

| Bank Name | DE - DekaBank Deutsche Girozentrale |
|-----------|-------------------------------------|
| LEI Code | 0W2PZJM8XOY22M4GG883 |



Summary Adverse Scenario

| _ | | | |
|------|----------|----------|--------------|
| DE - | DekaBank | Deutsche | Girozentrale |

| Actual figures as of 31 December 2013 | mln EUR, % |
|---|------------|
| Operating profit before impairments | 630 |
| Impairment losses on financial and non-financial assets in the banking book | -30 |
| Common Equity Tier 1 capital (1) | 3,613 |
| Total Risk Exposure (1) | 25,743 |
| Common Equity Tier 1 ratio, % (1) | 14.0% |

| Outcome of the adverse scenario as of 31 December 2016 | mln EUR, % |
|---|------------|
| 3 yr cumulative operating profit before impairments | 187 |
| 3 yr cumulative impairment losses on financial and non-financial assets in the banking book | 330 |
| 3 yr cumulative losses from the stress in the trading book | 882 |
| Valuation losses due to sovereign shock after tax and prudential filters | 0 |
| Common Equity Tier 1 capital (1) | 2,621 |
| Total Risk Exposure (1) | 32,714 |
| Common Equity Tier 1 ratio, % (1) | 8.0% |

| Memorandum items | mln EUR |
|--|---------|
| Common EU wide CET1 Threshold (5.5%) | 1,799 |
| 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

DE - DekaBank Deutsche Girozentrale

| Actual figures as of 31 December 2013 | mln EUR, % |
|---|------------|
| Operating profit before impairments | 630 |
| Impairment losses on financial and non-financial assets in the banking book | -30 |
| Common Equity Tier 1 capital (1) | 3,613 |
| Total Risk Exposure (1) | 25,743 |
| Common Equity Tier 1 ratio, % (1) | 14.0% |

| Outcome of the baseline scenario as of 31 December 2016 | mln EUR, % |
|---|------------|
| 3 yr cumulative operating profit before impairments | 541 |
| 3 yr cumulative impairment losses on financial and non-financial assets in the banking book | 271 |
| 3 yr cumulative losses from the stress in the trading book | 698 |
| Common Equity Tier 1 capital (1) | 3,556 |
| Total Risk Exposure (1) | 29,013 |
| Common Equity Tier 1 ratio, % (1) | 12.3% |

| Memorandum items | mln EUR | |
|--------------------------------------|---------|--|
| Common EU wide CET1 Threshold (8.0%) | 2,321 | |
| | | |

(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 2014 EU-wide Stress Test

| | Credit Risk | | | Expo | osure values (| (as of 31/12/ | 2013) | | | Risk ex | posure amoun | ts (as of 31/ | 12/2013) | | | Value | adjustments a | and provisio | ns (as of 31 | /12/2013) | | | | | Bas | seline Scenari | 0 | | | | | | | Advers | e Scenario | | | |
|---|--|-----------------------------|---------------|-----------|----------------|---------------|------------------|-------------|---------------|-----------|---------------|---------------|--------------|------------|-----------|--------------|---------------|--------------|--------------|--------------|-----------|------------|--------------------------------|------------------|-------------------------|------------------------|-------------------------------------|---------------------------|----------------------|---|-----------------|------------------------|--------------------------------------|------------------------|-----------------------|------------------------------------|-----------------------|------------------------------|
| | | | E. | IRB | A | I-IRB | | STA | F- | IRB | A- | IRB | | STA | | F-IRB | | A-IRB | | ST/ | <i>۱</i> | | as of 31/: | 2/2014 | as | of 31/12/20 | 15 | as of 3 | 1/12/2016 | | as of 3 | 31/12/201 | 4 | as of | 31/12/2015 | | as of 31/1 | 2/2016 |
| | (min EUR, %) | LTV % (as of 31/12/2013) | Non-defaulted | Defaulted | Non-defaulted | d Defaulted | Non-defaulted | d Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulte | d Defaulte | d Non-def | faulted Defa | ulted Non-de | faulted De | faulted No | on-defaulted | Defaulted | Impa ri | irment Stock o ate Provisio | Coverage Rati | io · Impairment rate | Stock of Provisions | Coverage stio - Default Stock | mpairment Stu rate Pro | ock of visions | pe fault I | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock | Impairment ! rate P | Stock of rovisions | r age Default ck rate | ent Stock Provisio | of Ratio - Defau Stock |
| | Central banks and central governments Institutions | | 446 21,859 | 0 | 0 | 0 | 15.446 20,523 | 11 0 | 48 4,220 | 0 | 0 | 0 | 43 94 | 2 | 0 | 0 0 | | 0 | 0 | 1 | 0 | 0. | 06% 5 04% 18 | 20.62% 37.05% | 0.06% | 9 26 | | | 12 29.59 34 37.06 | | 0.06% | 5 19 | 21.85% 37.31% | 0.07% | 10 28. 29 37. | 7% 0.08 8% 0.06 | | |
| | Corporates | | 17,877 | 710 | 0 | 0 | 1,571 | 0 | 8,280 | 41 | 0 | 0 | 660 | 0 | 26 | 6 19 | | 0 | 0 | 1 | 0 | 0.4 | 47% 336 | 19.12% | 0.51% | 395 | 19.91% | 0.54% | 456 20.56 | б | 0.54% | 347 | 19.49% | 0.65% | 425 20. | 1% 0.71 | 6 508 | 21.70% |
| | Corporates - Of Which: Specialised Lending | | 8,070 | 595 | 0 | 0 | 0 | 0 | 4,500 | 0 | 0 | 0 | 0 | 0 | 17 | 7 14 | 7 | 0 | 0 | 0 | 0 | | - 0 | - | - | 0 | | - | 0 - | | - | 0 | | - | 0 | - | 0 | - |
| | Corporates - Of Which: SME Retail | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | 0 | 0 | 0 | 0 | | - 0 | 57.21% | - | 0 | - | 0.31% | 0 - | | - | 0 | - | 0.36% | 0 | - | 0 | - |
| | Retail - Secured on real estate property | 0.0% | 0 | 0 | 0 | 0 | 11/ | 0 | 0 | 0 | 0 | 0 | 53 | 0 | 0 | | | | 0 | 1 | 0 | | 22% 1 23% 0 | 34.26% | 0.29% | 1 | | 0.31% | 2 40.25 0 34.37 | | 0.30% | 1 | 51.20% 34.35% | 0.35% | | 9% 0.40 0% 0.40 | | 39.02% 34.57% |
| | Retail - Secured on real estate property - Of | 0.0% | ő | ő | 0 | 0 | 0 | 0 | 0 | 0 | ő | ő | 0 | 0 | 0 | | | | 0 | ő | ő | | - 0 | | | ő | - | - | 0 - | <i></i> | - | ő | | - | 0 | 0.40 | | |
| DE - DekaBank Deutsche | Retail - Secured on real estate property - Of | 60.0% | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | 0 | 0 | 0 | 0 | 0. | 23% 0 | 34.26% | 0.30% | 0 | 34.26% | 0.32% | 0 34.37 | б | 0.31% | 0 | 34.35% | 0.37% | 0 34. | 0% 0.40 | K 0 | 34.57% |
| Girozentrale | 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 - | | - | 0 | | - | 0 | - | | - |
| | Retail - Other Retail Retail - Other Retail - Of Which: SME | | 0 | 0 | 0 | 0 | 116 | 0 | 0 | 0 | 0 | 0 | 53 | 0 | 0 | | | | 0 | 1 | 0 | | 22% 1 | 57.39% | 0.29% | 1 | | 0.31% | 2 40.30 | No | 0.30% | 1 | 51.33% | 0.36% | 1 42. | 6% 0.40 | | 39.05% |
| | Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME | | 0 | 0 | 0 | 0 | 116 | 0 | 0 | 0 | 0 | 0 | 53 | 0 | 0 | | | | 0 | 1 | 0 | | - 0 22% 1 | 57.39% | 0.29% | 1 | - 44.18% | 0.31% | 2 40.30 | | 0.30% | 1 | - 51.33% | 0.36% | 1 42 | 6% 0.40 | | 39.05% |
| | Equity | | 214 | ő | ő | ő | 280 | ő | 600 | ő | ő | ő | 629 | ő | ő | | | | o l | 0 | ő | | - 0 | - | - | ů l | - | - | 0 - | , i i i i i i i i i i i i i i i i i i i | - | ō | - | - | 0 | | 0 | - |
| | Securitisation | | 1,547 | 0 | 0 | 0 | 291 | 0 | 805 | 0 | 0 | 0 | 246 | 0 | 0 | | | 0 | 0 | 0 | 0 | | | | | | | | | | | | | | | | | / |
| | Other non-credit obligation assets | | 394 | 0 | 0 | 0 | 2 | 0 | 394 | 0 | 0 | 0 | 2 | 0 | 0 | 0 0 | | 0 | 0 | 32 | 0 | | | | | | | | | | | | | | | | | |
| | TOTAL Securitisation and re-securitisations positions deducted from capital * | | 42,337 | 716 | 0 | 0 | 38,230 | 11 | 14,348 | 41 | 0 | 0 | 1,727 | 2 | 37 | 7 19 | 90 | 0 | 0 | 36 | 0 | 0. | 19% 360 | 19.38% | 0.20% | 431 | 20.41% | 0.21% | 505 21.22 | 16 | 0.21% | 372 | 19.77% | 0.25% | 465 21. | 5% 0.27 | % 563 | 22.42% |
| Refers to the part of Securitization exposure that is deducted from | | | J | U | | | | | | | | | | | | | | | 0 | 0 | 0 | | | | | | | | | | | | | | | | | |

| | | | | Exp | posure values (| as or 31/12/. | 2013) | | | RISK EJ | cposure amou | ILE (92 OL 21/1 | 12/2013) | | | value adjust | ments and pri | ovisions (as or | 31/12/2013) | | | | | baseline 5 | enario | | | | | | |
|---------|---|--------------|---------------|-------------|-----------------|---------------|---------------|-------------|--------------|-------------|---------------|------------------|---------------|-------------|---------------|--------------|---------------|-----------------|---------------|-----------|-----------------------------|-----------|-----------------------------|-----------------------------|-----------------------------|-----------------------|--------------------------|--------------------------------------|---------------|---------------------------|-------------------|
| | | LTV % (as of | F | -IRB | A- | -IRB | | STA | F | -IRB | A | -IRB | - | STA | F: | IRB | A | -IRB | S | TA | as of 3 | 1/12/2014 | | as of 31/ | 2/2015 | 8 | s of 31/12 | /2016 | as | s of 31/12/2 | 2014 |
| | (min EUR, %) | 31/12/2013) | Non-defaulter | d Defaulted | Non-defaulted | Defaulted | Non-defaulted | d Defaulted | Non-defaulte | d Defaulted | Non-defaulter | d Defaulted | Non-defaulted | d Defaulted | Non-defaulted | Defaulted | Non-defaulted | d Defaulted | Non-defaulted | Defaulted | oairment Stoo rate Provi | | e Ratio - Impai Stock ra | irment Stock ite Provisi | of Ratio - Defa Stock | lt Impairment rate | t Stock of Provisions | Coverage Ratio - Default Stock | Impairment ra | ate Stock of Provision | Ratio - IS Str |
| | Central banks and central governments | | 0 | 0 | 0 | 0 | 13.399 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 34.4 | 7% 0.0 | 0% 0 | 34.47% | 0.01% | 1 | 34.47% | 0.00% | 0 | 34.5 |
| | Institutions | | 9,524 | 0 | 0 | 0 | 19,118 | 0 | 360 | 0 | 0 | 0 | 26 | 0 | 2 | 0 | 0 | 0 | 1 | 0 | 0.00% | 4 34.4 | 5% 0.0 | 0% 4 | 34.45% | 0.01% | 5 | 34.46% | 0.01% | 4 | 34.5 |
| | Corporates | | 4.458 | 427 | 0 | 0 | 197 | 0 | 2.057 | 0 | 0 | 0 | 184 | 0 | 9 | 121 | 0 | 0 | 0 | 0 | 0.33% 14 | 47 25.5 | 1% 0.3 | 161 | 26.16% | 0.39% | 176 | 26.80% | 0.36% | 149 | 25.6 |
| | Corporates - Of Which: Specialised Lending | | 1,836 | 396 | 0 | 0 | 0 | 0 | 965 | 0 | 0 | 0 | 0 | 0 | 5 | 96 | 0 | 0 | 0 | 0 | - 1 | | | - 0 | - | - | 0 | - | - | 0 | |
| | Corporates - Of Which: SME | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - 1 | 1 - | | - 0 | - | - | 0 | | - | 0 | |
| | Retail | | 0 | 0 | 0 | 0 | 99 | 0 | 0 | 0 | 0 | 0 | 53 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0.22% | 1 57.4 | | | 44.11% | | 2 | 40.20% | 0.30% | 1 | 51.2 |
| | Retail - Secured on real estate property | 0.0% | | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.23% | 34.2 | 6% 0.3 | 10% 0 | 34.26% | 0.32% | 0 | 34.37% | 0.31% | 0 | 34.3 |
| | Retail - Secured on real estate property - Of | 0.0% | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - 1 | | | - 0 | - | - | 0 | - | - | 0 | |
| Germany | Retail - Secured on real estate property - Of | 60.0% | 6 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.23% | 34.2 | 6% 0.3 | 10% 0 | 34.26% | 0.32% | 0 | 34.37% | 0.31% | 0 | 34.3 |
| Germany | Retail - Qualifying Revolving | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - 1 | | | - 0 | - | - | 0 | | - | 0 | |
| | Retail - Other Retail | | 0 | 0 | 0 | 0 | 98 | 0 | 0 | 0 | 0 | 0 | 53 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0.22% | 1 57.5 | 9% 0.2 | 19% 1 | 44.19% | 0.31% | 2 | 40.25% | 0.30% | 1 | 51.4 |
| | 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 | | | - 0 | - | - | 0 | | - | 0 | |
| | Retail - Other Retail - Of Which: non-SME | | 0 | 0 | 0 | 0 | 98 | 0 | 0 | 0 | 0 | 0 | 53 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0.22% | 1 57.5 | 9% 0.2 | 19% 1 | 44.19% | 0.31% | 2 | 40.25% | 0.30% | 1 | 51.4 |
| | Equity | | 46 | 0 | 0 | 0 | 280 | 0 | 140 | 0 | 0 | 0 | 629 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - 1 | | | - 0 | - | - | 0 | - | - | 0 | |
| | Securitisation | | 1 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | | | | | |
| | Other non-credit obligation assets | | 295 | 0 | 0 | 0 | 0 | 0 | 295 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | | | | | 4 |
| | TOTAL | | 14,324 | 427 | 0 | 0 | 33,095 | 0 | 2,852 | 0 | 0 | 0 | 893 | 0 | 11 | 121 | 0 | 0 | 2 | 0 | 0.06% 1 | 52 25.5 | 8% 0.0 | 17% 16 | 26.26% | 0.08% | 184 | 26.93% | 0.07% | 154 | 25.7 |
| | Securitisation and re-securitisations positions deducted from capital * | | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | | 0 | 0 | 0 | 0 | 0 | | | | | | | | | | | |

| | | | | | osure values (| as of 31/12/2 | 2013) | | | Risk ex | posure amount | is (as of 31/1 | 2/2013) | | | Value adjust | tments and pr | ovisions (as of | 31/12/2013) | | | | | |
|----------------|---|--------------|---------------|-----------|----------------|---------------|---------------|-----------|---------------|-----------|---------------|----------------|---------------|-----------|---------------|--------------|---------------|-----------------|---------------|-----------|---|------|------------|---------------------------------|
| | | LTV % (as of | F- | IRB | A- | IRB | S | TA | E | IRB | A-1 | RB | 5 | TA | F. | IRB | A | -IRB | ST | A | | as o | of 31/12/2 | 2014 |
| | (min EUR, %) | 31/12/2013) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulte | d Defaulted | Non-defaulted | Defaulted | | | | Coverage Ratio Default Stock |
| | Central banks and central governments | | 0 | 0 | 0 | 0 | 294 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 20% | 1 | 49.48% |
| | Institutions | | 5,139 | 6 | 0 | 0 | 279 | 0 | 751 | 0 | 0 | 0 | 56 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | .06% | 1 | 49.44% |
| | Corporates | | 1.095 | 15 | 0 | 0 | 261 | 0 | 442 | 0 | 0 | 0 | 153 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | .17% | 6 | 30.63% |
| | Corporates - Of Which: Specialised Lending | | 542 | 15 | 0 | 0 | 0 | 0 | 236 | 0 | 0 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | | - | 0 | - |
| | Corporates - Of Which: SME | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | - | 0 | - |
| | Retail | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 33% | 0 | 49.48% |
| | 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 - Of | 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 | - |
| United Kingdom | Retail - Qualifying Revolving | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | - | 0 | - |
| | Retail - Other Retail | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 33% | 0 | 49.48% |
| | Retail - Other Retail - Of Which: SME | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | - | 0 | - |
| | Retail - Other Retail - Of Which: non-SME | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 33% | 0 | 49.48% |
| | Equity | | 7 | 0 | 0 | 0 | 0 | 0 | 21 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | - | 0 | - |
| | Securitisation | | 41 | 0 | 0 | 0 | 105 | 0 | 64 | 0 | 0 | 0 | 46 | 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 | | 6.282 | 20 | 0 | 0 | 939 | 0 | 1.278 | 0 | 0 | 0 | 255 | 0 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 13% | 7 | 32.69% |
| | Securitisation and re-securitisations positions deducted from capital * | | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | | | | |

| | | | | Exp | iosure values (| as of 31/12/ | 2013) | | | Risk ex | posure amour | nts (as of 31/: | 12/2013) | | | Value adjus | tments and pr | ovisions (as ol | f 31/12/2013 |) | 1 1 | | | | Bas | eline Scena | ario | | | |
|---------|---|--------------|---------------|-----------|-----------------|--------------|---------------|-----------|---------------|-----------|---------------|-----------------|---------------|-------------|---------------|-------------|---------------|-----------------|---------------|-------------|-----|--------------------|------------------------|---------------------------------|--------------------|------------------------|--------------------------------------|---------|------------------------|--------------------------------------|
| | | LTV % (as of | F-19 | RB | A | -IRB | S | TA | F | IRB | A | -IRB | | STA | F | IRB | A | -IRB | - | STA | 1 1 | as | of 31/12/ | /2014 | as | of 31/12/2 | 2015 | ası | of 31/12/2 | 2016 |
| | (min EUR, %) | 31/12/2013) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | d Defaulted | Non-defaulter | d Defaulted | Non-defaulted | Defaulted | Non-defaulted | d Defaulted | Non-defaulted | d Defaulted | | Impairment rate | Stock of Provisions | Coverage Ratio Default Stock | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock | | Stock of Provisions | Coverage Ratio - Default Stock |
| | Central banks and central governments | | 0 | 0 | 0 | 0 | 264 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 1 | 0.20% | 0 | 43.60% | 0.22% | 1 | 43.60% | 0.23% | 1 | 43.68% |
| | Institutions | | 1.953 | 0 | 0 | 0 | 1 | 0 | 465 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | I I | 0.03% | 0 | 43.59% | 0.03% | 0 | 43.59% | 0.03% | 1 1 | 43.60% |
| | Corporates | | 2,057 | 1 | 0 | 0 | 25 | 0 | 961 | 0 | 0 | 0 | 7 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | I I | 0.36% | 8 | 41.24% | 0.39% | 14 | 42.32% | 0.40% | 19 | 42.81% |
| | Corporates - Of Which: Specialised Lending | | 1.131 | 1 | 0 | 0 | 0 | 0 | 519 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | I I | - | 0 | - | - | 0 | - | i - 1 | 0 | |
| | Corporates - Of Which: SME | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | I I | - | 0 | - | • | 0 | - | 4 - I | 0 | |
| | Retail | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | I I | 0.29% | 0 | 43.60% | 0.38% | 0 | 43.60% | 0.41% | 0 | 43.75% |
| | 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 | I I | - | 0 | - | · · | 0 | - | 1 - I | 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 | I I | - | 0 | - | • | 0 | - | 4 - I | 0 | |
| France | 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 I | - | 0 | - | · · | 0 | - | 1 - I | 0 | - |
| i runce | Retail - Qualifying Revolving | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | I I | - | 0 | - | · · | 0 | - | 1 - I | 0 | - |
| | Retail - Other Retail | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | I I | 0.29% | 0 | 43.60% | 0.38% | 0 | 43.60% | 0.41% | 0 | 43.75% |
| | 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 I | - | 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 | I I | 0.29% | 0 | 43.60% | 0.38% | 0 | 43.60% | 0.41% | | 43.75% |
| | Securitisation | | 2b | 0 | U | 0 | 0 | 0 | /4 | 0 | 0 | 0 | U | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | 0 | | | 0 | - | · · · | - | - |
| | Securitisation Other non-credit obligation assets | | 10 | 0 | 0 | 0 | 2 | 0 | 4 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | I I | | | | | | | | | |
| | TOTAL | | 4.046 | 0 | U | 0 | 201 | 0 | 1 504 | 0 | 0 | 0 | U | 0 | 0 | 0 | U | 0 | 0 | 0 | | 0.27% | | 41.44% | 0.29% | | 42.43% | 0.29% | | 42.88% |
| | Securitisation and re-securitisations positions deducted from capital * | | 4.046 | 1 | U | 0 | 291 | 0 | 1.504 | 0 | 0 | 0 | 10 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | | 0.27% | 9 | 41.44% | 0.29% | 15 | 42.45% | 0.29% | | 42.88% |

| | | | | | osure values (| | 2013) | | | | posure amoun | ts (as of 31/1. | 2/2013) | | | value aujusti | | | 31/12/2013) | | | | | | aseline Scen | | | | |
|---------------|---|--------------|---------------|-----------|----------------|-----------|---------------|-------------|---------------|-----------|---------------|-----------------|---------------|-----------|---------------|---------------|---------------|-----------|---------------|-----------|-----------------|-----------|------------------|---------------------|---------------------------|--------------------------------------|-------------------------|---------------------|---------|
| | | LTV % (as of | F- | IRB | A- | IRB | 9 | STA | F-I | RB | A- | IRB | s | TA | F | IRB | A- | IRB | S | TA | | as of 31, | 12/2014 | 8 | is of 31/12/ | 2015 | as of | 31/12/20 | .016 |
| | (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 | Impairr rate | | of Coverage Rati | • Impairmer rate | nt Stock of Provisions | Coverage Ratio - Default Stock | Impairment S rate Pr | Rock of ovisions | (Ra |
| | Central banks and central governments | | 0 | 0 | 0 | 0 | 551 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.04 | % 0 | 49.48% | 0.05% | 1 | 49.48% | 0.06% | 1 | |
| | Institutions | | 723 | 0 | 0 | 0 | 25 | 0 | 202 | 0 | 0 | 0 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.05 | % O | 49.42% | 0.06% | 1 | 49.42% | 0.07% | 1 | |
| | Corporates | | 2,187 | 17 | 0 | 0 | 19 | 0 | 1,167 | 0 | 0 | 0 | 19 | 0 | 5 | 0 | 0 | 0 | 0 | 0 | 0.64 | % 17 | 28.80% | 0.72% | 30 | 36.86% | 0.77% | 44 | |
| | Corporates - Of Which: Specialised Lending | | 1.521 | 17 | 0 | 0 | 0 | 0 | 863 | 0 | 0 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | - | 0 | - | · · | 0 | - | - | 0 | |
| | Corporates - Of Which: SME | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | - | - | 0 | - | - | 0 | |
| | Retail | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.33 | % 0 | 49.48% | 0.43% | 0 | 49.48% | 0.47% | 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% | 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 | 0.0% | 6 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | - | · · | 0 | - | - | 0 | |
| United States | 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 | 0.33 | % 0 | 49.48% | 0.43% | 0 | 49.48% | 0.47% | 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 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.33 | % 0 | 49.48% | 0.43% | 0 | 49.48% | 0.47% | 0 | |
| | Equity | | 33 | 0 | 0 | 0 | 0 | 0 | 96 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | - | - | 0 | - | - | 0 | |
| | Securitisation | | 0 | 0 | 0 | 0 | 10 | 0 | 0 | 0 | 0 | 0 | 5 | 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 | | 2,943 | 17 | 0 | 0 | 604 | 0 | 1,465 | 0 | 0 | 0 | 29 | 0 | 5 | 0 | 0 | 0 | 0 | 0 | 0.44 | % 18 | 29.24% | 0.50% | 31 | 37.21% | 0.53% | 46 | _ |
| | Securitisation and re-securitisations positions deducted from capital * | | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | | | 1 |

| | | | | | iosure values (a | | :013) | | | Risk ex | posure amour | nts (as of 31/1 | 12/2013) | | | Value adjust | ments and pro | visions (as of | 31/12/2013) | | | | | | | eline Scena | | | | / |
|----------------|--|--------------|---------------|-----------|------------------|-----------|---------------|-----------|---------------|-----------|---------------|-----------------|---------------|-------------|---------------|--------------|---------------|----------------|---------------|-----------|-----|-------|------------------------|---------------------------------|--------------------|------------------------|--------------------------------------|--------------------|------------------------|--------------------------------------|
| | | LTV % (as of | F-I | RB | A-I | RB | 5 | STA | F | IRB | A- | -IRB | 5 | STA | F | -IRB | A- | IRB | 5 | TA | 1 [| 85 | of 31/12/ | 2014 | 85 | of 31/12/3 | 2015 | as o | of 31/12/20 | 16 |
| | (min EUR, %) | 31/12/2013) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | I Defaulted | Non-defaulted | d Defaulted | Non-defaulted | d Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | Stock of Provisions | Coverage Ratio Default Stock | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock | Impairment rate | Stock of Provisions | Coverage tatio - Default Stock |
| | Central banks and central governments | | 0 | 0 | 0 | 0 | 73 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 F | 0.06% | 0 | 43.60% | 0.07% | 0 | 43.60% | -0.13% | 0 | 0.00% |
| | Institutions | | 434 | 0 | 0 | 0 | 40 | 0 | 28 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | I I | 0.02% | 0 | 43.60% | 0.02% | 0 | 43.60% | 0.02% | 0 | 43.61% |
| | Corporates | | 2.527 | 31 | 0 | 0 | 126 | 0 | 743 | 0 | 0 | 0 | 154 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | I I | 0.14% | 1 | 3.34% | 0.15% | 2 | 5.12% | 0.15% | 3 | 6.78% |
| | Corporates - Of Which: Specialised Lending | | 362 | 0 | 0 | 0 | 0 | 0 | 145 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | I I | - | 0 | - | - | 0 | - | 1 - 1 | 0 | - |
| | Corporates - Of Which: SME | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | I I | - | 0 | - | - | 0 | - | 1 - 1 | 0 | - |
| | Retail | | 0 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | I I | 0.29% | 0 | 43.60% | 0.38% | 0 | 43.60% | 0.41% | 0 | 43.75% |
| | 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 | I I | - | 0 | - | - | 0 | - | 1 - 1 | 0 | - |
| | 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 | I I | - | 0 | - | - | 0 | - | 1 - 1 | 0 | - |
| Luxembourg | 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 I | - | 0 | - | - | 0 | - | 1 - 1 | 0 | - |
| Editerniboding | Retail - Qualifying Revolving | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | I I | - | 0 | - | - | 0 | - | 1 - 1 | 0 | - |
| | Retail - Other Retail | | 0 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | I I | 0.29% | 0 | 43.60% | 0.38% | 0 | 43.60% | 0.41% | 0 | 43.75% |
| | 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 I | - | 0 | - | - | 0 | - | 1 | 0 | - |
| | Retail - Other Retail - Of Which: non-SME | | 0 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | I I | 0.29% | 0 | 43.60% | 0.38% | 0 | 43.60% | 0.41% | 0 | 43.75% |
| | Equity Securitisation | | 4 | 0 | 0 | 0 | 0 | 0 | 13 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | | 0 | | • | 0 | - | 1 · · · | 0 | |
| | | | 7 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | | 4 V | / | |
| | Other non-credit obligation assets | | 2 072 | 0 | U | 0 | 2 | 0 | U | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 32 | 0 | | | | | | | | 0.11% | | 4 |
| | TOTAL Securitisation and re-securitisations positions deducted from capital * | | 2.972 | 31 | 8 | 0 | 249 | 0 | /85 | - | ° . | - ° | 164 | - ° | | 8 | 8 | | 32 | 0 | 1 | 0.13% | 1 | 3.47% | 0.14% | 2 | 5.36% | 0.11% | | 6.73% |
| | securitisation and re-securitisations positions deducted from capital * | | U | U | U | U | U | 0 | | | | | | | | 0 | 0 | 0 | U | U | | | | | | | | 4 | | (|

| | | Adve | rse Scena | rio | | | |
|---|--------------------------------------|--------------------|------------------------|--------------------------------------|--------------------|------------------------|--------------------------------------|
| 0 | 14 | as | of 31/12/ | 2015 | 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 |
| | 34.57% | 0.01% | 1 | 34.54% | 0.01% | 1 | 34.54% |
| | 34.55% | 0.01% | 4 | 34.52% | 0.01% | 5 | 34.52% |
| | 25.64% | 0.43% | 166 | 26.44% | 0.48% | 185 | 27.18% |
| | - | - | 0 | - | - | 0 | - |
| | - | - | 0 | - | - | 0 | - |
| | 51.29% | 0.36% | 1 | 41.95% | 0.40% | 2 | 38.93% |
| | 34.35% | 0.37% | 0 | 34.50% | 0.40% | 0 | 34.57% |
| | - | - | 0 | - | - | 0 | - |
| | 34.35% | 0.37% | 0 | 34.50% | 0.40% | 0 | 34.57% |
| | - | - | 0 | - | - | 0 | - |
| | 51.43% | 0.36% | 1 | 42.02% | 0.40% | 2 | 38.97% |
| | - | - | 0 | - | - | 0 | - |
| | 51.43% | 0.36% | 1 | 42.02% | 0.40% | 2 | 38.97% |
| | - | - | 0 | - | - | 0 | - |
| | | | | | | | |
| | 25.71% | 0.08% | 172 | 26.55% | 0.09% | 193 | 27.32% |
| 1 | | | | | | | |

| | | | Adve | rse Scena | io | | | |
|---------------|------------------------|--------------------------------------|--------------------|------------------------|--------------------------------------|--------------------|------------------------|------------------------------------|
| as of | 31/12/20 | 14 | as | of 31/12/ | 2015 | as | of 31/12/ | 2016 |
| pairment 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 Stork |
| 0.29% | 1 | 50.21% | 0.35% | 2 | 51.09% | 0.33% | 3 | 51.92% |
| 0.09% | 1 | 50.17% | 0.11% | 2 | 50.93% | 0.10% | 3 | 51.72% |
| 0.26% | 6 | 32.17% | 0.31% | 8 | 35.81% | 0.29% | 10 | 38.47% |
| - | 0 | - | - | 0 | - | - | 0 | - |
| - | 0 | - | - | 0 | - | - | 0 | - |
| 0.45% | 0 | 50.21% | 0.55% | 0 | 51.18% | 0.62% | 0 | 52.06% |
| - | 0 | - | - | 0 | - | - | 0 | - |
| - | 0 | - | - | 0 | - | - | 0 | - |
| - | 0 | - | - | 0 | - | - | 0 | - |
| - | 0 | - | - | 0 | - | - | 0 | - |
| 0.45% | 0 | 50.21% | 0.55% | 0 | 51.18% | 0.62% | 0 | 52.06% |
| - | 0 | - | - | 0 | - | - | 0 | - |
| 0.45% | 0 | 50.21% | 0.55% | 0 | 51.18% | 0.62% | 0 | 52.06% |
| - | 0 | - | - | 0 | - | - | 0 | - |
| | | | | | | | | |
| 0.19% | 8 | 34.81% | 0.23% | 12 | 39.39% | 0.21% | 15 | 42.28% |
| | | | | | | | | |

- Impairment Stock of Ratio - Default Impairment Stock of Ratio - Default

0.24% 0.07% 0.21%

0.47%

0.47%

-0.47%

38.42%

49.48% 49.44% 32.97%

-49.48%

-49.48% -49.48%

36.04

0.22% 0.07% 0.19%

0.43%

0.43%

0.29% 0.09% 0.26%

0.03%

-0.40%

-0.40% -0.40%

0.29% 9 42.38%

0.05% 0.06% 0.77%

-0.45%

0.45% -0.45%

0.02%

0.40%

-0.40% -0.40%

.14%

0.53% 20

sent rate Stock of Ratio - Def

Ratio - I

49.56% 49.46% 34.92%

-49.64% -

-49.64% -49.64%

| | Adve | rse Scena | io | | | |
|-------------------------------------|--------------------|------------------------|--------------------------------------|--------------------|------------------------|--------------------------------------|
| | as | of 31/12/ | 2015 | as | of 31/12/ | 2016 |
| Coverage atio - Default Stock | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock |
| 44.48% | 0.26% | 1 | 44.74% | 0.28% | 1 | 44.79% |
| 44.47% | 0.03% | 0 | 44.62% | 0.04% | 1 | 44.63% |
| 42.18% | 0.45% | 15 | 43.60% | 0.50% | 22 | 44.05% |
| - | - | 0 | - | - | 0 | - |
| - | - | 0 | - | - | 0 | - |
| 44.48% | 0.49% | 0 | 44.84% | 0.53% | 0 | 44.94% |
| - | - | 0 | - | - | 0 | - |
| - | - | 0 | - | - | 0 | - |
| - | - | 0 | - | - | 0 | - |
| - | - | 0 | - | - | 0 | - |
| 44.48% | 0.49% | 0 | 44.84% | 0.53% | 0 | 44.94% |
| - | - | 0 | - | - | 0 | - |
| 44.48% | 0.49% | 0 | 44.84% | 0.53% | 0 | 44.94% |
| | - | 0 | - | - | 0 | - |
| | | | | | | |
| 42.38% | 0.33% | 16 | 43.70% | 0.37% | 24 | 44.11% |
| | | | | | | |

| | | rse Scenar | | | | |
|------------------------------------|--------------------|------------------------|--------------------------------------|--------------------|------------------------|--------------------------------------|
| | as | of 31/12/ | | 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 |
| 50.21% | 0.07% | 1 | 50.95% | 0.08% | 1 | 51.74% |
| 50.15% | 0.08% | 1 | 50.90% | 0.10% | 1 | 51.69% |
| 31.23% | 1.00% | 38 | 40.31% | 1.11% | 58 | 44.58% |
| - | - | 0 | - | - | 0 | - |
| - | - | 0 | - | - | 0 | - |
| 50.21% | 0.55% | 0 | 51.18% | 0.62% | 0 | 52.06% |
| - | - | 0 | - | - | 0 | - |
| - | - | 0 | - | - | 0 | - |
| - | - | 0 | - | - | 0 | - |
| - | - | 0 | - | - | 0 | - |
| 50.21% | 0.55% | 0 | 51.18% | 0.62% | 0 | 52.06% |
| - | - | 0 | - | - | 0 | - |
| 50.21% | 0.55% | 0 | 51.18% | 0.62% | 0 | 52.06% |
| - | - | 0 | - | - | 0 | - |
| | | | | | | |
| 31.66% | 0.69% | 39 | 40.63% | 0.76% | 60 | 44.82% |
| | | | | | | |

| | | rse Scenar | | | | |
|--------------------------------------|--------------------|------------------------|--------------------------------------|--------------------|------------------------|--------------------------------------|
| 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 |
| 44.48% | -0.07% | 0 | 0.00% | 0.09% | 0 | 16.09% |
| 44.48% | 0.02% | 0 | 44.63% | 0.02% | 0 | 44.63% |
| 3.50% | 0.16% | 2 | 5.39% | 0.17% | 3 | 7.19% |
| - | - | 0 | - | - | 0 | - |
| - | - | 0 | - | - | 0 | - |
| 44.48% | 0.49% | 0 | 44.84% | 0.53% | 0 | 44.94% |
| - | - | 0 | - | - | 0 | - |
| - | - | 0 | - | - | 0 | - |
| - | - | 0 | - | - | 0 | - |
| - | - | 0 | - | - | 0 | - |
| 44.48% | 0.49% | 0 | 44.84% | 0.53% | 0 | 44.94% |
| - | - | 0 | - | - | 0 | - |
| 44.48% | 0.49% | 0 | 44.84% | 0.53% | 0 | 44.94% |
| - | - | 0 | - | - | 0 | - |
| | | | | | | |
| 3.64% | 0.13% | 2 | 5.36% | 0.16% | 3 | 7.29% |
| | | | | | | |

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

| | | | | Exp | osure values (a | as of 31/12/3 | 2013) | | | Risk er | xposure amoun | ts (as of 31/1 | 12/2013) | | | Value adjust | ments and pr | ovisions (as ol | 31/12/2013) | | | | | Baseli | ne Scenari | 0 | | | | | |
|-------------|---|--------------|---------------|-----------|-----------------|---------------|---------------|-----------|---------------|-----------|---------------|----------------|---------------|-----------|---------------|--------------|---------------|-----------------|---------------|-----------|-------------------|--------------------------|-----------------------------------|----------------------|------------|-------------------------------------|-------------------------------|--------------|-----------|-----------------------------|----------|
| | | LTV % (as of | F | -IRB | A- | IRB | ST/ | | F- | IRB | A- | IRB | 5 | TA | F | IRB | A | -IRB | 5 | TA | | is of 31/12 | /2014 | as of | 31/12/201 | 15 | as of 31 | 12/2016 | | as of 31/12/2 | 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-defaulter | d Defaulted | Non-defaulted | Defaulted | Impairmer rate | t Stock of Provisions | Coverage Ratio - Default Stock | Impairment rate P | Rock of Ra | Coverage stio - Default Stock | Impairment Stoc rate Provi | c of ions | Impairmer | t rate Stock o Provision | of Ratio |
| | Central banks and central governments | | 0 | 0 | 0 | 0 | 17 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | | | 0 | - | - 1 | | | 0 | - |
| | Institutions | | 386 | 0 | 0 | 0 | 4 | 0 | 136 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.18% | 1 | 43.31% | 0.18% | 1 | 43.31% | 0.20% | 43.38% | 0.209 | . 1 | 44 |
| | Corporates | | 1,379 | 0 | 0 | 0 | 1 | 0 | 513 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.08% | 1 | 43.53% | 0.08% | 1 | 43.53% | 0.09% | 43.56% | 0.095 | | 44 |
| | Corporates - Of Which: Specialised Lending | | 101 | 0 | 0 | 0 | 0 | 0 | 53 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | - | - | 0 | - | - 1 | | - | 0 | |
| | Corporates - Of Which: SME | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | - | | 0 | - | - 0 | | - | 0 | |
| | Retail | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.29% | 0 | 43.60% | 0.38% | 0 | 43.60% | 0.41% | 43.75% | 0.405 | 0 د | 4 |
| | 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 | | - | 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 | |
| Netherlands | 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 | |
| | 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 Retail - Other Retail - Of Which: SME | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.29% | 0 | 43.60% | 0.38% | 0 | 43.60% | 0.41% | 43.75% | 0.409 | . 0 | 1 |
| | Retail - Other Retail - Of Which: non-SME | | 0 | 0 | U | 0 | 0 | 0 | U | 0 | 0 | 0 | U | 0 | 0 | 0 | U | 0 | 0 | 0 | 0.29% | 0 | - | - | 0 | 43.60% | - | - | - | | |
| | Equity | | 12 | 0 | U | 0 | 0 | U | 0 | | 0 | 0 | U | 0 | 0 | | 0 | 0 | 0 | 0 | 0.29% | 0 | 43.60% | 0.38% | 0 | 43.60% | 0.41% | 43.75% | 0.409 | | 4 |
| | Securitisation | | 12 | 0 | U | 0 | | 0 | 207 | | | | 0 | | 0 | | 0 | | 0 | 0 | | 0 | | | 0 | | | | | - | |
| | Other non-credit obligation assets | | 33/ | 0 | 0 | 0 | | 0 | 207 | 0 | 0 | | 15 | | 0 | | 0 | | 0 | 0 | | | | | | | | | | | 4 |
| | TOTAL | | 2 314 | | 0 | | 37 | ő | 889 | | | | 18 | | 1 | | | | | ň | 0.10% | 1 | 43.45% | 0.10% | 2 | 43.45% | 0.11% | 43.49% | 0.119 | | 4 |
| | Securitisation and re-securitisations positions deducted from capital * | | 0 | 0 | | 0 | | ŏ | 303 | | - ° | | 10 | - | 6 | | | | | ŏ | 0.10% | 1 A | 13.1370 | 0.4070 | ~ | | | .3.45% | 0.11 | | |

| | | | | | osure values (| as of 31/12/2 | :013) | | | Risk ex | posure amoun | ts (as of 31/1 | 2/2013) | | | | tments and pro | ovisions (as of | 31/12/2013) | | 4 | | |
|----------------|---|--------------|---------------|-----------|----------------|---------------|---------------|-----------|---------------|-----------|---------------|----------------|---------------|-----------|---------------|-----------|----------------|-----------------|---------------|-----------|-----|-----------------|-----|
| | | LTV % (as of | F-I | RB | A- | IRB | S | TA | Fil | RB | A- | IRB | S | TA | F. | IRB | A | IRB | 5 | TA | | | 85 |
| | (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 | | Impairm rate | ent |
| | Central banks and central governments | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 ' | - | |
| | Institutions | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 ' | - | |
| | Corporates | | 166 | 0 | 0 | 0 | 32 | 0 | 75 | 0 | 0 | 0 | 26 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | | 0.38% | 26 |
| | Corporates - Of Which: Specialised Lending | | 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 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 ' | | |
| | 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% | 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 | 1 ' | - | |
| Cayman Islands | 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 ' | | |
| cayman Islands | 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 | 1 ' | | |
| | 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 | 1 ' | | |
| | Equity | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| | Securitisation | | 770 | 0 | 0 | 0 | 0 | 0 | 352 | 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 | 1 | | |
| | TOTAL | | 936 | 0 | 0 | 0 | 32 | 0 | 427 | 0 | 0 | 0 | 29 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | | 0.38% | 6 |
| | Securitisation and re-securitisations positions deducted from capital * | | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | | | 1 |

| | | | | Exp | iosure values (| as of 31/12/2 | 013) | | | Risk ex | posure amoun | ts (as of 31/1 | 2/2013) | | | Value adjusti | ments and pro | ovisions (as of | 31/12/2013) | | | | | | Base | eline Scena | irio | | | |
|-------|--|----------------------|-----------------|-----------|-----------------|---------------|---------------|-----------|-----------------|-----------|---------------|----------------|---------------|-----------|---------------|---------------|---------------|-----------------|---------------|-----------|----|-------------------|-------------|----------------------------|-------------------------|------------------------|--------------------------------------|-------------------------|------------------------|--------------------------------------|
| | | LTV % (as of | E. | IRB | A | IRB | S | TA | E. | IRB | A- | IRB | 5 | TA | F-1 | RB | A- | IRB | S | TA | | as o | 31/12/2 | 014 | as (| of 31/12/2 | 2015 | 85 | 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 | | | | overage Ratio | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock |
| | Central banks and central governments Institutions Corporates | | 0 648 276 | 0 | 0 | 0 | 111 0 1 | 0 | 0 704 117 | 0 | 000 | 0 | 0 0 1 | 0 | 0 2 0 | 0 0 0 | 0 0 | 0 | 000 | 0 | 0. | 32% 43% 12% | 1 5 0 | 43.60% 43.24% 43.57% | 1.43% 0.47% 0.13% | 3 8 1 | 43.60% 43.24% 43.57% | 1.45% 0.46% 0.13% | 4 11 1 | 44.09% 43.40% 43.61% |
| | Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail | | 194 0 0 | 0 | 0 | 0 | 0 0 | 0 | 80 0 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0. | - - 29% | 0 | - - 43.60% | - - 0.38% | 0 0 | - - 43.60% | - - 0.41% | 0 | - - 43.75% |
| Italy | Retail - Secured on real estate property Retail - Secured on real estate property - Of 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 | 0 | 0 | 0 | | - | 0 | - | - | 0 0 0 | - | - | 0 0 | - |
| 100.9 | Retail - Qualifying Revolving Retail - Other Retail 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 | | - 29% - | 0 | - 43.60% - | 0.38% | 0 0 0 | - 43.60% - | 0.41% | 0 0 | - 43.75% - |
| | Retail - Other Retail - Of Which: non-SME Equity Securitisation | | 0 6 5 | 0 | 0 | 0 | 0 0 83 | 0 | 0 18 32 | 0 | 0 | 0 | 0 0 47 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0. | - | 0 | 43.60% | - | 0 | 43.60% | 0.41% | 0 | 43.75% |
| | Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital * | | 0 935 0 | 0 | 0 | 0 | 0 194 0 | 0 | 0 871 | 0 | 0 | 0 | 48 | 0 | 2 | 0 | 0 | 0 | 0 | 0 0 | 0. | 46% | 7 | 43.38% | 0.49% | 12 | 43.38% | 0.49% | 16 | 43.63% |

| | | | | | osure values (| as of 31/12/2 | 1013) | | | Risk exp | posure amounts | : (as of 31/1 | 2/2013) | | | Value adjust | ments and pro | ovisions (as of | 31/12/2013) | _ | | | | Bar | iselir |
|--|--|-------|------------------------|-----------|----------------|---------------|---------------|-----------|------------------------|-------------|----------------|---------------|---------------|-----------|---------------|--------------|---------------|-----------------|---------------|-----------|-------------------------|------------------------|-----------------------------------|-------------------------|------------|
| | LTV % (a | as of | F-1 | RB | A- | IRB | S | TA | F-I | RB | A-16 | 8 | 5 | TA | F-I | IRB | A- | -IRB | 5 | TA | 85 | s of 31/12/ | /2014 | 85 | s of : |
| | (min EUR, %) | 013) | 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 | | Stock of Provisions | Coverage Ratio - Default Stock | Impairment rate | t S Pti |
| Central banks and ce Institutions Corporates | tral governments Of Which: Specialised Lending | | 0 420 273 178 | 0 | 0 | 0 | 69 1 48 | 0 | 0 436 238 172 | 0 | 0 | 0 | 0 1 48 | 0 | 0 2 3 2 | 0 | 0 | 0 | 0 | 0 | 0.01% 0.70% 1.70% | 0 4 7 | 43.60% 42.88% 42.54% | 0.01% 0.75% 1.79% | |
| Corporates - Retail | Of Which: SME | 0.0% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.29% | 0 | 0.05% | - 0.38% | |
| Engin | etail - Secured on real estate property - Of etail - Secured on real estate property - Of ilifying Revolving | 0.0% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | - | - | |
| | er Retail etail - Other Retail - Of Which: SME etail - 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 | 0 | 0 | 0 | 0 | 0 | 0.29% - 0.29% | 0 | 0.05% | 0.38% | |
| Equity Securitisation Other non-credit obli | ation assets | | 12 0 0 | 0 0 | 0 | 0 | 0 45 0 | 0 | 33 0 0 | 0 0 0 | 0 | 0 | 0 72 0 | 0 0 | 0 | 0 | 0 | 0 | 0 0 | 0 | ÷ | 0 | | | |
| TOTAL | which have a sufficient of a data of the second state of the | | 705 | 0 | 0 | 0 | 162 | 0 | 707 | 0 | 0 | 0 | 121 | 0 | 5 | 0 | 0 | 0 | 0 | 0 | 1.05% | 12 | 42.65% | 1.11% | + |

| | | | | Exp | osure values | as of 31/12/2 | 2013) | | | Risk e | <pre>kposure amour</pre> | 1ts (as of 31/1 | 2/2013) | | | Value adjust | ments and pr | ovisions (as of | 31/12/2013) |) | | | | Bas | seline Scer | ario | | |
|-------------|--|--------------|---------------|-----------|---------------|---------------|---------------|-------------|---------------|-----------|--------------------------|-----------------|---------------|-----------|---------------|--------------|---------------|-----------------|---------------|-----------|-----------------|--------------------------|--------|----------------------|------------------------|--------------------------------------|----------------------|---------------------|
| | | LTV % (as of | F- | IRB | A | IRB | S | STA | F- | IRB | A | -IRB | S | TA | F | IRB | A | I-IRB | 5 | STA | | as of 31/1 | 2/2014 | as | of 31/12/ | 2015 | as o | f 31/12/201 |
| | (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 | d Defaulted | Non-defaulted | Defaulted | Impairn rate | ent Stock o Provision | | • Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock | Impairment rate P | Stock of Provisions |
| | Central banks and central governments | | 0 | 0 | 0 | 0 | 22 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | - | - | 0 | - | - | 0 |
| | Institutions | | 392 | 0 | 0 | 0 | 0 | 0 | 106 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.08 | | 49.48% | 0.06% | 0 | 49.48% | 0.08% | 0 |
| | Corporates | | 223 | 0 | 0 | 0 | 24 | 0 | 32 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.065 | 6 0 | 49.46% | 0.05% | 0 | 49.46% | 0.06% | 0 |
| | Corporates - Of Which: Specialised Lending | | 47 | 0 | 0 | 0 | 0 | 0 | 16 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | - | - | 0 | - | - | 0 |
| | Corporates - Of Which: SME | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | - | - | 0 | - | - | 0 |
| | Retail | | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.33 | 6 0 | 49.48% | 0.43% | 0 | 49.48% | 0.47% | 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% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | - | - | 0 | - | - | 0 |
| Switzerland | 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 |
| omeenana | 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 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.33 | 6 0 | 49.48% | 0.43% | 0 | 49.48% | 0.47% | 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 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.33 | 6 0 | 49.48% | 0.43% | 0 | 49.48% | 0.47% | 0 |
| | Equity | | 4 | 0 | 0 | 0 | 0 | 0 | 11 | 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 | | | | | | | | |
| | Other non-credit obligation assets | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | | |
| | TOTAL Securitisation and re-securitisations positions deducted from capital * | | 619 | 0 | 0 | 0 | 48 | 0 | 149 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.07 | 6 0 | 49.46% | 0.05% | 0 | 49.46% | 0.06% | 0 |
| | securitisation and re-securitisations positions deducted from capital * | | 0 | 0 | 0 | 0 | 0 | 1 0 | | | | | | | . 0 | 1 0 | 0 | 1 0 | 1 0 | 0 | | | | | | | | |

| | Adve | rse Scenar | rio | | | |
|----------|--------------------|------------------------|--------------------------------------|--------------------|------------------------|--------------------------------------|
| | 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 Stork |
| | | 0 | - | - | 0 | - |
| | 0.26% | 1 | 44.44% | 0.28% | 1 | 44.50% |
| | 0.12% | 1 | 44.60% | 0.12% | 2 | 44.62% |
| | - | 0 | - | - | 0 | - |
| | - | 0 | - | - | 0 | - |
| | 0.49% | 0 | 44.84% | 0.53% | 0 | 44.94% |
| | - | 0 | - | - | 0 | - |
| | - | 0 | - | - | 0 | - |
| | - | 0 | - | - | 0 | - |
| | - | 0 | - | - | 0 | - |
| | 0.49% | 0 | 44.84% | 0.53% | 0 | 44.94% |
| | - | 0 | - | - | 0 | - |
| | 0.49% | 0 | 44.84% | 0.53% | 0 | 44.94% |
| _ | - | 0 | - | - | 0 | - |
| | | | | | | |
| | 0.15% | 2 | 44.54% | 0.15% | 3 | 44.58% |
| | | | | | | |

| | Adve | rse Scenar | 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 | - | - | 0 | - |
| | - | 0 | - | - | 0 | - |
| | 0.59% | 3 | 50.75% | 0.66% | 4 | 51.65% |
| | - | 0 | - | - | 0 | - |
| | - | 0 | - | - | 0 | - |
| | - | 0 | - | - | 0 | - |
| | - | 0 | - | - | 0 | - |
| | - | 0 | - | - | 0 | - |
| | - | 0 | - | - | 0 | - |
| | - | 0 | - | - | 0 | - |
| | - | 0 | - | - | 0 | - |
| | - | 0 | - | - | 0 | - |
| | - | 0 | - | - | 0 | - |
| _ | - | 0 | - | - | 0 | - |
| | | | | | | |
| _ | 0.59% | 3 | 50.75% | 0.66% | 4 | 51.65% |
| | | | | | | |

nent Stock of Coverage

0.46% 3 49.20%

49.209

43.63%

43.60% 43.13% 43.15%

0.19%

0.19%

43.15%

f Co

-49.77%

of Coverage Ratio - Defe Ctock

44.48% 43.75% 43.42% -

-0.07%

0.07% -0.07% -

-0.46%

0.46% 2

ment rate Sto

1.46% 0.47% 0.13%

0.40%

0.40%

0.40%

0.01% 0.78% 1.89%

0.40%

-0.40% -0.40%

as of 3 ent rate Stock of Ratio - D

0.08%

0.45%

0.45% 0.45%

.

0.07%

0.50%

of Cover

0.43% 2 49.04%

-49.04%

43.60% 42.88% 42.54%

-0.12%

0.12%

0.01% 0.75% 1.81%

0.41%

-0.465

ock of Coverage Rat

-19.041

49.04%

| | Advo | rse Scena | io | | | |
|------------------------------------|--------------------|------------------------|--------------------------------------|--------------------|------------------------|--------------------------------------|
| _ | | of 31/12/ | | 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 |
| 44.48% | 1.74% | 3 | 45.42% | 1.86% | 5 | 45.75% |
| 44.12% | 0.55% | 9 | 44.51% | 0.59% | 13 | 44.62% |
| 44.44% | 0.15% | 1 | 44.66% | 0.16% | 1 | 44.69% |
| - | - | 0 | - | - | 0 | - |
| - | - | 0 | - | - | 0 | - |
| 44.48% | 0.49% | 0 | 44.84% | 0.53% | 0 | 44.94% |
| - | - | 0 | - | - | 0 | - |
| - | - | 0 | - | - | 0 | - |
| - | - | 0 | - | - | 0 | - |
| - | - | 0 | - | - | 0 | - |
| 44.48% | 0.49% | 0 | 44.84% | 0.53% | 0 | 44.94% |
| - | - | 0 | - | - | 0 | - |
| 44.48% | 0.49% | 0 | 44.84% | 0.53% | 0 | 44.94% |
| - | - | 0 | - | - | 0 | - |
| | | | | | | |
| 44.25% | 0.59% | 13 | 44.81% | 0.62% | 19 | 44.98% |
| | | | | | | |

| | | rse Scenar | | | | |
|-----------|--------------------|------------------------|--------------------------------------|--------------------|------------------------|--------------------------------------|
| | as | of 31/12/ | 2015 | as | of 31/12/ | 2016 |
| : iult | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stork |
| | 0.01% | 0 | 44.62% | 0.01% | 0 | 44.62% |
| | 0.89% | 7 | 44.32% | 0.89% | 9 | 44.48% |
| | 2.19% | 13 | 44.60% | 2.17% | 19 | 44.99% |
| | - | 0 | - | - | 0 | - |
| | - | 0 | - | - | 0 | - |
| | 0.49% | 0 | 0.16% | 0.53% | 0 | 0.25% |
| | - | 0 | - | - | 0 | - |
| | - | 0 | - | - | 0 | - |
| | - | 0 | - | - | 0 | - |
| | - | 0 | - | - | 0 | - |
| | 0.49% | 0 | 0.16% | 0.53% | 0 | 0.25% |
| | - | 0 | - | - | 0 | - |
| | 0.49% | 0 | 0.16% | 0.53% | 0 | 0.25% |
| | - | 0 | - | - | 0 | - |
| | | | | | | |
| | 1.34% | 20 | 44.51% | 1.32% | 28 | 44.83% |
| | | | | | | |

| | Adve | rse Scena | io | | | |
|--------------------------------------|--------------------|------------------------|--------------------------------------|--------------------|------------------------|--------------------------------------|
| .4 | as | of 31/12/ | 2015 | as | of 31/12/ | 2016 |
| Coverage Ratio - Default Stork | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stork |
| - | - | 0 | - | - | 0 | |
| 50.21% | 0.12% | 0 | 50.98% | 0.17% | 0 | 51.78% |
| 50.19% | 0.10% | 0 | 50.95% | 0.13% | 0 | 51.74% |
| - | - | 0 | - | - | 0 | - |
| - | - | 0 | - | - | 0 | - |
| 50.21% | 0.55% | 0 | 51.18% | 0.62% | 0 | 52.06% |
| - | - | 0 | - | - | 0 | - |
| - | - | 0 | - | - | 0 | - |
| - | - | 0 | - | - | 0 | - |
| - | - | 0 | - | - | 0 | - |
| 50.21% | 0.55% | 0 | 51.18% | 0.62% | 0 | 52.06% |
| - | - | 0 | - | - | 0 | - |
| 50.21% | 0.55% | 0 | 51.18% | 0.62% | 0 | 52.06% |
| - | - | 0 | - | - | 0 | - |
| | | | | | | |
| 50.19% | 0.10% | 0 | 50.95% | 0.14% | 0 | 51.75% |
| | | | | | | |



| 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 | 480 | 479 | 480 | 480 | 480 | 456 | 480 |
| Net trading income | | -872 | -732 | -662 | -963 | -787 | -699 |
| of which trading losses from stress scenarios | | -349 | -210 | -140 | -441 | -265 | -176 |
| Other operating income | -21 | -23 | -23 | -23 | -42 | -42 | -42 |
| Operating profit before impairments | 630 | 63 | 204 | 274 | -76 | 76 | 188 |
| Impairment of financial assets (-) | 30 | -126 | -71 | -73 | -139 | -93 | -98 |
| Impairment of financial assets other than instruments designated at fair value through P&L (-) | -25 | -126 | -71 | -73 | -139 | -93 | -98 |
| Impairment Financial assets designated at fair value through P&L (-) | 54 | 0 | 0 | 0 | 0 | 0 | 0 |
| Impairment on non financial assets (-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Operating profit after impairments from stress scenarios | 660 | -63 | 133 | 201 | -215 | -17 | 89 |
| Other Income and expenses | 3 | 32 | 41 | 46 | -351 | -215 | -206 |
| Pre-Tax profit | 663 | -32 | 173 | 246 | -566 | -232 | -117 |
| Тах | -159 | 9 | -52 | -74 | 83 | 0 | 0 |
| Net income | 504 | -22 | 121 | 172 | -483 | -232 | -117 |
| Attributable to owners of the parent | 504 | -22 | 121 | 172 | -483 | -232 | -117 |
| of which carried over to capital through retained earnings | 397 | -22 | 19 | 76 | -483 | -232 | -117 |
| of which distributed as dividends | 107 | 0 | 102 | 97 | 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.



EBA EUROPEAN BANKING AUTHORITY

2014 EU-wide Stress Test

| 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 | 16,115 | 17,701 | 18,482 | 18,990 | 19,762 | 21,654 | 22,591 |
| Risk exposure amount Securitisation and re-securitisations | 1,051 | 1,535 | 1,816 | 2,014 | 2,315 | 3,049 | 3,559 |
| Risk exposure amount Other credit risk | 15,064 | 16,166 | 16,666 | 16,976 | 17,447 | 18,605 | 19,032 |
| Risk exposure amount for market risk | 7,793 | 7,793 | 7,793 | 7,793 | 7,793 | 7,793 | 7,793 |
| Risk exposure amount for operational risk | 1,800 | 1,800 | 2,064 | 2,195 | 1,800 | 2,085 | 2,295 |
| Transitional floors for Risk exposure amount | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| AQR adjustments (for SSM countries only) | 35 | 35 | 35 | 35 | 35 | 35 | 35 |
| Total Risk exposure amount | 25,743 | 27,328 | 28,374 | 29,013 | 29,389 | 31,567 | 32,714 |



| LL DZAN 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 | 1,838 | | | | | | |
| Exposure values | Trading Book (excl. correlation trading positions under CRM) | 0 | | | | | | |
| Exposure values | Correlation Trading Portfolio (CRM) | 0 | | | | | | |
| | Total | 1,838 | | | | | | |
| | Banking Book | 1,051 | 1,535 | 1,816 | 2,014 | 2,315 | 3,049 | 3,559 |
| Risk exposure values | Trading Book (excl. correlation trading positions under CRM) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Total | 1,051 | 1,535 | 1,816 | 2,014 | 2,315 | 3,049 | 3,559 |
| | Hold to Maturity porfolio | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Transiemonto | Available for Sale porfolio | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Impairments | Held for trading portfolio | | | | | | | |
| | Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 |



| | (mln EUR) | | 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 | | | is a maturi | | net of cash short only where there | DIREC Derivatives with po 31/12 | | Derivatives wit | | INDIRECT SOVEREIGN EXPOSURE | | 1 | |
| Residual Maturity | Country / Region | | of which: loans and advances | | of which: AFS banking book | of which: FVO (designated at fair value through profit&loss) banking book | of which: Financial assets held for trading (2) | Notional value | Fair-value at 31/12/2013(+) | Notional value | Fair-value at 31/12/2013 (-) | Notional value | Fair-value at 31/12/2013 (+) | Notional value | Fair-value at 31/12/2013(-) |
| [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot | Austria | 0 0 0 0 1 0 1 0 1 | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 1 1 0 1 | 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 1 0 1 | 0 0 0 0 0 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 2 50 11 85 128 0 280 | 0 0 1 0 2 4 0 7 | 0 11 43 11 54 123 0 242 | 0 0 0 -6 -8 0 -14 |
| [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot | Belgium | 2 250 0 1 9 0 68 330 | 0 0 0 0 0 0 0 0 | 2 250 0 1 9 0 67 329 | 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 2 250 0 1 9 0 67 329 | 0 0 0 0 0 0 0 0 | 0 0 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 14 12 11 55 0 96 | 0 0 0 1 0 1 | 0 0 10 12 10 55 0 87 | 0 0 0 -1 0 -1 |
| [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot | Bulgaria | 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 | | | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 |
| [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot | Cyprus | 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | | | 0 0 0 0 0 0 0 0 0 0 | | 0 0 0 0 0 0 0 0 | | | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | |
| [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y [[10Y - more Tot | Czech Republic | 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 | | 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 | | | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 14 0 14 | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 13 0 13 | 0 0 0 0 -12 0 -12 |
| [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y] [10Y - more Tot | Denmark | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | | 0 0 0 0 0 0 0 0 0 0 | 0 29 0 0 0 0 0 29 | 0 0 0 0 0 0 0 0 0 0 | 0 29 0 0 0 0 0 29 | 0 0 0 0 0 0 0 0 0 0 |
| I 0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot | Estonia | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 |
| [0 - 3M [[3M - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot | Finland | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 | | 0 0 0 0 0 0 0 0 0 0 0 | 0 0 7 0 28 3 0 38 | 0 0 0 0 0 0 0 0 0 0 0 | 0 7 0 23 39 0 69 | 0 0 0 -5 0 -5 |
| [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot | France | 2 251 72 1 1 1 64 392 | 0 1 1 1 1 1 0 5 | 2 251 68 0 0 0 63 384 | 0 0 0 0 0 0 0 0 0 | 1 0 61 0 0 0 0 62 | 1 250 6 0 0 0 63 320 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 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 44 12 46 31 0 144 | 0 0 0 0 0 0 0 0 0 | 0 1 44 12 48 109 0 214 | 0 -1 0 -11 -6 0 -18 |



| | (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 | RECT LONG ounting value gross visions) (1) | | is a maturi | | net of cash short only where there | DIREC Derivatives with po 31/12 | ositive fair value at | SURES IN DERIVATIVES (1) Derivatives with negative fair value at 31/12/2013 | | INDIRECT SOVEREIGN EXPOSURE Derivatives with positive fair value at 31/12/2013 | | | |
| Residual Maturity | Country / Region | | of which: loans and advances | | of which: AFS banking book | of which: FVO (designated at fair value through profit&loss) banking book | of which: Financial assets held for trading (2) | Notional value | Fair-value at 31/12/2013 (+) | Notional value | Fair-value at 31/12/2013 (-) | Notional value | Fair-value at 31/12/2013 (+) | Notional value | Fair-value at 31/12/2013(-) |
| [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot | Germany | 3,595 2,389 2,559 796 2,187 1,633 201 13,360 | 152 121 198 226 655 344 201 1,897 | 3,586 2,387 2,511 754 1,951 1,422 200 12,811 | 0 0 0 0 0 0 0 0 0 0 0 | 294 195 1,263 459 1,297 1,159 0 4,667 | 798 1.321 1,050 68 0 0 21 3,258 | 125 1,656 1,100 350 995 1,145 1,005 6,376 | 21 9 56 14 21 50 108 279 | 75 400 37 0 815 892 1,370 3,589 | -17 0 -3 0 -36 -48 -61 -165 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot | Greece | 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 |
| [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot | Hungary | 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 |
| [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot | Iceland | 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 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 7 0 7 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 6 0 6 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 | 0 0 0 0 6 0 6 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | | | | 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | |
| [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot | Italy | 45 100 25 0 4 0 0 174 | 0 0 0 0 0 0 0 0 0 | 45 100 25 0 3 0 0 173 | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 | 45 100 25 0 3 0 173 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 | | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 20 20 20 40 | 0 0 0 -10 -10 0 -20 |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | Latvia | 174 1 4 0 24 0 57 86 | 1 4 0 24 0 57 86 | 1 4 0 24 0 57 | | | | | | | | | | | |
| Tot [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 | 86 0 0 0 0 0 0 0 0 0 0 | | 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 | | 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 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 | 31/12/2013 | 3 | V | ALUES AS OF | 31/12/2013 | 3 |
|---|------------------|--|---|--------------------------------------|---|---|--|--|--|--|---|--|---|---|---|
| | | EXPOSURES (according to be a constrained of provide the constraint of provide the constraint of the co | | | is a maturi | | net of cash short only where there | DIREC Derivatives with po 31/12 | ositive fair value at | Derivatives wit | RES IN DERIVATIVES (1) Derivatives with negative fair value at 31/12/2013 | | | S (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 value | Fair-value at 31/12/2013(+) | Notional value | Fair-value at 31/12/2013 (-) | Notional value | Fair-value at 31/12/2013(+) | Notional value | Fair-value at 31/12/2013(-) |
| [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot | Lithuania | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 | | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 |
| [0 - 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 - 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 - 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 1 13 0 86 18 0 118 | 0 0 0 0 1 0 1 | 0 1 12 0 86 67 0 166 | 0 -1 0 0 -7 -7 - 8 |
| [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 10 0 0 0 0 0 10 | 0 0 0 0 0 0 0 0 |
| [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot | Poland | 3 0 0 82 0 50 135 | 1 0 0 0 0 50 51 | 3 0 0 82 0 50 135 | | 2 0 0 78 0 80 | 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 |
| [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot | Portugal | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 | | | 0 0 0 0 0 0 0 0 0 0 | | 0 0 0 0 0 0 0 0 | | 0 0 0 0 0 0 0 0 | | 0 0 9 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 9 0 0 0 0 9 | 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more Tot | Slovakia | 0 5 0 0 0 0 0 5 | 0 0 0 0 0 0 0 0 0 | 0 5 0 0 0 0 0 5 | | 0 5 0 0 0 0 0 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 0 0 | 0 0 0 0 0 0 0 0 0 0 | | 0 0 5 0 0 0 0 5 | | 0 0 5 0 0 0 0 5 | 0 0 0 0 0 0 0 0 0 |



| | (mln EUR) | VALUES AS OF 31/12/2013 | | | 13 | | | VALUES AS OF | 31/12/2013 | 3 | VALUES AS OF 31/12/2013 | | | | |
|---|------------------|---|--|--|--|---|--|---|--|--|--|--|---|--|---|
| | | EXPOSURES (according to be a constrained by a constraint of provide the second | | | 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 | 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] [SY-10Y] [10Y-more Tot | Slovenia | 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 |
| [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more Tot | Spain | 1 61 2 0 0 11 0 75 | 0 61 2 0 0 0 0 63 | 0 61 2 0 0 8 0 71 | 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 8 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 15 0 10 0 0 25 | 0 0 0 0 0 0 0 0 | 0 0 10 0 12 0 22 | 0 0 -10 0 -5 0 -15 |
| [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot | Sweden | 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | | | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 | 10 0 12 0 54 0 76 | 0 0 0 0 1 0 1 | 10 0 7 5 0 54 0 76 | -10 0 -6 0 -1 0 -1 7 |
| [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot | United Kingdom | 4 0 0 0 408 412 | | 4 0 0 0 0 408 412 | | 0 0 0 0 0 0 0 0 0 0 | 4 0 0 0 0 408 412 | 0 0 0 0 0 0 0 0 | | 0 0 0 0 0 0 0 0 | | 0 0 5 4 0 0 9 | | 0 0 11 5 4 0 20 | 0 0 -6 0 0 0 - 6 |
| [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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot | Canada | 2 0 0 0 100 57 159 | 0 0 0 0 0 0 0 0 0 | 2 0 0 0 100 57 159 | 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 |
| [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot | Hong Kong | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 |
| [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot | Japan | 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 | | | | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | | 0 0 0 0 0 0 0 0 0 | | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 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 | U.S. | 1 0 0 83 0 85 169 | 0 0 0 0 0 0 0 0 0 0 | 1 0 0 83 0 85 169 | | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 |



| (mln EUR) | | | | ALUES AS C | DF 31/12/20 | 13 | | | VALUES AS OF | 31/12/201 | 3 | v | ALUES AS OF | 31/12/2013 | 12/2013 (on and off balance sheet) ivatives with negative fair value at 31/12/2013 | |
|---|---|--|--|--|--|---|--|---|---|--|--|--|---|---|---|--|
| | | EXPOSURES (acc of pro | RECT LONG counting value gross visions) (1) | | | | | Derivatives with po | | Derivatives wit | h negative fair value at | Derivatives with | positive fair value | Derivatives wit | h negative fair | |
| Residual Maturity | Country / Region | | of which: loans and advances | | of which: AFS banking book | of which: FVO (designated at fair value through profit&loss) banking book | of which: Financial assets held for trading (2) | 31/12 Notional value | /2013 Fair-value at 31/12/2013 (+) | 31 Notional value | Fair-value at 31/12/2013 (-) | at 31/ | Fair-value at 31/12/2013 (+) | value at 31 | Fair-value at 31/12/2013 (-) | |
| [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tet | China | | | | | | | | | | | | | | | |
| Tot [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot | Switzerland | | | | | | | 0 0 0 0 0 0 0 | | | | 20 0 0 0 0 9 0 29 | | 20 0 0 0 0 10 30 | -16 0 0 0 0 0 -16 | |
| [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 - 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 5 0 5 0 5 | 0 0 0 0 0 0 0 0 0 | 0 0 0 5 0 5 0 5 | 0 0 0 -6 0 -6 0 - 6 | |
| [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 - 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 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 | |
| [0-3M[[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 | |

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

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 31/12/2016 | As of 31/12/2014 | As of 31/12/2015 | As of 31/12/2016 | COREP CODE | REGULATION |
| | A | OWN FUNDS | 4,231 | 4,149 | 4,191 | 4,303 | 3,665 | 3,450 | 3,370 | CA1 {1} | Articles 4(118) and 72 of CRR |
| | A.1 | COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments) | 3,613 | 3,579 | 3,527 | 3,556 | 3,104 | 2,789 | 2,621 | CA1 {1.1.1} | Article 50 of CRR |
| | A.1.1 | Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments) | 382 | 382 | 382 | 382 | 382 | 382 | 382 | CA1 {1.1.1.1} | Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR |
| | A.1.1.1 | Of which: CET1 instruments subscribed by Government | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | - |
| | A.1.2 | Retained earnings | 3,296 | 3,274 | 3,293 | 3,368 | 2,813 | 2,581 | 2,464 | CA1 {1.1.1.2} | Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR |
| | A.1.3 | Accumulated other comprehensive income | -34 | -34 | -34 | -34 | -34 | -34 | -34 | CA1 {1.1.1.3} | Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRI |
| | A.1.3.1 | Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | |
| | A.1.3.2 | Of which: arising from unrealised gains/losses from the rest of AFS portfolio | -2 | -2 | -2 | -2 | -2 | -2 | -2 | - | |
| | A.1.4 | Other Reserves | 0 | 0 | 0 | 0 | 0 | 0 | 0 | CA1 {1.1.1.4} | Articles 4(117) and 26(1) point (e) of CRR |
| | A.1.5 | Funds for general banking risk | 0 | 0 | 0 | 0 | 0 | 0 | 0 | CA1 {1.1.1.5} | Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRF |
| | A.1.6 | Minority interest given recognition in CET1 capital | 0 | 0 | 0 | 0 | 0 | 0 | 0 | CA1 {1.1.17} | Article 84 of CRR |
| | A.1.7 | Adjustments to CET1 due to prudential filters excluding those from unrealised gains/losses from AFS portfolio | -108 | -108 | -108 | -108 | -108 | -108 | -108 | CA1 {1.1.1.9} | Articles 32 to 35 of and 36 (1) point (I) of CRR |
| | A.1.8 | Adjustments to CET1 due to prudential filters from unrealised gains/losses from | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| | A.1.9 | Sovereign Exposure in AFS portfolio (-) Intangible assets (including Goodwill) | -88 | -88 | -88 | -88 | -88 | -88 | -88 | 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 | 0 | 0 | 0 | 0 | -63 | -61 | -59 | CA1 {1.1.112} | 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 | -133 | -193 | -153 | -99 | -204 | -158 | -93 | CA1 {1.1.1.13} | Articles 36(1) point (d), 40 and 159 of CRR |
| | A.1.12 | (-) Lefined benefit pension fund assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | CA1 {1.1.1.14} | Articles 4(109), 36(1) point (e) and 41 of CRR |
| | A.1.13 | (·) Reciprocal cross holdings in CET1 Capital | 0 | 0 | 0 | 0 | 0 | 0 | 0 | CA1 {1.1.1.15} | Articles 4(122), 36(1) point (g) and 44 of CRR |
| OWN FUNDS | | | | | | | | | | | |
| | A.1.14 | (-) Excess deduction from AT1 items over AT1 Capital | 0 | 0 | 0 | 0 | 0 | o | 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 | o | 0 | CA1 {1.1.1.17 to 1.1.1.21} | Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) |
| | A.1.15.1 | Of which: from securitisation positions (-) | 0 | 0 | 0 | 0 | 0 | o | 0 | CA1 {1.1.1.18.1} | nf CRR: Articles 36(1) noint k) (iv) and 153(R) of CRR and Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR |
| | A.1.16 | () Holdings of CET1 capital instruments of financial sector entities where the instruments of sinancial sector entities where the | 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 9 of CRR |
| | | institution does not have a significant investment (-) Deductible DTAs that rely on future profitability and arise from temporary | | | | | | | | | Articles 36(1) point (c) and 38; Articles 48(1) point (a) and |
| | A.1.17 | differences (·) Holdings of CET1 capital instruments of financial sector entities where the | 0 | 0 | 0 | 0 | 0 | 0 | 0 | CA1 {1.1.1.23} | 48(2) of CRR Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); |
| | A.1.18 | institution has a significant investment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | CA1 {1.1.1.24} | 49(1) to (3) and 79 of CRR Article 470 of CRR |
| | A.1.19 | (-) Amount exceding the 17.65% threshold | 300 | 348 | 237 | 136 | 407 | 276 | 157 | CA1 {1.1.1.25} CA1 {1.1.1.6 + 1.1.8 + | Arube 470 di CKK |
| | A.1.20 | Transitional adjustments | 0 | 0 | 0 | 0 | -407 | 0 | 0 | 1.1.26} | - |
| | A.1.20.1 | Transitional adjustments due to grandfathered CET1 Capital instruments (+/-) | | | | | | | | CA1 {1.1.16} | Articles 483(1) to (3), and 484 to 487 of CRR |
| | A.1.20.2 A.1.20.3 | Transitional adjustments due to additional minority interests (+/-) Other transitional adjustments to CET1 Capital excl. adjustments for Sovereign | 0 | 0 | 0 | 0 | 0 407 | 276 | 0 | CA1 {1.1.1.8} | Articles 479 and 480 of CRR |
| | | exposure in AFS (+/-) ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional | 242 | 218 | 231 | 136 238 | 214 | 276 | 240 | CA1 {1.1.1.26} | Articles 469 to 472, 478 and 481 of CRR Article 61 of CRR |
| | A.2 | adjustments) | | | | | | | | CA1 {1.1.2} | Arode 61 of CRK |
| | A.2.1 | Of which: (+) Other existing support government measures | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | - |
| | A.3 | TER I CAPITAL (net or deductions and after transitional adjustments) | 3,856 | 3,798 | 3,758 | 3,795 | 3,318 | 3,019 | 2,860 | CA1 {1.1} | Artide 25 of CRR |
| | A.4 | TIER 2 CAPITAL (net of deductions and after transitional adjustments) | 375 | 351 | 433 | 509 | 347 | 431 | 510 | CA1 {1.2} | Article 71 of CRR |
| | B | TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for | 25,743 581 | 27,328 | 28,374 | 29,013 | 29,389 | 31,567 | 32,714 | CA2 {1} | Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48 of |
| | B.1 B.2 | CET1 deduction (+) of which: stemming from from CVA capital requirements (+) | 581 | | | | | | | | CRR Article 381 to 386 of CRR |
| OWN FUNDS REQUIREMENTS | B.3 | of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+) | 1,021 | | | | | | | | Articles 153(2) of CRR |
| | B.4 | of which: stemming from the application of the supporting factor to increase lending to SMEs (-) | 0 | | | | | | | | Recital (44) of CRR |
| | B.5 | of which: stemming from the effect of exposures that were previously part of Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-) | 0 | | | | | | | | - |
| | B.6 | of which: others subject to the discretion of National Competent Authorities | 0 | | | | | | | | Article 124 to 164 of CRR |
| CAPITAL RATIOS (%) - | C.1 | Common Equity Tier 1 Capital ratio | 14.04% | 13.10% | 12.43% | 12.26% | 10.56% | 8.84% | 8.01% | CA3 {1} | |
| Transitional period | C.2 | Tier 1 Capital ratio | 14.98% | 13.90% | 13.25% | 13.08% | 11.29% | 9.56% | 8.74% | CA3 {3} | - |
| | C.3 | Total Capital ratio | 16.44% | 15.18% | 14.77% | 14.83% | 12.47% | 10.93% | 10.30% | CA3 {5} | - |
| | D | Common Equity Tier 1 Capital Threshold | | 2,186 | 2,270 | 2,321 | 1,616 | 1,736 | 1,799 | | |
| | 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 | | |
| Memorandum items | F | Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2) | | | | | 0 | 0 | 0 | | |
| | F.1 | Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2) | | | | | 0 | 0 | 0 | | |
| | G | Fully Loaded Common Equity Tier 1 Capital ratio (3) | | | | 11.79% | | | 7.53% | | |

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



2014 EU-wide Stress Test - Restructuring scenarios

| | Effects of mandatory 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) (-) | 0 |
| Other material losses and provisions from 1 January to 30 September 2014 (-) | 0 |