

Bank Name	DE - HASPA Finanzholding
LEI Code	529900JZTYE3W7WQH904



Summary Adverse Scenario

DE - HASPA Finanzholding

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	199
Impairment losses on financial and non-financial assets in the banking book	69
Common Equity Tier 1 capital (1)	3,930
Total Risk Exposure (1)	31,550
Common Equity Tier 1 ratio, % (1)	12.5%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	507
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	807
3 yr cumulative losses from the stress in the trading book	13
Valuation losses due to sovereign shock after tax and prudential filters	0
Common Equity Tier 1 capital (1)	3,577
Total Risk Exposure (1)	33,317
Common Equity Tier 1 ratio, % (1)	10.7%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	1,832
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (2)	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (3)	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (3)	0

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

(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 - HASPA Finanzholding Actual figures as of 31 December 2013 mln EUR, % Operating profit before impairments 199 Impairment losses on financial and non-financial assets in the banking book 69 Common Equity Tier 1 capital (1) 3,930 Total Risk Exposure (1) 31,550 Common Equity Tier 1 ratio, % (1) 12.5%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	590
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	402
3 yr cumulative losses from the stress in the trading book	1
Common Equity Tier 1 capital (1)	4,048
Total Risk Exposure (1)	32,296
Common Equity Tier 1 ratio, % (1)	12.5%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	2,584
(1) According to CRR/CRD4 definition transitional arrangements as per reporting date. Figures as of 31/12/2013 computed a	as of first day of application:

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

EBA 10000 2014 EU-wide Stress Test

	Credit Risk								-												_									_		
				Exp	osure values	(as of 31/12/	2013)			Risk ex	posure amour	ts (as of 31/1	12/2013)			Value adjust	ments and pro	ovisions (as of	/ 31/12/2013)					Base	eline Scena	ario						
			F	-IRB	A	I-IRB	5	STA	F.	IRB	A	IRB	5	TA	F-	IRB	A	-IRB	SI	ÍA		as of 31/12	/2014	as	of 31/12/2	2015	as o	of 31/12/2	2016	as of	31/12/201	
		LTV % (as of 31/12/2013)	Non-defaulter	d Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Impairme rate	nt Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default	Impairment rate	Stock of Provisions	Coverage tatio - Default Stock
	(min EUR, %)																												SUCK			SILLON
	Central banks and central governments		0	0	0	0	3.703	0	0	0	0	0	110	0	0	0	0	0	0	0	0.00%	0	0.84%	0.00%	0	0.84%	0.00%	0	0.84%	0.00%	0	0.81%
	Institutions		0	0	0	0	7,549	0	0	0	0	0	1,525	0	0	0	0	0	0	0	0.00%	0	0.02%	0.00%	0	0.03%	0.00%	0	0.03%	0.00%	0	0.02%
	Corporates		0	0	0	0	17,780	203	0	0	0	0	15,775	289	0	0	0	0	1	85	0.28%	144	31.62%	0.27%	195	31.82%	0.28%	245	32.25%	0.30%	147	31.50%
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: SME		0	0	0	0	2,811	0	0	0	0	0	2,516	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0	-	-	0	-
	Retail		0	0	0	0	17.155	194	0	0	0	0	8.771	260	0	0	0	0	74	52	0.31%	183	26.56%	0.31%	239	28.41%	0.31%	294	29.95%	0.35%	190	27.74%
	Retail - Secured on real estate property	42.0%		0	0	0	8.363	0	0	0	0	0	2.927	0	0	0	0	0	13	25	0.28%	65	27.46%	0.27%	89	30.24%	0.27%	113	32.36%	0.34%	70	29.65%
	Retail - Secured on real estate property - Of	34.6%		0	0	0	277	0	0	0	0	0	97	0	0	0	0	0	0	1	0.71%	3	36.69%	0.69%	5	39.60%	0.69%	7	41.98%	0.82%	3	40.14%
DE - HASPA Finanzholding	Retail - Secured on real estate property - Of	42.4%	6 0	0	0	0	8,086	0	0	0	0	0	2,830	0	0	0	0	0	13	25	0.27%	62	27.04%	0.26%	84	29.74%	0.25%	106	31.80%	0.32%	67	29.18%
DE TRIOTATIONALING	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0	-	-	0	-
	Retail - Other Retail		0	0	0	0	8,792	194	0	0	0	0	5,844	260	0	0	0	0	61	27	0.34%	118	25.83%	0.34%	150	27.04%	0.35%	181	28.25%	0.37%	120	26.19%
	Retail - Other Retail - Of Which: SME		0	0	0	0	844	0	0	0	0	0	571	0	0	0	0	0	0	3	0.75%	9	33.20%	0.76%	16	34.30%	0.77%	23	35.69%	0.78%	10	33.53%
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	7.947	194	0	0	0	0	5.273	260	0	0	0	0	61	24	0.30%	109	24.80%	0.30%	133	25.87%	0.31%	158	26.97%	0.32%	110	25.16%
	Equity		0	0	0	0	744	0	0	0	0	0	1.020	0	0	0	0	0	0	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
	Securitisation		0	0	0	0	143	0	0	0	0	0	230	0	0	0	0	0	0	0												
	Other non-credit obligation assets		0	0	0	0	1,194	0	0	0	0	0	929	0	0	0	0	0	0	0												
	TOTAL		0	0	0	0	48,268	397	0	0	0	0	28,359	549	0	0	0	0	75	137	0.22%	327	28.79%	0.22%	434	29.67%	0.22%	539	30.59%	0.24%	337	29.28%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0												

				Ext	posure values	(as of 31/12/	2013)			Risk e	xposure amounts	s (as of 31/1	2/2013)			Value adjust	ments and pro	visions (as ol	31/12/2013)					Base	line Scenario							Adverse	e Scenario			
		LTV % (as of	F	F-IRB	,	N-IRB	S	TA	F-	IRB	A-IF	RB	ST	'A	F.	-IRB	A-	IRB	ST	A		as of 31/1	2/2014	as c	of 31/12/2015		as of 31/1	2/2016	as o	of 31/12/20:	14	as of	31/12/2015		as of 31/12	2/2016
	(min EUR, %)	31/12/2013)	Non-defaulter	d Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impair rat		Coverage Ratio	Impairment rate	Stock of Provisions	- Default tock	ment Stock o e Provisio	Ratio - Default	Impairment rate	e Stock of Provisions	Coverage Ratio - Default Stock	Impairment S rate Pr	Rock of ovisions	Default	ment Stock of Provision	Coverage Ratio - Default Stock
	Central banks and central governments Institutions		0	0	0	0	2.980 5,575	0	0	0	0	0	3 1,125	0	0	0	0	0	0	0	0.0		0.84%	0.00%		.84% 0.00 .00% 0.00		0.84%	0.00%	0	0.81% 0.00%	0.00%	0 0.76			0.70%
	Corporates Corporates - Of Which: Specialised Lending		0	0	0	0	15.965	203	0	0	0	0	14.204	289	0	0	0	0	1	84 0	0.3	0% 142	32.98%	0.30%	191 3 0	.33% 0.30	240 0	33.88%	0.32%	144	32.97%	0.37%	207 33.69	59% 0.449	P% 281	34.75%
	Corporates - Of Which: SME		0	0	0	0	2.796 17,038	0	0	0	0	0	2.501 8,705	0	0	0	0	0	0	0	0.3	0	- 27.34%	- 0.2196	0		0	- 30.43%	- 0.35%	0	- 28.55%	- 0.39%	0 - 258 30.9		0	- 32.73%
	Retail - Secured on real estate property	42.0% 34.6%	0	0	0	0	8.309	0	0	0	0	0	2.908	0	0	0	0	0	13	25	0.2	8% 64	28.50%	0.27%	88 3	.09% 0.27 0.86% 0.69	7% 112	33.09% 42.18%	0.34%	69	30.76%	0.36%	102 34.74	74% 0.389 01% 1.029	136	37.20%
Germany	Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of	42.3%	0	0	0	0	8,032	0	0	0	0	0	2,811	0	0	0	0	0	13	24	0.7		28.10%	0.59%		0.61% 0.25		42.18% 32.56%	0.82%	66				1.029 17% 0.369		48.05% 36.54%
Germany	Retail - Qualifying Revolving Retail - Other Retail		0	0	0	0	0 8,729	0 192	0	0	0	0	0 5,797	0 258	0	0	0	0	0 61	0 27	0.3	0 4% 117	26.41%	- 0.34%	0 148 2	.44% 0.35	0 5% 179	- 28.56%	0.36%	0 119	- 26.76%	0.41%	0 - 156 28.19		0 % 199	29.64%
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0	0	0	843 7,886	0	0	0	0	0	570 5,227	0	0	0	0	0	0	3 24	0.7		33.12% 25.44%	0.74% 0.30%		.10% 0.76 .34% 0.31		35.41% 27.37%	0.76%	10 109	33.46% 25.80%	0.87%	17 34.94 139 27.07	94% 1.029 07% 0.419		36.73% 28.38%
	Equity Securitisation		0	0	0	0	331	0	0	0	0	0	607	0	0	0	0	0	0	0	0.0		0.00%	0.00%		.00% 0.00		0.00%	0.00%	0	0.00%	0.00%	0 0.00			0.00%
	Other non-credit obligation assets		0	0	0	0	1.194	0	0	0	0	0	929	0	0	0	0	0	0	0			20.85%	0.24%	478 3			31.63%	0.27%	222					1% 616	
	TOTAL Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	43,085	396	0	0	0	0	25,5/5	548	0	0	0	0	0	136	0.2	9% 323	29.85%	0.24%	428 3	.70% 0.24	9% 531	31.63%	0.27%	333	30.40%	0.30%	466 31.82	32% 0.349	6 616	33.16%

					osure values (posure amour		2/2013)						31/12/2013)						eline Scena				
		LTV % (as of	F-	-IRB	A-	IRB	S	TA	F-	-IRB	A-	IRB	S	TA	F	-IRB	A	-IRB	2	TA		as of 31/	12/2014	as	of 31/12/3	2015	as	of 31/12/	2016
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Impairn rate		f Coverage Ratio	· Impairment rate	Stock of Provisions	Coverage Ratio - Defaul Stock	Impairment rate	Stock of Provisions	Cove Ratio - Str
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-		0	-	-	0	
	Institutions		0	0	0	0	1,263	0	0	0	0	0	253	0	0	0	0	0	0	0	0.00	6 0	0.42%	0.00%	0	0.39%	0.00%	0	0.3
	Corporates		0	0	0	0	82	0	0	0	0	0	61	0	0	0	0	0	0	0	0.00	6 0	0.23%	0.00%	0	0.22%	0.00%	0	0.3
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-		0	-		0	
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-		0	
	Retail		0	0	0	0	10	0	0	0	0	0	5	1	0	0	0	0	0	0	0.29		21.19%	0.28%	0	20.33%	0.28%	0	19.8
	Retail - Secured on real estate property	41.9%	0	0	0	0	6	0	0	0	0	0	2	0	0	0	0	0	0	0	0.38	6 0	3.79%	0.37%	0	5.98%	0.37%	0	7.5
	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-		0	
United Kingdom	Retail - Secured on real estate property - Of	41.9%	0	0	0	0	6	0	0	0	0	0	2	0	0	0	0	0	0	0	0.38	6 0	3.79%	0.37%	0	5.98%	0.37%	0	7.5
oniccu kingdom	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-		0	
	Retail - Other Retail		0	0	0	0	3	0	0	0	0	0	2	1	0	0	0	0	0	0	0.09	6 0	41.22%	0.09%	0	39.44%	0.09%	0	38.
	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	3	0	0	0	0	0	2	1	0	0	0	0	0	0	0.09		41.22%	0.09%	0	39.44%	0.09%	0	38.0
	Equity		0	0	0	0	66	0	0	0	0	0	66	0	0	0	0	0	0	0	0.00	6 0		0.00%	0	-	0.00%	0	-
	Securitisation		0	0	0	0	23	0	0	0	0	0	15	0	0	0	0	0	0	0									
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0									4
	TOTAL		0	0	0	0	1.444	0	0	0	0	0	399	1	0	0	0	0	0	0	0.00	6 0	13.09%	0.00%	0	9.64%	0.00%	0	7.89
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0									

				Exp	posure values ((as of 31/12/	2013)			Risk ex	xposure amoun	nts (as of 31/1	2/2013)			Value adjus	tments and pr	ovisions (as of	(31/12/2013)						Baseli	line Scenario	rio			
		LTV % (as of	F-	IRB	A	I-IRB	5	STA	/	F-IRB	A	-IRB	5	STA	Fi	RB	A	-IRB	S	TA		as of 3	31/12/2014		as of	f 31/12/20:	015	as	of 31/12/201	6
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	ed Defaulted	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Impair rat		ock of Coverage I visions Default S			Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	tio - Default Stock
	Central banks and central governments Institutions		0	0	0	0	0 82	0	0	0	0	0	0 16	0	0	0	0	0	0	0	0.0		0 - 0.009	è 0.	-	0	- 0.00%	- 0.00%		- 0.00%
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0	0	391 0	0	0	0	0	0	298 0	0	0	0	0	0	0	0	0.0	7%	0 1.349	. 0	-	0	1.30%	0.00%	0	1.31%
	Retail Retail - Secured on real estate property	43.9%	0	0	0	0	20 7	0	0	0	0	0	12 2	0	0	0	0	0	0	0	0.5		0 20.46		55% 30%		27.71% 82.78%	0.56%		32.27% 86.01%
United States	Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0 7	0	0	0	0	0	0 2	0	0	0	0	0	0	0	1.3	196	0 - 0 79.14	6 1	30%	0	- 82.78%	1.32%	0	- 86.01%
officed blaces	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME		0	0	0	0	0 13	0	0	0	0	0	10	0	0	0	0	0	0	0	0.2	1%	0 0 - 9.339	<u>ه</u> ۵	- 23%	0	- 12.54%	- 0.24%	0	- 14.76%
	Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME		0	0	0	0	13 150	0	0	0	0	0	10	0	0	0	0	0	0	0	0.2		0 9.339	· 0.	23%	0	12.54%	0.24%	0	14.76%
	Other non-credit obligation assets		0	0	0	0	7	0	0	0	0	0	4 0	0	0	0	0	0	0	0	0.0	~	Č.							
	TOTAL Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	650 0	0	- 0	0	0	0	480	0	0	0	0	0	0	0	0.0	2%	0 19.89	6 0.	.02%	0	26.61%	0.02%	-	30.77%

		LTV % (as of	F-	IRB	A-	IRB		STA		-IRB	A-	-IRB	9	TA	F.	IRB	A	-IRB		STA		as of 31/	12/2014	8	s of 31/12/	/2015	as	of 31/12/2	016	
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulte	d Defaulted		rate Provisio	of Coverage Rati	• Impairmen rate	t Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage atio - Default Stock	
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 6	- 0	-	-	0	-	-	0	-	
	Institutions		0	0	0	0	5	0	0	0	0	0	1	0	0	0	0	0	0	0		0.00% 0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	
	Corporates		0	0	0	0	373	0	0	0	0	0	363	0	0	0	0	0	0	0		0.02% 0	9.75%	0.02%	0	9.67%	0.02%	0	9.67%	
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		- 0	-	-	0	-	-	0	-	
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		- 0	-	-	0	-	-	0		
	Retail		0	0	0	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0		0.37% 0	23.90%	0.36%	0	24.14%	0.36%	0	24.41%	
	Retail - Secured on real estate property	52.2%		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0.43% 0	15.44%	0.41%	0	15.22%	0.41%	0	15.22%	
	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	-	
Luxembourg	Retail - Secured on real estate property - Of	52.2%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0.43% 0	15.44%	0.41%	0	15.22%	0.41%	0	15.22%	
Laxernoodig	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	1	0	0	0	0	0	1	0	0	0	0	0	0	0		0.33% 0	44.59%	0.33%	0	45.95%	0.33%	0	46.77%	
	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	1	0	0	0	0	0	1	0	0	0	0	0	0	0		0.33% 0	44.59%	0.33%	0	45.95%	0.33%	0	46.77%	
	Equity		0	0	0	0	3	0	0	0	0	0	3	0	0	0	0	0	0	0		0.00% 0		0.00%	0	-	0.00%	0		
	Securitisation		0	0	0	0	8	0	0	0	0	0	3	0	0	0	0	0	0	0	I I									
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0										
	TOTAL		0	0	0	0	390	0	0	0	0	0	371	0	0	0	0	0	0	0		0.02% 0	10.09%	0.02%	0	10.01%	0.02%	0	10.01%	
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0										

				Exp	posure values	(as of 31/12/	2013)			Risk e	xposure amou	unts (as of 31)	(12/2013)			Value adjus	tments and pro	wisions (as of	31/12/2013)					Base	line Scenario			/ /					1
		LTV % (as of	F	F-IRB	A	I-IRB	S	TA	F	IRB		A-IRB		STA	F	F-IRB	A-	IRB	S	A		as of 31/12	/2014	ase	of 31/12/201	5	as of 3	31/12/2016	6	as of	31/12/2014	4	
	(min EUR, %)	31/12/2013)		d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	ed Defaulted	Non-defaulte	d Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impain rat		Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	o - Default Stock	mpairment Si rate Pro	Stock of rovisions	overage io - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impair ra
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			-	-	0	-	-	0	-	-	0	-	1
	Institutions		0	0	0	0	252	0	0	0	0	0	46	0	0	0	0	0	0	0	0.00		0.00%	0.00%	0	0.00%	0.00%	0 0	0.00%	0.00%	0	0.00%	0.0
	Corporates		0	0	0	0	104	0	0	0	0	0	81	0	0	0	0	0	0	0	0.01	% 0	5.07%	0.01%	0	5.21%	0.01%	0 5	5.27%	0.01%	0	3.95%	0.0
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	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	-		0	-	4
	Retail		0	0	0	0	8	0	0	0	0	0	5	0	0	0	0	0	0	0	0.27		46.03%	0.26%	0 4	7.58%	0.27%	0 48	48.92%	0.29%	0	47.11%	0.3
	Retail - Secured on real estate property	31.49	% 0	0	0	0	2	0	0	0	0	0	1	0	0	0	0	0	0	0	0.15	% 0	29.41%	0.14%	0 2	9.66%	0.14%	0 27	29.78%	0.18%	0	34.79%	0.7
	Retail - Secured on real estate property - Of	0.09	% 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-	-	0			0		4
France	Retail - Secured on real estate property - Of	31.49	% 0	0	0	0	2	0	0	0	0	0	1	0	0	0	0	0	0	0	0.15	% 0	29.41%	0.14%	0 2	9.66%	0.14%	0 27	29.78%	0.18%	0	34.79%	0.1
France	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-		0	-	-	0	-		0	-	
	Retail - Other Retail		0	0	0	0	5	0	0	0	0	0	4	0	0	0	0	0	0	0	0.31	% 0	51.44%	0.31%	0 5	3.43%	0.32%	0 57	55.28%	0.33%	0	51.13%	0.3
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-		0	-	-	0	-		0	-	1 - E
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	5	0	0	0	0	0	4	0	0	0	0	0	0	0	0.31	% 0	51.44%	0.31%	0 5	3.43%	0.32%	0 57	55.28%	0.33%	0	51.13%	0.7
	Equity		0	0	0	0	27	0	0	0	0	0	27	0	0	0	0	0	0	0	0.00	% 0	-	0.00%	0	-	0.00%	0		0.00%	0		0.0
	Securitisation		0	0	0	0	4	0	0	0	0	0	5	0	0	0	0	0	0	0												/	1
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0													6
	TOTAL		0	0	0	0	394	0	0	0	0	0	164	0	0	0	0	0	0	0	0.01	% 0	8.32%	0.01%	0	8.39%	0.01%	0 8.	8.47%	0.01%	0	5.14%	0.0
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0													1

	Adve	rse Scenar	io			
	as	of 31/12/	2015	85	of 31/12/	2016
Coverage itio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
0.81%	0.00%	0	0.76%	0.00%	0	0.70%
0.02%	0.00%	0	0.03%	0.00%	0	0.04%
31.50%	0.35%	212	31.89%	0.41%	289	32.75%
-	-	0	-	-	0	-
-	-	0	-	-	0	-
27.74%	0.39%	261	30.36%	0.43%	338	32.26%
29.65%	0.36%	103	33.83%	0.38%	138	36.43%
40.14%	0.92%	6	44.73%	1.02%	9	47.84%
29.18%	0.34%	97	33.24%	0.36%	129	35.76%
-	-	0	-	-	0	-
26.19%	0.41%	158	27.81%	0.47%	201	29.35%
33.53%	0.89%	18	35.15%	1.04%	27	37.02%
25.16%	0.36%	140	26.61%	0.41%	174	28.02%
0.00%	0.00%	0	0.00%	0.00%	0	0.00%
29.28%	0.27%	473	30.62%	0.31%	627	31.90%

			Adve	rse Scena	rio			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
nt 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	-	-	0	-	-	0	-
ю	0	0.30%	0.00%	0	0.29%	0.00%	0	0.31%
No.	0	0.23%	0.00%	0	0.23%	0.00%	0	0.25%
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
ю	0	21.74%	0.39%	0	21.26%	0.39%	0	20.90%
No.	0	5.00%	0.53%	0	8.06%	0.53%	0	10.02%
	0	-	-	0	-	-	0	-
No.	0	5.00%	0.53%	0	8.06%	0.53%	0	10.02%
	0	-	-	0	-	-	0	-
No.	0	41.18%	0.10%	0	39.25%	0.11%	0	37.68%
	0	-	-	0	-	-	0	-
No.	0	41.18%	0.10%	0	39.25%	0.11%	0	37.68%
16	0	-	0.00%	0	-	0.00%	0	-
No	0	11.65%	0.00%	0	7.61%	0.00%	0	5.84%

0.00%

0.38% 0.51% -0.10% -0.10% 0.00%

0.00% 0

0.00%

-0.62% 1.45% -1.45% -0.26% -0.26% 0.00%

0.09% 0 30... 0.00% 0 30...

			Adve	rse Scena	io			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
airment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
-	0	-	-	0	-	-	0	-
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
0.00%	0	1.71%	0.00%	0	1.90%	0.00%	0	2.00%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.62%	0	22.09%	0.68%	0	30.53%	0.73%	0	35.81%
1.45%	0	84.07%	1.57%	0	88.41%	1.66%	0	91.49%
-	0	-	-	0	-	-	0	-
1.45%	0	84.07%	1.57%	0	88.41%	1.66%	0	91.49%
-	0	-	-	0	-	-	0	-
0.26%	0	9.98%	0.30%	0	13.97%	0.34%	0	17.03%
-	0	-	-	0	-	-	0	-
0.26%	0	9.98%	0.30%	0	13.97%	0.34%	0	17.03%
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.02%	0	21.47%	0.02%	0	29.26%	0.02%	0	33.94%

s of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defau Stock
	0	-	-	0	-	-	0	-
	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
	0	8.65%	0.02%	0	8.55%	0.03%	0	8.43%
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	26.90%	0.49%	0	27.29%	0.53%	0	27.66%
	0	20.84%	0.64%	0	20.67%	0.64%	0	20.14%
	0	-	-	0	-	-	0	-
	0	20.84%	0.64%	0	20.67%	0.64%	0	20.14%
	0	-	-	0	-	-	0	-
	0	41.09%	0.39%	0	42.37%	0.47%	0	44.34%
	0	-	-	0	-	-	0	-
	0	41.09%	0.39%	0	42.37%	0.47%	0	44.34%
	0	-	0.00%	0	-	0.00%	0	-
_	0	9.04%	0.02%	0	8.92%	0.03%	0	8.77%

				rse Scenar				
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
airment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
-	0	-	-	0	-	-	0	-
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
0.01%	0	3.95%	0.01%	0	3.77%	0.01%	0	3.54%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.29%	0	47.11%	0.31%	0	48.44%	0.33%	0	49.39%
0.18%	0	34.79%	0.19%	0	35.14%	0.19%	0	34.67%
-	0	-	-	0	-	-	0	-
0.18%	0	34.79%	0.19%	0	35.14%	0.19%	0	34.67%
-	0	-	-	0	-	-	0	-
0.33%	0	51.13%	0.35%	0	52.81%	0.38%	0	54.32%
-	0	-	-	0	-	-	0	-
0.33%	0	51.13%	0.35%	0	52.81%	0.38%	0	54.32%
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.01%	0	5.14%	0.01%	0	4.87%	0.01%	0	4.77%

EBA	EUROPEAN BANKING	2014 EU-wide Stress Test
Conception of the local division of		Credit Bick

	Credit Risk			Evo	osure values (as of 31/17/2	2013)			Diek or	mocure amou	nts (as of 31/	17/2013)			Value adjuct	ments and pro	wisions (as of	(31/12/2013)					Ra	seline Scen	aario						_
		LTV % (as of	F	-IRB		IRB		TA	F	IRB		IIII (as of 517) I-IRB	2/2013)	STA		IRB		IRB		TA		is of 31/1	12/2014		s of 31/12/		as	of 31/12/2	016	as o	of 31/12/20	014
	(min EUR, %)	31/12/2013)	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairmen rate	t Stock of Provision	of Coverage Ratio	• Impairment rate	t Stock of Provisions	Coverage Ratio - Defaul Stock	Impairment rate	t Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	te Stock of Provisions	Covera Ratio - D
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-		0	-	-	0	-	-	0	-
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0		-	0	
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0		-	0	-
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	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		-	0	-
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0		-	0	-
	Retail - Secured on real estate property	0.09	% 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	0.09	% 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0			0	-
ease, select the country	Retail - Secured on real estate property - Of	0.09	% 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		-	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	-	-	0	-	-	0		-	0	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0	U	0	0	0	U	0	0	0	0	0	0	0	0	0	0	U	-	0	-	-	0	-		0			0	-
			0	0	U	0	0	0	U	0	0	0	U	0	0	0		0	0	0		0	-	-	0	-	-	0			0	-
	Equity Securitisation		0	0	U	0	0	0	U	0	0	0	0	0	0	0	0	0	0	U	-	0	-		0	-		0			-	
	Other non-credit obligation assets		0	0	U	0	0	0	0	0	0		0	0	0		0		0	0											/	
	TOTAL			0	0	0	0		0					0			0		0	0											-	
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0	U	U		0		0	0	0	0	0	0	0		U			0			0				<u> </u>

				Exp	oosure values (as of 31/12/2	2013)			Risk ex	posure amoun	ts (as of 31/1	2/2013)			Value adjust	ments and pro	visions (as of	31/12/2013)		i 🗖
		LTV % (as of	Fil	RB	A-	IRB	S	TA	F-I	IRB	A-	IRB	S	TA	Fil	IRB	A-	IRB	5	STA	1 🗖
	(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	Im
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME		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	
	Retail - Secured on real estate property	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Please, select the country	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Flease, select the country	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I L
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	i
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 1
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 L
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0	i 🗖

				Exp	oosure values (as of 31/12/2	2013)			Risk ex	posure amoun!	ts (as of 31/1	2/2013)			Value adjust	tments and pro	ovisions (as ol	31/12/2013)	_				
		LTV % (as of	F-	IRB	A-	IRB	S	TA	F-1	RB	A-1	IRB	S	TA	F-I	IRB	A-	-IRB	S	TA		85	s of 31/12/	2014
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		Impairment rate	Stock of Provisions	Coverage Default S
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-		
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-		
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	- 1
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-		
	Corporates - Of Which: SME		0	0	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		-		
	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		-		- 1
Please, select the country	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-		
riedse, select the country	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-		
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-		
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	
	Equity Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	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 1	
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 [0	
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0	I [

				Exp	oosure values (as of 31/12/2	2013)			Risk ex	posure amoun	ts (as of 31/1	2/2013)			Value adjust	ments and pro	ovisions (as of	31/12/2013)		1 6		7
		LTV % (as of	F-	IRB	A-	IRB	S	TA	F-	IRB	A-	IRB	5	TA	F-	IRB	A-	IRB	S	TA	1 6	a	as of 3
	(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	1	Impairment rate	t Sto Prov
	Central banks and central governments Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	
	Corporates Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	
	Corporates - Of Which: SME 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	0.09		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	
Diagon coloct the country	Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of	0.09		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	
Please, select the country	Retail - Qualifying Revolving Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	
	Retail - Other Retail - Of Which: non-SME Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		1	
	Securitisation Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	L I		
	TOTAL Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 6		I.

				Exp	osure values	as of 31/12/2	2013)			Risk ex	posure amoun	ts (as of 31/1	2/2013)			Value adjus	tments and pr	ovisions (as of	31/12/2013)		1 6			
		LTV % (as of	E	IRB	A	-IRB	S	TA	E.	IRB	A-	IRB	S	5TA	F	IRB	A	-IRB	S	TA		a	is of 31/12	/2014
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	1			Coverage Rat Default Stock
Please, select the country	Retail - Secured on real estate property estall - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Outlifying Revolution Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME utily curification her non-credit obligation assets	0.0% 0.0% 0.0%												000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			-		-
TOT	curitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 H			

23	s or 31/12	/2014	as	or 31/12/		as	or 31/12/		as or	-14
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	St Pro
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	1
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	1
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	1
-	0	-	-	0	-	-	0	-	-	
	0	-	-	0	-	-	0	-	-	

Co

nent Stock of Con

Cover Ratio - I

as of 31/12/2014 ent rate Stock of Provisions Ratio - Def

	as of 31/12/2014 as of 31/12/2015 as of 31/12/2016							2016
Impairm rate	ent Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defau Stock
-	0	-	-	0	-		0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-

					eline Scen				
	a	s of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
	Impairment rate	Stock of Provisions			Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
I	-	0	-	-	0	-	-	0	-
I	-	0	-	-	0	-	-	0	-
I	-	0	-	-	0	-	-	0	-
I	-	0	-	-	0	-	-	0	-
I	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
I	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
I	-	0		-	0	-		0	-
I									
	-	0	-	-	0	-	-	0	-

		rse Scenar				
	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	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
_		0	-	-	0	-
		0	-	-	0	-

	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	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
_	-	0		-	0	-
	-	0		-	0	-

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

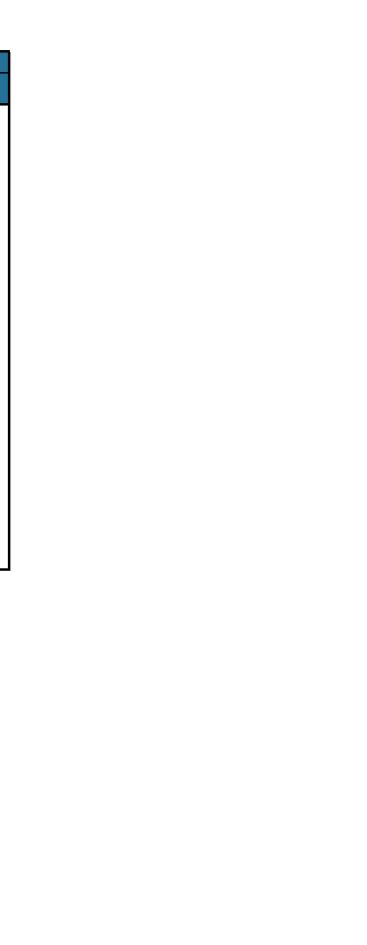
	Adve	rse Scena	rio			
	as	of 31/12/	2015	as	of 31/12/	2016
e sult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0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

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



P&L		E	Baseline Scenari	0	Adverse Scenario			
(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	698	698	698	698	698	684	676	
Net trading income		1	2	2	-5	-2	-1	
of which trading losses from stress scenarios		0	0	0	-7	-4	-3	
Other operating income	131	131	131	131	121	126	123	
Operating profit before impairments	199	197	196	197	178	170	159	
Impairment of financial assets (-)	-69	-150	-130	-122	-360	-220	-227	
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-69	-113	-108	-108	-136	-138	-156	
Impairment Financial assets designated at fair value through P&L (-)	0	-36	-22	-15	-224	-82	-71	
Impairment on non financial assets (-)	0	0	0	0	0	0	0	
Operating profit after impairments from stress scenarios	130	48	66	75	-183	-50	-68	
Other Income and expenses	13	-3	0	3	-11	-13	-14	
Pre-Tax profit	143	44	66	79	-194	-63	-81	
Тах	-61	-13	-20	-24	0	0	0	
Net income	82	31	46	55	-194	-63	-81	
Attributable to owners of the parent	81	30	45	54	-195	-64	-83	
of which carried over to capital through retained earnings	81	30	45	54	-195	-64	-83	
of which distributed as dividends	0	0	0	0	0	0	0	

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





RWA			Baseline Scenario		Adverse Scenario				
(min EUR)	as of 31/12/2013	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016		
Risk exposure amount for credit risk	28,909	29,198	29,438	29,654	30,035	30,358	30,675		
Risk exposure amount Securitisation and re-securitisations	230	275	303	321	341	407	452		
Risk exposure amount Other credit risk	28,679	28,923	29,135	29,333	29,694	29,951	30,223		
Risk exposure amount for market risk	350	350	350	350	350	350	350		
Risk exposure amount for operational risk	2,288	2,288	2,288	2,288	2,288	2,288	2,288		
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0		
AQR adjustments (for SSM countries only)	4	4	4	4	4	4	4		
Total Risk exposure amount	31,550	31,839	32,080	32,296	32,677	33,000	33,317		



	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	143								
Expective values	Trading Book (excl. correlation trading positions under CRM)	0								
Exposure values	Correlation Trading Portfolio (CRM)	0								
	Total	143								
	Banking Book	230	275	303	321	341	407	452		
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0		
-	Total	230	275	303	321	341	407	452		
	Hold to Maturity porfolio	0	0	0	0	0	0	0		
Impairmente	Available for Sale porfolio	0	2	4	6	15	17	19		
Impairments	Held for trading portfolio									
	Total	0	2	4	6	15	17	19		



	(mln EUR)	VALUES AS OF 31/12/2013						VALUES AS OF	31/12/2013	3	VALUES AS OF 31/12/2013				
		EXPOSURES (acc of pro	RECT LONG counting value gross visions) (1)					DIREC Derivatives with po 31/12	r SOVEREIGN EXPOS Sitive fair value at /2013	Derivatives wit	IVES (1) h negative fair value at /12/2013	Derivatives with	REIGN EXPOSURES		th negative fair
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013(-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Austria	0 0 0 2 11 0 13	0 0 0 0 0 0 0 0 0	0 0 0 2 11 0 13	0 0 0 0 0 0 0 0 0 0	0 0 0 2 11 0 13	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Belgium	0 0 3 0 4 0 7		0 0 3 0 4 0		0 0 3 0 4 0									
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Bulgaria														
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Cyprus														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[3Y - 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 - 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		
Tot Tot Tot Tot Tot Tot Tot Tot	Estonia														0 0 0 0 0 0 0
100 [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Finland	0 0 5 3 5 0 0 13		0 0 5 3 5 0 0 13		0 0 5 3 5 0 0 13									000000000000000000000000000000000000000
100 [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Tot	France	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0



	(mln EUR)	VALUES AS OF 31/12/2013						VALUES AS OF	31/12/201	3	VALUES AS OF 31/12/2013				
		EXPOSURES (acc of prov			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) h negative fair value at l/12/2013	Derivatives with	REIGN EXPOSURES positive fair value 12/2013		h negative fair
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013(-)
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Germany	0 83 281 865 770 622 12 2,632	0 0 0 0 0 0 0 0 0 0	0 83 281 865 770 622 12 2,632	0 0 0 0 0 0 0 0 0 0 0 0	0 83 281 865 770 622 12 2,632	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 -714 0 -597 -338 -1,649	0 0 -788 0 -742 -469 -1,999
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Croatia	0 0 0 4 2 1 7	0 0 0 0 0 0 0 0 0	0 0 0 4 2 1 7	0 0 0 0 0 0 0 0 0	0 0 0 4 2 1 7	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 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
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Hungary	0 0 3 0 3 4 1 10	0 0 0 0 0 0 0 0 0 0	0 0 3 0 3 4 1 10		0 0 3 0 3 4 1 10	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Ireland	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Italy	0 0 247 0 0 10 10 256	0 0 0 0 0 0 0 0 0 0	0 0 247 0 0 10 0 256	0 0 0 0 0 0 0 0 0 0	0 0 247 0 0 10 0 256	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Latvia	0 0 0 2 1 0 4	0 0 0 0 0 0 0 0 0	0 0 0 2 1 0 4	0 0 0 0 0 0 0 0 0	0 0 0 2 1 0 4	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Liechtenstein	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0



	(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	
			GROSS DIRECT LONG EXPOSURES (accounting value gros of provisions) (1)			NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) Derivatives with positive fair value at 31/12/2013 Derivatives with negative fair value at 31/12/2013			INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet Derivatives with positive fair value at 31/12/2013 Derivatives with negative fair value at 31/12/2013			h negative fair
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013(-)	
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Lithuania	0 0 1 0 2 1 0 4	0 0 0 0 0 0 0 0 0 0	0 0 1 0 2 1 0 4	0 0 0 0 0 0 0 0 0 0 0	0 0 1 0 2 1 0 4	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Luxembourg	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Malta	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Netherlands	0 0 0 5 0 5	0 0 0 0 0 0 0 0 0 0	0 0 0 5 0 5		0 0 0 5 0 5 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 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Norway	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Poland	0 0 0 3 3 3	0 0 0 0 0 0 0 0 0	0 0 0 3 3	0 0 0 0 0 0 0 0	0 0 0 0 3 0 3	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Portugal	0 0 60 41 0 0 0 101	0 0 0 0 0 0 0 0 0 0	0 0 60 41 0 0 0 101	0 0 0 0 0 0 0 0 0 0	0 0 60 41 0 0 0 101	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Romania	0 0 0 0 0 4 0 4	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 4 0 4	0 0 0 0 0 0 0 0 0	0 0 0 0 0 4 0 4	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Slovakia	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	



	(mln EUR)		v	ALUES AS C	DF 31/12/20	13			VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of prov	RECT LONG counting value gross visions) (1)		is a maturi		net of cash short only where there	DIREC Derivatives with po 31/12	T SOVEREIGN EXPOS ositive fair value at /2013	Derivatives wit	TVES (1) h negative fair value at l/12/2013	Derivatives with	REIGN EXPOSURES positive fair value 12/2013		h negative fair
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013(-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Tot	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 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Spain	0 151 0 0 0 0 151	0 0 0 0 0 0 0 0 0	0 0 151 0 0 0 0 151	0 0 0 0 0 0 0 0	0 0 151 0 0 0 0 151	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Sweden	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	United Kingdom	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 28 28	0 0 0 0 0 0 30 30	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Australia	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Canada	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more Tot	U.S.	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 9 0 10 7 26	0 0 10 0 12 9 31	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0



	(mln EUR)		v	ALUES AS O	F 31/12/20	13			VA	LUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of prov			is a maturit		net of cash short only where there	Derivatives v		VEREIGN EXPOSU e fair value at 3	Derivatives wi	TIVES (1) th negative fair value at 1/12/2013	Derivatives with	EREIGN 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 valu	Je -	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	China	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Switzerland	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Tot	Other advanced economies non EEA	0 0 0 2 8 6 16	0 0 0 0 0 0 0 0 0 0	0 0 0 2 8 6 16	0 0 0 0 0 0 0 0 0 0	0 0 0 2 8 6 16	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Other Central and eastern Europe countries non EEA	0 0 1 3 4 14 5 27	0 0 0 0 0 0 0 0 0 0	0 0 1 3 4 14 5 27	0 0 0 0 0 0 0 0 0 0 0	0 0 1 3 4 14 5 27	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Middle East	0 0 0 0 0 8 0 8	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 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 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 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 1 21 24 45	0 0 0 0 0 0 0 0 0 0	0 0 0 1 21 24 45	0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 21 24 45	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 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 1 4 2 6	0 0 0 0 0 0 0 0 0 0	0 0 0 1 4 2 6	0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 4 2 6	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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 1 4 10 6 21	0 0 0 0 0 0 0 0 0	0 0 1 4 10 6 21	0 0 0 0 0 0 0 0 0	0 0 1 4 10 6 21	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 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		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 31/12/2014	As of 31/12/2015	As of 31/12/2016	COREP CODE	REGULATION
	А	OWN FUNDS	4,242	4,268	4,303	4,346	4,043	3,969	3,875	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	3,930	3,959	3,998	4,048	3,734	3,664	3,577	CA1 {1.1.1}	Article 50 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own	54	54	54	54	54	54	54	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.1.1	capital instruments) Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	-	-
	A.1.2	Retained earninos	3,364	3,394	3,438	3,492	3,169	3,104	3,022	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	- Accumulated other comprehensive income	0	0	0	0	0	0	0	CA1 {1.1.13}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS	0	0	0	0	0	0	0	-	-
	A.1.3.2	portfolio Of which: arising from unrealised gains/losses from the rest of AFS portfolio	0	0	0	0	0	0	0	-	-
	A.1.4	Other Reserves	0	0	0	0	0	0	0	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	510	510	510	510	510	510	510	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	40	40	40	44	40	40	44	CA1 {1.1.1.7}	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised	0	0	0	0	0	0	0	CA1 {1.1.1.9}	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	gains/losses from AFS portfolio 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)	-54	-54	-54	-54	-54	-54	-54	CA1 {1.1.1.10 +	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary	0	0	0	0	0	0	0	1.1.1.11} CA1 {1.1.1.12}	4(115), 36(1) point (b) and 37 point (a) of CCR Articles 36(1) point (c) and 38 of CRR
	A.1.11	differences net of associated DTLs (-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	0	0	0	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(·) Defined benefit pension fund assets	0	0	0	0	0	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.13	(·) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
OWN FUNDS	A.1.13		, in the second		Ŭ			, , , , , , , , , , , , , , , , , , ,			reades in the solution of the
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR;
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 3(1), Joint (k) (i) and 05 05 1 of CK, Articles 3(1) point (k) (ii) 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR: Articles 36(1) point (k) (iv) and 153(R) of CRR and
	A.1.15.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	CA1 {1.1.1.18.1}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) an 79 of CRR
	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	o	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.18	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-8	-8	-8	-8	-8	-8	-8	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.19	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	o	0	CA1 {1.1.1.25}	Article 470 of CRR
	A.1.20	Transitional adjustments	24	24	18	11	24	18	11	CA1 {1.1.1.6 + 1.1.8 + 1.1.26}	-
	A.1.20.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.20.2	Transitional adjustments due to additional minority interests (+/-)	24	24	18	11	24	18	11	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
	A.1.20.3	Other transitional adjustments to CET1 Capital excl. adjustments for Sovereign exposure in AFS (+/-)	0	0	0	0	0	0	0	CA1 {1.1.1.26}	Articles 469 to 472. 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	0	0	0	CA1 {1.1.2}	Article 61 of CRR
	A.2.1	Of which: (+) Other existing support government measures	0	0	0	0	0	0	0	-	-
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,930	3,959	3,998	4,048	3,734	3,664	3,577	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	312	309	305	298	309	305	298	CA1 {1.2}	Article 71 of CRR
	В.1	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for CFT1 deduction (+)	31,550 400	31,839	32,080	32,296	32,677	33,000	33,317	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48 of CRR
	B.2	of which: stemming from higher asset correlation parameter against exposures	825								Article 381 to 386 of CRR
OWN FUNDS REQUIREMENTS	B.3	to large financial institutions under IRB the IRB approaches to credit risk (+)	0								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-) of which: stemming from the effect of exposures that were previously part of	-63							-	Recital (44) of CRR
	B.5 B.6	Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-) of which: others subject to the discretion of National Competent Authorities	-688								- Article 124 to 164 of CRR
	Б.6 С.1	or which: others subject to the discretion of National Competent Authorities Common Equity Tier 1 Capital ratio	12.45%	12.44%	12.46%	12.53%	11.43%	11.10%	10.74%	CA3 {1}	-
CAPITAL RATIOS (%) - Transitional period	C.2	Tier 1 Capital ratio	12.45%	12.44%	12.46%	12.53%	11.43%	11.10%	10.74%	CA3 {3}	-
	C.3	Total Capital ratio	13.44%	13.40%	13.41%	13.46%	12.37%	12.03%	11.63%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		2,547	2,566	2,584	1,797	1,815	1,832		
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1)		0	0	0	0	0	0		
	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					0	0	0		
Memorandum items	F.1	upon a trigger event (2) Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					0	0	0		
	G	Fully Loaded Common Equity Tier 1 Capital ratio (3)				12.50%			10.71%		
						1			1	1	1

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

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2014 EU-wide Stress Test - Restructuring scenarios

	Effects of mandatory restructuring plans publicly announced before 31 December 2013 and formally agreed with the European Commission.										
	Baseline s	cenario	Adverse	e scenario	Narrative description of the transactions. (type, date of						
(mln EUR)	(mln EUR) CET1 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