as of 31/1	2/2013)			Value adjust	ments and pro	ovisions (as of	31/12/2013	3)					Bas	eline Scenar	rio
		LTV % (as of	F	-IRB	A	-IRB	5	STA	F-	IRB	A-1	RB	ST	TA	F-	IRB	A-	-IRB		STA	1 6	85	of 31/12/2	2014	as	of 31/12/20	015
	(min EUR, %)	31/12/2013)	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	1		Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	Central banks and central governments		0	0	0	0	2.534	0	0	0	0	0	0	0	0	0	0	0	0	0	1 Г	0.00%	0	1.73%	0.00%	0	1.58%
	Institutions		0	0	1,644	0	163	0	0	0	825	0	44	0	0	0	0	0	0	0		0.13%	3	55.24%	0.13%	4	55.05%
	Corporates		0	0	2.866	573	80	1	0	0	1.683	75	66	1	0	0	12	187	0	1		0.64%	226	33.11%	0.46%	240	37.19%
	Corporates - Of Which: Specialised Lending		0	0	858	567	32	1	0	0	590	75	30	1	0	0	5	184	0	1		-	0	-	-	0	-
	Corporates - Of Which: SME		0	0	23	0	0	0	0	0	8	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-
	Retail		0	0	76	1	3	0	0	0	15	0	2	0	0	0	0	0	0	0		0.24%	1	27.82%	0.24%	1 1	26.54%
	Retail - Secured on real estate property	34.3%	0	0	50	0	2	0	0	0	8	0	1	0	0	0	0	0	0	0		0.15%	0	13.19%	0.15%	0	14.25%
	Retail - Secured on real estate property - Of	34.7%	0	0	4	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0		0.22%	0	12.90%	0.23%	0	13.22%
Netherlands	Retail - Secured on real estate property - Of	34.2%	0	0	46	0	2	0	0	0	7	0	1	0	0	0	0	0	0	0		0.14%	0	13.21%	0.14%	0	14.36%
rectionation	Retail - Qualifying Revolving		0	0	5	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0		0.52%	0	38.79%	0.52%	0	42.71%
	Retail - Other Retail		0	0	22	0	1	0	0	0	6	0	1	0	0	0	0	0	0	0		0.37%	0	49.44%	0.37%	0	43.39%
	Retail - Other Retail - Of Which: SME		0	0	10	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0		0.23%	0	35.06%	0.21%	0	30.34%
	Retail - Other Retail - Of Which: non-SME		0	0	11	0	1	0	0	0	3	0	1	0	0	0	0	0	0	0		0.47%	0	53.63%	0.50%	0	47.86%
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	LL		0	-	-	0	-
	Securitisation		35	0	0	0	577	0	10	0	0	0	208	0	0	0	0	0	0	0	L I		/ /			(I	/ III
	Other non-credit obligation assets		0	0	4	0	581	0	0	0	0	0	219	0	0	0	0	0	0	0	I I						
	TOTAL		35	0	4,590	574	3,940	1	10	0	2,523	75	538	1	0	0	12	187	0	1	1 1	0.31%	229	33.01%	0.23%	246	36.90%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0			/ I I I			4 I V	/

				Exp	posure values (as of 31/12/	2013)			Risk er	posure amoun	its (as of 31/1	12/2013)			Value adjust	ments and pr	ovisions (as of	31/12/2013	_					Base	line Scena	ario			
		LTV % (as of	F-I	IRB	A	IRB	S	STA	F	-IRB	A-	IRB	5	TA	F	IRB	A	I-IRB		TA .		as of 3	31/12/201	14		of 31/12/:			s of 31/12/	
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	1 Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted		irment Sto ate Prov		erage Ratio - I Iefault Stock	impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defa Stock
	Central banks and central governments		0	0	0	0	1.945	0	0	0	0	0	0	0	0	0	0	0	0	0	0.	30%	0	4.75%	0.00%	0	4,74%	0.00%	0	4,74%
	Institutions		0	0	3,534	0	73	0	0	0	1,257	0	28	0	0	0	1	0	0	0		36%	3	22.61%	0.06%	5	22.69%	0.06%	7	22.779
	Corporates		0	0	1.194	11	4	0	0	0	547	0	9	0	0	0	2	11	0	0	0.	22%	16	59.07%	0.18%	19	48.36%	0.15%	20	44.02
	Corporates - Of Which: Specialised Lending		0	0	232	0	4	0	0	0	126	0	4	0	0	0	1	0	0	0		-	0	-	-	0	-	1 - 1	0	- 1
	Corporates - Of Which: SME		0	0	3	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	1 - 1	0	-
	Retail		0	0	82	1	1	1	0	0	27	0	0	1	0	0	0	1	0	0		52%		32.79%	0.54%	2	33.91%		2	34.21
	Retail - Secured on real estate property	34.9%	5 0	0	30	1	0	1	0	0	8	0	0	1	0	0	0	0	0	0	0.	38%	1	49.92%	0.38%	1	41.11%	0.34%	1	36.85
	Retail - Secured on real estate property - Of	0.0%	5 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	0.00%	-	0	0.00%	1 - 1	0	0.00
Austria	Retail - Secured on real estate property - Of	34.9%	6 0	0	30	1	0	1	0	0	8	0	0	1	0	0	0	0	0	0		38%		49.95%	0.38%	1	41.13%		1	36.86
Austria	Retail - Qualifying Revolving		0	0	5	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0		35%		43.69%	0.73%	0	47.52%		0	48.92
	Retail - Other Retail		0	0	47	1	1	0	0	0	18	0	0	0	0	0	0	0	0	0		57%		25.73%	0.61%	1	29.89%		1	32.01
	Retail - Other Retail - Of Which: SME		0	0	8	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0		10%		23.20%	0.09%	0	20.40%		0	19.33
	Retail - Other Retail - Of Which: non-SME		0	0	39	1	1	0	0	0	16	0	0	0	0	0	0	0	0	0	0.	55%	1	25.81%	0.71%	1	30.26%	0.67%	1	32.56
	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	11	0	0	0	0	0	5	0	0	0	0	0	0	0										
	Other non-credit obligation assets		0	0	1	0	112	0	0	0	0	0	17	0	0	0	0	0	0	0						_		4 1		4
	TOTAL		0	0	4,811	13	2,146	1	0	0	1,831	0	59	1	0	0	3	12	0	0	0.	10%	/1	46.68%	0.09%	26	38.46%	0.08%	30	35.201
	Securitisation and re-securitisations positions deducted from canital *		0	0	0	0	5	1 0								0	0	1 0												

				Exp	osure values (is of 31/12/2	(013)			Risk ex	posure amoun	ts (as of 31/1	2/2013)			Value adjust	ments and pro	visions (as of	31/12/2013))				Bas	eline Scen	ario		
		LTV % (as of	F	-IRB	A-	RB	S	STA	F-	RB	A-	IRB	5	TA	F:	IRB	A-	IRB	5	STA		as of 31/12	2/2014	as	of 31/12/	2015	as	of 31/12/20
	(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	Impairme rate	nt Stock of Provisions	Coverage Ratio	· Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions
	Central banks and central governments		0	0	1,276	0	2	0	0	0	129	0	0	0	0	0	0	0	0	0	0.00%	0	9.33%	0.00%	0	9.39%	0.00%	0
	Institutions		0	0	1.541	19	204	0	0	0	298	0	24	0	0	0	0	1	0	0	0.03%	2	8.73%	0.03%	3	10.36%	0.03%	3
	Corporates		0	0	2,813	6	5	0	0	0	922	1	2	0	0	0	3	0	0	0	0.15%	9	17.27%	0.14%	13	22.27%	0.12%	16
	Corporates - Of Which: Specialised Lending		0	0	558	3	1	0	0	0	126	1	0	0	0	0	0	0	0	0		0	-	-	0	-	-	0
	Corporates - Of Which: SME Retail		0	0	13 301	0	0	0	0	0	6	0	0	0	0	0	0	0	0	0		0	-	-	0	-	- 0.22%	0
	Retail Retail - Secured on real estate property		0	0		6	3	0	0	0	57	2	2	0	0	0	1	2	0	1	0.33%	4	34.63%	0.27%	5	34.00%		6
	Retail - Secured on real estate property Retail - Secured on real estate property - Of	36.9% 17.1%	0	0	131	4	1	0	0	0	18	2	U	0	0		0	1	0	U	0.14%	1	28.67% 19.67%	0.13%	1	26.15% 19.10%	0.11%	1 6
	Retail - Secured on real estate property - Of	17.1%		0	125	0		0	0	0	3	0	0	0	0		0			0	0.1/%		28.95%	0.12%		26.49%	0.14%	
Switzerland	Retail - Qualifying Revolving	37.9%	0	0	125	7	1	0	0	0	14	2	0	0	0	0	0	1	0	0	0.14%	1	56.22%	0.12%	1	20.49%	0.10%	
	Retail - Other Retail		0	0	157	2	3		0	0	37		1	0	0		0	1		1	0.46%	3	37.46%	0.37%	3	37.83%	0.31%	1 Å
	Retail - Other Retail - Of Which: SME		ő	0	44	õ	0	ő	ů	0	11	ő	ů.	ő	ő	ő	ő	0	ő	ů.	0.35%	0	32.87%	0.30%	ő	35.21%	0.25%	i i l
	Retail - Other Retail - Of Which: non-SME		0	0	114	2	3	0	0	0	26	0	1	0	0	0	0	1	0	1	0.50%	3	37.89%	0.40%	3	38.16%	0.33%	1 3
	Equity		0	0	0	0	0	0	0	ō	0	ō	o i	ō	0	ō	ō	ō	0	0		ō	-	-	ō	-	-	iō
	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	1	0	5	0	0	0	0	0	1	0	0	0	0	0	0	0								
	TOTAL		0	0	5.931	31	220	0	0	0	1.405	3	28	0	0	0	4	3	0	1	0.10%	16	17.25%	0.09%	21	20.70%	0.08%	25
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0								(

				rse Scena				
26.05	31/12/20	14		of 31/12/		20	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 Stork
0.05%	0	39.58%	0.05%	1	40.14%	0.05%	1	40.19%
0.19%	10	33.97%	0.21%	16	33.16%	0.19%	20	33.78%
0.52%	110	38.10%	0.81%	169	41.76%	0.64%	205	44.04%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.36%	2	36.56%	0.35%	2	36.13%	0.29%	2	34.60%
0.37%	1	62.78%	0.23%	1	59.21%	0.15%	1	56.18%
-	0	-	-	0	-	-	0	-
0.37%	1	62.78%	0.23%	1	59.21%	0.15%	1	56.18%
0.33%	0	59.34%	0.34%	0	58.14%	0.31%	0	57.57%
0.35%	1	24.39%	0.43%	1	26.55%	0.38%	1	25.92%
0.19%	0	69.33%	0.25%	0	60.76%	0.19%	0	58.36%
0.36%	1	23.18%	0.44%	1	25.69%	0.39%	1	25.13%
-	0	-	-	0	-	-	0	-
0.42%	122	37.85%	0.62%	187	41.00%	0.49%	228	42.94%
				_				

			Adve	rse Scena	rio			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
mpairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
0.96%	45	37.69%	1.01%	69	38.01%	1.05%	92	38.12%
0.96%	49	32.01%	1.03%	81	32.12%	0.93%	105	32.13%
0.92%	908	44.74%	0.68%	920	251.82%	0.46%	927	298.07%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.19%	1	46.49%	0.19%	1	64.32%	0.16%	1	59.63%
0.08%	1	91.54%	0.09%	1	83.66%	0.09%	1	77.15%
0.14%	0	18.19%	0.15%	0	18.59%	0.15%	0	18.42%
0.03%	1	97.99%	0.04%	1	95.19%	0.04%	1	92.17%
0.17%	0	57.45%	0.19%	0	56.57%	0.19%	0	56.26%
0.33%	0	20.44%	0.32%	0	42.83%	0.25%	0	40.93%
1.31%	0	27.37%	0.95%	0	28.93%	0.55%	0	29.07%
0.15%	0	19.76%	0.19%	0	47.53%	0.19%	0	45.27%
-	0	-	-	0	-	-	0	-
0.94%	1.003	43.95%	0.93%	1.071	149.07%	0.84%	1.124	139.91%

			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 - Defau Stock
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
0.22%	5	55.34%	0.22%	8	55.02%	0.20%	10	54.82%
0.86%	246	34.84%	0.86%	288	37.13%	0.60%	304	39.01%
-	0	-	-	0	-	-	0	-
-	0 0 6 1 28.		-	0	-	-	0	-
0.28%	1	28.09%	0.34%	1	26.73%	0.30%	1	26.06%
0.17%	0	14.67%	0.21%	0	16.11%	0.20%	0	16.41%
0.34%	0	12.24%	0.48%	0	12.58%	0.39%	0	13.06%
0.16%	0	14.97%	0.19%	0	16.76%	0.18%	0	17.05%
0.53%	0	38.89%	0.55%	0	42.94%	0.50%	0	45.08%
0.46%	0	46.14%	0.57%	1	39.51%	0.47%	1	37.51%
0.42%	0	30.62%	0.57%	0	27.08%	0.38%	0	26.49%
0.49%	0	53.58%	0.57%	0	48.03%	0.53%	0	45.29%
-	0	-	-	0	-	-	0	-
0.43%	251	34.83%	0.42%	296	37.06%	0.29%	315	38.81%

			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
0.01%	5	39.90%	0.01%	11	39.88%	0.01%	15	39.89%
0.10%	6	22.57%	0.10%	9	22.26%	0.10%	12	22.23%
0.30%	18	51.76%	0.42%	25	38.94%	0.33%	28	35.67%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.55%	1	32.95%	0.61%	3	45.03%	0.58%	3	42.71%
0.41%	1	51.14%	0.45%	1	42.77%	0.42%	1	38.58%
-	0	0.00%	-	0	0.00%	-	0	0.00%
0.41%	1	51.18%	0.45%	1	42.79%	0.42%	1	38.59%
0.87%	0	43.82%	0.77%	0	47.68%	0.63%	0	49.11%
0.59%	1	25.68%	0.69%	2	45.81%	0.67%	2	44.12%
0.18%	0	20.27%	0.23%	0	18.19%	0.16%	0	18.19%
0.67%	1	25.93%	0.77%	2	47.72%	0.77%	2	46.03%
-	0	-	-	0	-	-	0	-
0.15%	31	40.93%	0.18%	47	33.44%	0.15%	58	31.08%

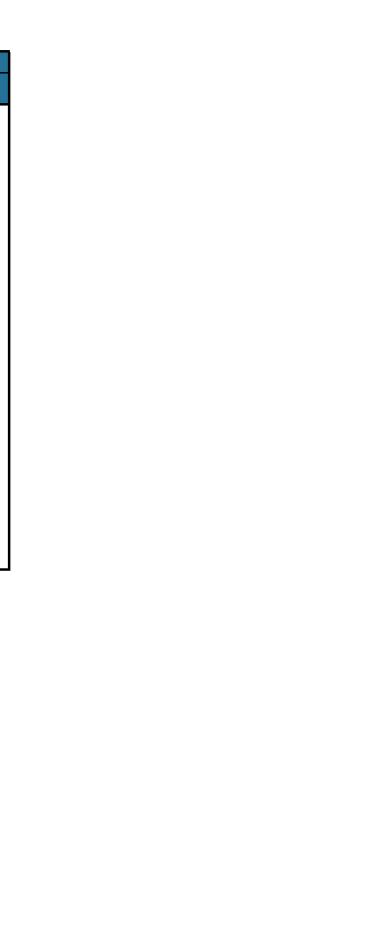
				rse Scena				
as of	31/12/20		as	of 31/12/		as	of 31/12/	
npairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defaul Stork
0.01%	0	9.15%	0.01%	0	9.05%	0.01%	0	9.21%
0.05%	3	9.90%	0.06%	4	12.81%	0.05%	4	14.96%
0.28%	14	22.43%	0.35%	26	27.61%	0.23%	31	29.01%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.38%	4	35.11%	0.35%	6	34.10%	0.28%	6	33.65%
0.16%	1	29.46%	0.17%	2	27.05%	0.15%	2	25.85%
0.23%	0	15.47%	0.28%	0	14.48%	0.25%	0	18.62%
0.15%	1	30.18%	0.16%	1	28.25%	0.14%	2	26.65%
0.47%	0	56.20%	0.45%	0	55.61%	0.40%	0	55.40%
0.54%	3	37.73%	0.49%	4	37.32%	0.38%	4	37.30%
0.58%	0	34.92%	0.63%	1	36.74%	0.38%	1	37.11%
0.52%	3	38.12%	0.44%	3	37.44%	0.38%	4	37.35%
-	0	-	-	0	-	-	0	-
0.17%	21	20.45%	0.21%	36	25.02%	0.15%	42	26.63%



EBA EUROPEAN 2014 EU-wide Stress Test

P&L		E	Baseline Scenari	0	ļ	Adverse Scenari	0
(mln EUR)	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Net interest income	5,009	5,004	5,009	5,009	4,198	4,234	3,983
Net trading income		-503	-194	-39	-1,164	-590	-304
of which trading losses from stress scenarios		-773	-464	-309	-1,434	-860	-574
Other operating income	386	336	405	403	390	437	425
Operating profit before impairments	2,135	2,513	3,012	3,191	787	1,487	1,453
Impairment of financial assets (-)	-3,407	-1,535	-980	-779	-2,724	-2,172	-1,601
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-3,536	-1,668	-1,120	-922	-2,750	-2,249	-1,702
Impairment Financial assets designated at fair value through P&L (-)	129	134	140	144	26	76	100
Impairment on non financial assets (-)	-74	-29	-17	-12	-62	-37	-25
Operating profit after impairments from stress scenarios	-1,346	949	2,014	2,400	-1,998	-722	-174
Other Income and expenses	60	37	37	37	37	37	37
Pre-Tax profit	-1,286	987	2,051	2,438	-1,961	-685	-136
Тах	389	-296	-615	-731	588	118	0
Net income	-897	691	1,436	1,706	-1,373	-567	-136
Attributable to owners of the parent	-986	595	1,336	1,600	-1,435	-631	-211
of which carried over to capital through retained earnings	-986	595	908	1,096	-1,435	-631	-211
of which distributed as dividends	0	0	428	503	0	0	0

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





RWA			Baseline Scenario		Adverse Scenario				
(min EUR)	as of 31/12/2013	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016		
Risk exposure amount for credit risk	173,848	170,009	166,530	163,305	192,331	195,996	187,318		
Risk exposure amount Securitisation and re-securitisations	3,983	4,725	4,809	4,780	6,134	6,950	7,439		
Risk exposure amount Other credit risk	169,865	165,284	161,721	158,526	186,198	189,046	179,879		
Risk exposure amount for market risk	19,163	19,552	19,552	19,552	27,514	29,316	32,283		
Risk exposure amount for operational risk	22,913	22,913	23,632	23,918	22,913	24,010	24,010		
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0		
AQR adjustments (for SSM countries only)	1,134	1,134	1,134	1,134	1,134	1,134	1,134		
Total Risk exposure amount	217,059	213,608	210,848	207,909	243,892	250,455	244,745		



L DAN AUTHORITY	Securitisation			Baseline scenario			Adverse scenario	
	(mln EUR)	as of 31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
	Banking Book	15,866						
Exposure values	Trading Book (excl. correlation trading positions under CRM)	57						
Exposure values	Correlation Trading Portfolio (CRM)	0						
	Total	15,923						
	Banking Book	3,962	4,643	4,728	4,667	5,984	6,804	7,191
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	21	82	81	113	150	146	248
-	Total	3,983	4,725	4,809	4,780	6,134	6,950	7,439
	Hold to Maturity porfolio	105	110	118	129	118	139	164
Impairments	Available for Sale porfolio	255	255	255	255	265	282	302
impairments	Held for trading portfolio							
	Total	360	365	374	384	383	420	467



	(mln EUR)		v	ALUES AS O	F 31/12/20	13			VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of pro	RECT LONG ounting value gross visions) (1)		is a maturit		net of cash short only where there	DIREC Derivatives with po 31/12		Derivatives wit	TVES (1) h negative fair value at l/12/2013	Derivatives with	REIGN EXPOSURE positive fair value 12/2013		h negative fair
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013(-)
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Austria	1 2 33 132 482 69 850 1,570	0 0 3 2 4 0 421 431	1 2 33 132 455 52 850 1,525	0 0 94 459 29 279 861	0 0 0 0 0 0 0 0 0 0	0 2 30 1 -8 24 1 50	0 0 0 0 960 20 980	0 0 0 0 127 4 131	0 0 0 0 500 500 500	0 0 0 0 -106 -106	0 56 30 21 128 0 0 235	0 1 0 3 0 4	296 61 45 17 194 0 0 614	-1 -1 0 -8 0 -8 0 -10
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Belgium	1 2 43 10 361 16 0 433	0 0 30 0 0 0 0 30	1 2 40 9 360 8 0 421	0 0 11 0 323 0 0 333	0 0 0 0 0 0 0 0	1 1 -1 9 38 8 0 57	0 74 37 0 200 0 0 311	0 0 25 0 27	0 0 100 0 100	0 0 -4 0 0 - 4	0 11 4 17 0 0 0 32	0 0 0 0 0 0 0 1	0 11 4 17 0 0 0 32	0 0 0 0 0 0 - 1
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Bulgaria	0 0 0 0 0 0 2	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 2	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 2 0 0 0 0 2	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	4 29 20 54 43 0 0 151	0 2 3 3 0 8	7 61 11 32 70 0 0 182	0 0 -2 -3 -4 0 -10
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Cyprus	0 0 1 0 0 0 0 0										0 0 0 7 0 0 7 0 0 7	0 0 0 2 0 0 0 2	0 0 0 7 0 0 7 0 0 7	0 0 0 -2 0 -2 0 -2
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Czech Republic	55 55 0 126 164 165 0 566	0 0 0 0 0 0 0 0 0 0	55 55 -3 126 163 163 -1 558	55 37 0 123 69 1 0 285	0 0 0 0 0 0 0 0 0	0 0 -3 4 1 3 -1 4	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	11 0 0 0 0 0 0 11	-11 0 0 0 0 0 0 -11	0 0 9 0 7 0 0 17	0 0 3 0 0 0 0 0 3	0 0 9 0 7 0 0 17	-3 0 0 0 0 0 -3
I 0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Denmark	7 0 0 6 0 13	7 0 0 0 0 0 0 0 0 0 7	7 0 0 6 0 13	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 4 0 0 0 0 4	0 0 40 0 0 0 40		0 33 4 10 0 0 0 47		0 38 4 10 0 0 52	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Estonia	0 0 0 0 11 0 11	0 0 0 0 11 0 11	0 0 0 0 11 0 11	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0						
[0 - 3M [[3M - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y [[5Y - 10Y] [10Y - more Tot	Finland	0 0 1 2 127 114 105 348	0 0 0 0 0 0 0 105 105	0 0 1 2 108 88 105 304	0 0 0 123 46 0 169		0 0 1 2 -15 43 0 30	900 0 0 100 0 1,000	0 0 0 18 0 0 18		0 0 0 0 0 0 0 0 0 0 0	0 11 4 10 0 0 0 24		0 11 4 10 0 0 0 24	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	France	145 147 22 72 88 84 109 667	0 0 8 0 24 66 98	145 147 20 71 -501 -176 -87 - 381	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	145 147 13 -534 -201 -167 -554	0 0 115 0 0 26 22 163	0 0 0 0 0 3 4 7	0 0 115 0 0 0 0 115	0 0 -13 0 0 0 0 -13	0 47 4 92 1,274 0 0 1,417	0 0 0 7 0 8	0 47 76 113 2,040 36 0 2,312	0 0 -1 -34 -41 0 -77



	(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 (act of pro	RECT LONG counting value gross visions) (1)					DIREC Derivatives with po 31/12		Derivatives wit	TVES (1) h negative fair value at //12/2013	Derivatives with	EREIGN EXPOSURE positive fair value 12/2013		h negative fair
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013(-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Germany	1,206 1,506 1,711 1,541 4,312 4,896 7,269 22,441	326 493 548 543 2,042 2,613 6,116 12,681	1,206 1,497 1,691 1,525 4,234 4,776 6,813 21,741	210 588 883 578 1,635 1,603 0 5,499	0 0 0 0 0 0 0 0 0 0 0	460 336 203 152 91 236 85 1,553	6,960 5,101 3,765 4,074 2,578 4,975 8,482 35,935	420 216 173 251 176 644 1,640 3,521	9,083 9,416 4,178 1,439 2,108 3,577 3,962 33,764	-447 -704 -535 -125 -131 -446 -997 - 3,385	0 11 1,013 60 585 1,714 9 3,390	0 0 1,017 0 490 2,195 11 3,714	0 11 472 60 531 3,315 0 4,389	0 0 -477 0 -424 -4,191 0 -5,093
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Croatia	0 25 2 0 0 1 0 28	0 0 0 0 0 0 0 0 0	0 25 2 0 0 1 -1 27	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 25 2 0 0 1 -1 27	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 37 29 20 50 0 137	0 0 3 4 7 0 0 14	0 7 28 20 65 0 0 121	0 0 -3 -4 -9 0 0 -15
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Greece	20 19 0 0 0 0 6 46		20 19 0 0 0 6 45		0 0 0 0 0 0 0 0 0 0	20 19 0 0 0 0 6 45	0 0 0 0 0 0 0 0	0 0 0 0 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	7 0 55 121 98 241 4 5 26	0 0 1 1 1 1 1 4 4 17	7 0 55 119 97 241 4 523		0 0 52 0 0 0 0 52	7 -1 3 0 4 1 0 14					102 55 169 231 72 0 0 6 29	4 1 5 6 5 0 0 20	103 49 179 367 65 0 0 762	-4 -1 -5 -16 -4 0 -30
[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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Ireland	0 0 3 0 0 6 0 11		0 0 3 0 0 5 -1 9		0 0 0 0 0 0 0 0 0 0	0 0 3 0 0 5 -1 9	0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 11 4 39 22 15 0 90	0 0 0 0 0 2 0 3	0 11 4 46 40 29 0 130	0 0 -1 0 -4 0 -5
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Italy	201 160 297 166 187 1,049 8,688 10,747	181 0 0 0 0 0 0 181	200 146 239 143 159 858 7.875 9,621	0 0 0 0 72 3,914 3,986	0 0 0 0 0 0 0 0 0 0	20 145 -9 11 40 -8 52 250	0 0 0 0 0 0 298 298	0 0 0 0 0 0 47 47	0 0 0 0 71 104 175	0 0 0 0 -1 -22 -23	128 265 250 489 536 422 0 2,090	0 1 1 17 22 64 0 106	164 312 465 589 580 383 0 2,493	0 -2 -6 -22 -6 -22 -66 0 - -98
Tot [0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Latvia	0 62 0 0 5 0 0 67		9,821 0 61 0 -3 0 0 59	3,986 0 0 0 0 0 0 0		0 0 0 -3 0 -3	298 0 0 0 0 0 0 0 0				0 0 9 0 11 0 20	0 0 4 0 0 0 0 0 0 4	0 0 9 0 11 0 20	-98 0 -4 0 -1 0 -1 0 -5
[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	3 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0



	(mln EUR)		v	ALUES AS O)F 31/12/20	13			VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of prov			is a maturi		net of cash short only where there	DIREC Derivatives with po 31/12		Derivatives wit	TVES (1) th 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] [5Y-10Y] [10Y-more Tot	Lithuania	0 0 32 102 69 0 0 0 202	0 0 0 0 0 0 0 0 0 0	0 0 32 101 68 0 0 201	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 32 -1 -1 0 0 31	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 13 13 11 0 0 37	0 0 4 4 4 0 0 12	0 0 17 13 11 0 0 41	0 0 -4 -4 -4 0 0 -12
[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 - 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Netherlands	246 23 5 2 506 416 1 1,198	0 2 2 0 0 0 0 0 0	246 23 5 -9 506 408 1 1,180	0 0 0 486 401 0 887	0 0 0 0 0 0 0 0 0 0	246 21 -9 21 7 1 289	0 552 680 1,084 5,765 8,227 788 17,096	400 10 17 55 448 146 41 1,117	1,236 1,775 4,205 0 3,009 6,513 1,450 18,188	-28 -24 -93 0 -198 -463 -255 -1,061	0 11 4 10 0 0 0 24		0 11 4 10 22 13 0 59	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 11 4 10 0 0 0 24	0 0 0 0 0 0 0 0 0	0 11 4 10 0 0 0 24	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	68 303 1,293 1,320 2,233 1,566 43 6,826	8 17 14 38 42 289 21 429	0 110 1,150 1,151 1,989 1,396 15 5,812	1 71 1,044 1,035 1,703 437 0 4,291	0 0 0 0 0 0 0 0 0	-9 22 17 -24 178 124 -6 303	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	7 14 48 79 107 8 0 263	0 0 1 2 2 0 0 6	14 18 43 100 103 7 0 286	0 0 -1 -3 -3 0 0 - 8
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Portugal	0 6 0 181 185 422 794	0 0 0 51 0 51 0 51	0 1 0 -10 181 176 422 770	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 -10 10 -7 1 -5	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0			0 11 33 61 290 29 0 4 23	0 0 1 3 35 5 0 44	0 11 40 36 325 11 0 422	0 0 -1 -1 -38 -2 0 -42
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Romania	8 0 21 2 38 1 0 70	8 0 17 1 38 0 0 64	8 0 21 2 38 0 0 69	0 0 0 0 0 0 0 0 0 0		0 0 4 1 0 0 0 5	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0			3 22 19 13 56 0 0 113	0 0 2 3 4 0 0 9	4 28 17 24 82 0 0 155	0 0 -2 -3 -5 0 -10
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Slovakia	0 154 2 0 42 100 0 298	0 0 0 0 0 0 0 0 0 0 0	0 154 2 0 42 99 0 297			0 0 2 0 2 -1 0 3	0 0 0 0 0 0 0 0 0					0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0



	(mln EUR)		v	ALUES AS O	F 31/12/20	13			VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of prov			is a maturi		net of cash short only where there	DIRECT Derivatives with po 31/12,		Derivatives wit	TVES (1) h negative fair value at l/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	Slovenia	1 6 1 0 76 5 1 91	1 0 0 0 0 0 0 0 1	1 6 1 0 76 4 -1 88	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 6 1 0 17 4 -1 28	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 25 0 0 25	0 0 0 1 0 0 1 0 1	0 0 0 11 0 11	0 0 0 -1 0 0 - 1
[0-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Spain	167 294 389 491 561 144 453 2,498	88 86 101 6 94 0 18 392	167 294 388 488 552 138 453 2,480	0 36 0 21 0 5 6	0 0 0 0 0 0 0 0	78 12 10 13 20 3 4 139	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	5 207 181 67 228 73 0 761	0 1 0 15 2 0 19	5 285 181 74 230 36 0 812	0 -1 -1 0 -15 -1 0 -19
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Tot	Sweden	1 0 44 0 0 0 45	1 0 0 0 0 0 0 0 1	1 0 44 0 0 0 45	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 22 0 0 0 22	612 0 0 0 0 0 0 612	1 0 0 0 0 0 0 1	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 33 4 60 0 0 0 97	0 0 0 0 0 0 0 1	0 38 4 60 0 0 0 102	0 0 0 0 0 0 - 1
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	United Kingdom	0 3 1 5 59 41 2,555 2,664	0 2 0 1 37 16 2,395 2,4 51	0 3 1 5 59 41 2,555 2,664		0 0 0 0 0 0 0 0 0 0	0 0 1 4 22 25 96 149		0 0 0 0 0 0 0 0 0			0 84 192 171 488 0 0 935	0 1 3 4 11 0 0 18	0 89 381 225 387 0 67 1,149	0 -1 -6 -5 -11 0 -64 - 87
[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 0 605 0 605 0 605	0 0 0 13 0 13 0 13	0 0 0 500 0 500 0 500	0 0 0 -15 0 -15
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Canada	0 0 3 6 43 827 474 1,353	0 0 0 0 0 0 0 0 0	0 0 3 6 43 827 474 1,353		0 0 0 0 0 0 0 0 0 0	0 0 3 0 0 5 0 8	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Hong Kong	136 0 0 0 0 0 0 136	0 0 0 0 0 0 0 0 0	136 0 0 0 0 0 0 136	136 0 0 0 0 0 0 136				0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Japan	139 104 0 0 44 539 826	0 0 0 0 0 0 0 0 0	139 104 0 0 44 539 826	0 0 0 0 0 0 0 0 0 0 0	139 104 0 0 0 37 0 280	0 0 0 0 0 0 0 0 0					0 0 0 1,725 0 1,725	0 0 0 40 0 40 0 40	0 0 0 1,382 21 0 1,403	0 0 0 -49 -30 0 -78
I O - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y [[10Y - more Tot	U.S.	84 187 95 158 174 1,319 2,110 4,128	25 2 0 0 0 0 0 0 27	82 175 20 153 168 1,204 2,075 3,877	0 29 0 0 0 0 0 29	0 0 0 0 0 0 0 0 0 0 0	17 31 -54 67 -3 -64 -30 -36	4 2 0 0 0 0 0 0 6	3 2 0 0 0 0 0 0 6	0 0 3 0 0 0 0 3	0 0 -3 0 0 0 0 0 -3	0 0 73 0 6 0 0 79	0 0 1 0 8 0 9	0 0 46 0 144 100 87 377	0 0 -65 0 -194 -134 -136 -548



	(mln EUR) VALUES AS OF 31/12/2013								VALUES AS OF 31/12/2013						
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1) NET DIRECT POSITIONS (gross exposures (long) net of cas positions of sovereign debt to other counterpaties only whe is a maturity matching) (1) (1)			net of cash short only where there				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) Derivatives with positive fair value at 31/12/2013 Derivatives with negative fair value at 31/12/2013			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	China	0 106 127 58 0 0 0 2 91	0 0 0 0 0 0 0 0 0 0 0	0 106 127 58 0 0 0 291	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 106 127 58 0 0 0 291	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	4 7 163 9 1,169 0 0 1,352	0 0 6 0 15 0 0 21	0 7 10 9 908 0 0 9 34	0 0 -31 0 - 32
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y] [10Y - more Tot	Switzerland	20 82 51 5 276 260 446 1,139	20 81 50 4 273 257 431 1,116	20 82 51 5 276 260 441 1,133	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 1 1 2 3 10 18	44 0 0 4 0 0 0 48	2 0 0 0 0 0 0 0 2	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Tot	Other advanced economies non EEA	17 99 144 207 1 5 0 473	0 0 0 0 0 0 0 0 0 0 0	17 99 144 207 1 5 0 473	17 0 0 0 0 0 0 17	0 0 0 0 0 0 0 0	0 0 104 207 1 5 0 317	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	15 29 0 250 436 19 0 749	0 0 7 14 0 22	0 51 8 34 579 17 0 689	0 0 -4 -186 0 0 -191
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Other Central and eastern Europe countries non EEA	3 2 22 1 12 0 44	0 2 0 0 0 10 0 12	3 -2 2 22 1 12 0 39	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	3 -4 2 22 1 2 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	63 51 55 40 122 0 0 331	1 12 11 23 0 48	46 41 45 62 168 10 0 373	0 -1 -12 -13 -25 -1 0 -52
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Middle East	0 1 0 0 1 29 31	0 0 0 0 0 0 0 0 0	0 1 -3 0 0 1 29 27	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 1 -3 0 0 1 29 27	3 0 0 0 0 0 0 3		73 0 0 0 0 0 0 73	-73 0 0 0 0 0 0 -73	0 17 26 43 743 0 0 829	0 5 9 26 0 41	0 7 30 29 182 0 0 248	0 0 -5 -9 -18 0 - 32
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Latin America and the Caribbean	1 19 20 12 60 47 2 161	0 3 7 50 45 0 108	-1 19 19 12 60 46 1 156	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	-1 16 5 10 2 1 48	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	141 319 308 287 686 125 0 1,867	6 12 25 37 111 102 0 293	80 262 338 468 386 343 0 1,876	-3 -9 -23 -64 -57 -81 0 -237
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Africa	0 0 0 0 0 2 0 2		0 0 0 -1 2 0 1	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 -1 2 0 1	0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0	0 0 0 7 2 0 9	0 0 1 1 0 0 2	0 0 0 7 1 0 8	0 0 -1 -1 0 -1 -1 0 -1
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Others	10 105 43 61 56 35 12 322	3 5 18 29 54 31 10 148	10 104 42 61 56 33 12 318	0 0 23 31 2 0 0 55	0 0 0 0 0 0 0 0 0	7 100 1 1 1 2 3 115	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	92 168 364 154 402 7 0 1,187	2 3 22 22 45 0 95	87 166 390 154 476 3 0 1,276	-1 -3 -23 -23 -49 0 0 - 99

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		1	
(mln EUR)		CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015		As of 31/12/2014			COREP CODE	REGULATION
(IIIII LOK)	A	OWN FUNDS	31,831	31,544	30,313	29,793	29,411	26,661	24,894	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	23,523	24,287	24,267	24,344	22,203	20,659	19,472	CA1 {1.1.1}	Article 50 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own	16,835	16,835	16,835	16,835	16,835	16,835	16,835	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f)
	A.1.1.1	capital instruments) Of which: CET1 instruments subscribed by Government	2,887	2,887	2,887	2,887	2,887	2,887	2,887		and 42 of CRR
	A.1.2	Retained earnings	9.623	10,218	11,126	12.223	8,188	7,556	7,346	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l)
	A.1.3	Accumulated other comprehensive income	-1.201	-1,225	-1,240	-1,249	-1.590	-1.515	-1,516	CA1 {1.1.1.3}	of CRR 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	-844	-844	-844	-844	-1.166	-1.051	-1.026		-
	A.1.3.2	portfolio Of which: arising from unrealised gains/losses from the rest of AFS portfolio	-357	-381	-396	-405	-424	-464	-490	-	
	A.1.4	Other Reserves	-536	-536	-536	-536	-536	-536	-536	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	465	465	465	465	465	465	465	CA1 {1.1.1.7}	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised	-449	-449	-449	-449	-449	-449	-449	CA1 {1.1.1.9}	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	gains/losses from AFS portfolio Adjustments to CET1 due to prudential filters from unrealised gains/losses from	675	675	506	338	933	631	410	-	
	A.1.9	Sovereign Exposure in AFS portfolio (-) Intangible assets (including Goodwill)	-2,947	-2,947	-2,947	-2,947	-2,947	-2,947	-2,947	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	-1,580	-1,580	-1,580	-1,580	-1,580	-1,493	-1,452	CA1 {1.1.12}	Articles 36(1) point (c) and 38 of CRR
	A.1.11	differences net of associated DTLs (-) IRB shortfall of credit risk adjustments to expected losses	-968	-767	-692	-634	-888	-838	-770	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Defined benefit pension fund assets	-118	-135	-153	-135	-872	-91	-76	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	-399	-361	-346	-332	-353	-335	-325	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) noint k) (iv) and 153(8) of CRR and
	A.1.15.1	Of which: from securitisation positions (-)	-399	-361	-346	-332	-353	-335	-325	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) an 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	CAI {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	4,123	4,094	3,278	2,346	4,998	3,376	2,487	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 (+/-)	322	322	242	161	322	242	161	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 (+/-)	3,801	3,772	3,036	2,185	4,676	3,134	2,326	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)	23,523	24,287	24,267	24,344	22,203	20,659	19,472	CA1 {1.1}	Article 25 of CRR
	A.4 B	TIER 2 CAPITAL (net of deductions and after transitional adjustments) TOTAL RISK EXPOSURE AMOUNT	8,308	7,257	6,046	5,449 207,909	7,208	6,002	5,422 244,745	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 (+)	4,800	213,000	210,040	207,303	243,692	230,433	244,743	0/2 117	Articles 36(1) points (a) and (i); Article 38 and Article 48 o 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	4,825								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	-900								Recital (44) of CRR
	B.5	lending to SMEs (-) of which: stemming from the effect of exposures that were previously part of Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-	0								-
	B.6	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	10.84%	11.37%	11.51%	11.71%	9.10%	8.25%	7.96%	CA3 {1}	-
CAPITAL RATIOS (%) - Transitional period	C.2	Tier 1 Capital ratio	10.84%	11.37%	11.51%	11.71%	9.10%	8.25%	7.96%	CA3 {3}	-
	C.3	Total Capital ratio	14.66%	14.77%	14.38%	14.33%	12.06%	10.64%	10.17%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		17,089	16,868	16,633	13,414	13,775	13,461		
	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		
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					0	0	0		
	G	Fully Loaded Common Equity Tier 1 Capital ratio (3)				10.58%			6.94%		

(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	scenario	Advers	e scenario	Narrative description of the transactions. (type, date of completion/commitment, portfolios, subsidiaries, branches)					
(mln EUR)	CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact						
2013	-112	-19,433			The wind-down path is derived based on COMMERZBANK's comprehensive Non-core Assets asset planning process and covers e.g. a transaction regarding CRE UK (signed in July 2013) and the sale of a shipping portfolio (signed in December 2013). (For more details see Explanatory Note Section 7.)					
2014	76	-9,016	9	-4,784	The wind-down path is derived based on COMMERZBANK's comprehensive Non-core Assets asset planning process and includes two transactions for CRE assets ('Octopus' and 'Toggo'), which have already been signed in the second quarter of 2014. (For more details see Explanatory Note Section 7.)					
2015	-349	-4,852	349	-5,431	The wind-down path is derived based on COMMERZBANK's comprehensive Non-core Assets asset planning process. (For more details see Explanatory Note Section 7.) The wind-down path is derived based on COMMERZBANK's comprehensive					
2016	179	-5,013	193	-4,146	Non-core Assets asset planning process. (For more details see Explanatory Note Section 7.)					
Total	-206	-38,314	551	-14,361						



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

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



Major Capital Measures from 1 January to 30 September 2014

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

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

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

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