

Bank Name	DE - HSH Nordbank AG
LEI Code	TUKDD90GPC79G1KOE162



Summary Adverse Scenario

DE - HSH Nordbank AG

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	227
Impairment losses on financial and non-financial assets in the banking book	1,128
Common Equity Tier 1 capital (1)	3,781
Total Risk Exposure (1)	37,806
Common Equity Tier 1 ratio, % (1)	10.0%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	-699
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	427
3 yr cumulative losses from the stress in the trading book	801
Valuation losses due to sovereign shock after tax and prudential filters	52
Common Equity Tier 1 capital (1)	2,533
Total Risk Exposure (1)	41,761
Common Equity Tier 1 ratio, % (1)	6.1%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	2,297
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (2)	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (3)	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (3)	0

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



2014 EU-wide Stress Test

Summary Baseline Scenario

DE - HSH Nordbank AG

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	227
Impairment losses on financial and non-financial assets in the banking book	1,128
Common Equity Tier 1 capital (1)	3,781
Total Risk Exposure (1)	37,806
Common Equity Tier 1 ratio, % (1)	10.0%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	-55
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	165
3 yr cumulative losses from the stress in the trading book	624
Common Equity Tier 1 capital (1)	3,636
Total Risk Exposure (1)	38,627
Common Equity Tier 1 ratio, % (1)	9.4%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	3,090

(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:

⁽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

ЕВА	2014 EU-wide Stress Test Credit Risk	(as of	Adverse Scenario as of 31/12/2016 as of 31/12/2016 as of 31/12/2015 as of 31/12/2016 ext Sock of Coverage Impairment Sock of Coverage Impairme
DE - HSH Nordbank AG There is the part of four-thatter repower that is desirated.	Control banks and central governments Traintivities Carporates - Of Whith: Specialised Lending Corporates - Of Whith: Specialised Lending Corporates - Of Whith: Specialised Lending Corporates - Of Whith: SPE Retail - Retail - Secured on real estate property Retail - Social or real less property of Retail - Social or real less property of Retail - Other Retail - Of Whith: SPE Retail - Other Retail - Of Whith: SPE Retail - Other Retail - Of Whith: SPE Equity Securification Securification and re-securifications positions deducted from ceptal metaplic and not recital as too.	The color of the	10 19 39.78% 0.01% 4 30.62% 0.01% 8 31.59% 0.01% 11 32.41% 0.65% 0.65% 0.05% 1.05 62.14% 0.05% 0.75% 0.05% 0.05% 1.05 62.14% 0.05% 0.75% 0.05% 0
Germany (*) Refers to the part of Securitazion seposare that is deducted to	(min EUR, %) Central banks and central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE Retail Retail - Of Which: SPE Retail - Secured on real estate property Retail - Secured on real estate property - Of Retail - Could Prince Present on real estate property - Of Retail - Other Retail - Of Which: SPE Retail - Other Retail - Of Which: SPE Retail - Other Retail - Of Which: sone SPE Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital monaphile and not totalde in text.	Exposure values (as of 31/12/2013) Risk exposure amounts (as of 31/12/2013) Size Size	
United States (1) Melen to the part of Securitarion exposure that is deducted for	(min BJR, %). Central banks and central governments. Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE Retail Retail - Secured on real estate property. Of Retail - Secured on real estate property. Of Retail - Secured on real estate property. Of Retail - Governd on real estate property. Of Retail - Qualifying Revolving Retail - Other Retail - O' Which: SPE To I - Securitisation of the Retail - O' Which: SPE Retail - Other Retail - O' Which: SPE Retail		b 0 26.51% 0.78% 0.78% 0.82% 0.82% 0.23.13% 0.82% 0.22.13% 0.82% 0.25.13% 0.82% 0.25.13% 0.82% 0
United Kingdom (*) Melen to the part of Securitazion exposure that is deducted the	(min EUA, %) Central banks and central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE Retail Retail - Socured on real setate property Retail - Socured on real setate property Of Retail - Qualifying Revolving Retail - Other Retail - Other Retail - Of Which: SPE Retail - Other Retail - Of Which: SPE Retail - Other Retail - Other Retail - Of Which: SPE Socuritation Other non-credit obligation assets TOTAL Socuritation and re-socuritations positions deducted from capital metaplish and into to belief in tox.		b 29 15.68% 0.64% 18 11.62% 0.64% 28 15.64% 0.58% 37 16.55% 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
France (*) Melen to the part of Securitazion exposure that is desidented the	(min EUR, %) Central banks and central governments Institutions Corporates—Of Which: Specialised Lending Corporates—Of Which: SPE Retail Retail Secured on real setate property Edds Secured on real setate property Office of the Retail Country of the Secured on real setate property Edds Secured on real setate property. Of Retail Other Retail Office Retail Office SPE Retail Other Retail Office SPE Retail Other Retail Office SPE Security Secured on real setate of Which: SPE Security Secure SPE Security	Exposure values (es of 31/12/2013) Size A F-305 S-36 S-	0 33,02% 0 0,05% 0 43,02% 0 0,05% 1 4,020% 0,05% 1 1,000% 0 1,000% 0 0,05% 0 1,000%
Luxembourg (1) Melon to the part of Securitization exposure that is deducted for	(one EUR, %) Control banks and central governments Traistrutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Other find Revolving Retail - Other feetal - Of Which: ORE Retail - Other Retail - Of Which: non-SME Securitisation Other non-credit obligation assets 1011AL Securitisation and re-securitisations positions deducted from capital	Case	b 0 48,69% 0.18% 0 57,71% 0.20% 0 58,89% 0.21% 0 59,08% b 122 35,23% 1.59% 110 34,84% 1.79% 126 35,81% 1.48% 137 37,75% 0 0 - 0 - 0 - 0 0 - 0 0 0 0 0 0 92,75% 0

ЕВА	2014 EU-wide Stress Test Credit Risk	21/12/2012)	Exposur F-IRB ted Defaulted No	re values (as of 31/12/ A-IRB In-defaulted Defaulted	2013) STA Non-defaulted Default	F-IRB		unts (as of 31/12 A-IRB ed Defaulted	2/ 2013) STA Non-defaulted Defa	F	Value adjustm F-IR8 ad Defaulted N	ents and provisions A:IRB ion-defaulted Defau		3) STA	as of 31/1: Impairment Stock of rate Provisions	2/2014 Coverage Ratio Impa	Baseline Scena as of 31/12/2		as of 31/12/2016 ment Stock of Covers provisions Ratio- De	sge efsuit Impai	as of 31/12 strokent rate	2/2014 Coverage ince Ratio - Default		enario 12/2015 Of Coverage nos Ratio - Default		1/12/2016 ock of Coverage designs Ratio - Default
net Netherlands	Intral banks and central governments titutions porates Coporates - Of Which: Specialized Lending Coporates (Or Which: Specialized Lending Coporates - Of Which: Specialized Lending Coporates - Of Which: SPE Real - Secured on real estate property - OF Retail - Special - Special - Specialized property - OF Retail - Qualifying Revolving Retail - Other Real - Special - Other Real - Off Which: SPE Lending Coporates - Other Real - Off Which: SPE Lending Coporates - Other Real	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	71 0 0 235 0 681 34 133 10 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 5 0 49 0 449 0 53 0 25 0	0 0 29 9 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 0 0 0 0 0 0 0 0 0	0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0 0.02% 0 20 0.05% 0 0.0	99.06% 0	00% 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20.00% 0.00 34.54% 0.00 57.81% 0.46 	096 0 20.00 296 0 34.33 996 33 56.16 0 0 796 0 98.26 0 0 796 0 98.26 796 0 98.26	96 (6) 96 (796 (796 (796 (796 (796 (796 (796 (0.01% 0.03% 0.0.03% 0.0.03% 0.0.03% 0.0.03% 0.0.05% 0.	40.09% 33.33% 60.55% - 100.00% - 100.00% 100.00% 96.83%	0.01% 0 0.03% 0 0.70% 33 - 0 - 0 0.50% 0 - 0 0.50% 0 0.50% 0 0.50% 0 0.50% 0 0.50% 0	40.096 33.5996 58.37% - - - 100.00% - - - 100.00% - - 100.00%	0.01% C	0 40.00% 0 33.31% 37 56.76% 0 - 0 0 99.70% 0 - 0 0 0 0
Oth	Retail - Secured on real estate property Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Other Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME unitisation re non-credit obligation assets TAL unitation and re-securitisations positions deducted from castal **	LTV % (as of 31/12/2013) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	F-ERS No.	Asias (es of 31/12/ Asias Defaulted 1	Non-defaulted	F-160 Poin-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		unts (as of 31/12 A-328 ed Defouhed 0 0 10 8 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	97-0133) 57/A Non-defaulted Defa 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Value adjustments of Defaulted 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ents and provisions A-182 A-182 On-defaulted Defau 0	Non-defaulte 0 0 0 0 17 0	3)		Coverage Ratio Impulse Nation 18.67% 94.89% 0.74% 0.7	Baseline Scena as of 31/12/2 miners 1 30ck of 31 12/2 miners 1 30ck of 0 101% 0 0 101% 0 0 0 0 0 0 0 0 0 0 0 0	Coverage	196 0 18.57 18 87.74 0 - 0 - 0 0 - 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	56 (6 (6 (6 (6 (6 (6 (6 (6 (6 (6 (6 (6 (6	0.00% 0.02% 0.0.02% 0.0.02% 0.0.02% 0.0.05% 17.7 0.0.05% 17.7 0.0.0.00% 0.0.00% 0.0.00% 0.0.00% 0.0.00% 0.0.00% 0.0.0.00% 0.0.0.00% 0.0.0.00% 0.0.0.00% 0.0.0.00% 0.0.0.00% 0.0.0.00% 0.0.0.0.	7/2014 Coverage of	0.00% 0 0.22% 0 0.16% 18 - 0 0 - 0 0.00% 0 0 - 0 0 0.00% 0 0 - 0 0 0.74% 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Of Ratio - Default Stock 0.00% 22.12% 90.12% - 1.85%	Impairment stoc provis 0.00% 0.02% 0.14% 1 - 0.074% 0.74% 0.74% 0.74% 0.74% 0.74% 0.74% 0.74%	1/12/2016 kk of Coverage 0 0,00% 0 21,98% 18 96,45% 0 0 2,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 1 0,00%
Norway Equation Section 1	Retail - Secured on real estate property Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	17V % (se of 31/12/2013) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	F-RS Exposur F-RS Defaulted No 0 0 0 0 0 0 0 0 0 0 0 0 0	re values (as of 31/12/ A-130 0 0 0 0 4422 0 0 4422 0	STA	F-Received Non-defaulted		unis (as of 31) 12 A-253 et Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0	2/2013) STA Non-defaulted Defa 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Value adjustment	ents and provisions A-328 Defau on-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0	(as of 31/12/2013 ulted Non-defaults 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3) STA Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	as of 31/12 Impairment Subo of Provisions 120 0.00% 0 0.02% 1 - 0 0 0	Coverage Ratio - Impo Perfeut Stock - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	Baseline Scena as of 31/12// simment Stee provisions - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	10.15 Coverage Radio - Ioriali Impairi Color Coverage Cov	000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	76 ()	- 0.0.1% 0.0.16% 0.16% - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	2/2014 Coverage Lof Ratio - Octoat Satio - Octoat Lof Lo.05% 6.87%	Adverse Sc as of 31/ as of 31/ contact as	of Coverage Ratio - Default Stock 6.96% 16.09%	as of 31 tripalment. Stor. Sto	1/12/2016 Ch of Coverage Astio - Lefault Sistems South Service - Coverage 1
Bermuda Equipment Section 1707	Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Chernel on real estate property - Of Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME untitastion ret non-credit obligation assets TAL unitastion and re-excutisations positions' deducted from capital **	LTV % (as of 31/12/2013) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	F-IRO Exposure F-IRO Defaulted No 0 0 0 0 0 0 0 0 0 0 0 0 0	re values (es of 31/12/ ASISE M-defaultes Defaulted 0 0 0 7713 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted Default	F-326 Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount Risk exposure amount	unts (as of 31/12 A-XR2 of Defaulted O O O O O O O O O O O O O O O O O O O	7/2013) STA Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0		Value adjustm F-IPB 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	A-323 con-defaulted Defau. 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(es of 31/12/2013 Non-defaulte 0	0 Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	## of 31/12	Coverage Ratio Impact Definish Stock	ate Provisors 0 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Impair Ratio - Default rat Cover 1	### G 31/12/2015 #### Conv. of Refer 0 O	196 (- 0 0.11% 1 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	2/2014 Coverage Ratio - Default Coverage 24.80%	Adverse Sc Scot at 17 mpairment rate house	of Ratio Default	Impairment stoc rate Provise	
Con Insi Cor Ret Belgium Equ	(rin BLE, %) Introl banks and central governments iterations porates Corporates - Of Winch: Specialized Lending Corporates - Of Winch: Specialized Lending Corporates - Of Winch: Specialized Lending Corporates - Of Winch: SPE Real - Secured on real estate property - Of Real - Secured on real estate property - Of Real - Secured on real estate property - Of Real - Oscillation - Security - Of Real - Other Real - Of Winch: SPE Real - Other Real - Of Winch: SPE Real - Other Real - Of Winch: non-SPE	LTV % (as of 31/12/2013) Non-defau 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	F-IRB	re values (as of 31/12// A-130 A-130 A-130 A-130 B-64 B	Non-defaulted	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		A-IRB	STA Non-defaulted Defa 0 0 0 0 0 0 0 0 0 0 0 0 0	·	F-IRB	### provisions ####################################	uited Non-defaulte 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0	Incompared Sect of Production Section Sect of Production Section	Coverage Ratio - Impa Default Stock 1		015	196 0 12.33 296 1 55.90 0 - 0 0 0 0	Impai 96 96 96 0 0 0	as of 31/12 Stock Provision 0.05% 0 0.05% 0 0.05% 0 0.05% 0 0.05% 0 0 0.05% 0 0 0.05% 0 0 0.05% 0 0 0.05% 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2/2014 c of Ratio - Default Ratio - Default 40.00% 50.06% 	Adverse Sc as of 31/ Impairment Stock rate Provisi 0.02% 0 0.02% 0 0 0.35% 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	12/2015 Coverage Ratio - Default Cover 40.00% 12.33% 55.84%	Impairment rate Provis 0.06% 0.01% 0.34% 2	1/12/2016 Cck of Coverage (distort) Astio - Default 12.35% 0 12.35% 0



P&L		E	Baseline Scenari	0	ı	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	918	1,130	955	898	1,126	802	587
Net trading income		-213	-88	-26	-302	-141	-61
of which trading losses from stress scenarios		-312	-187	-125	-401	-240	-160
Other operating income	-244	-352	-392	-392	-352	-392	-392
Operating profit before impairments	227	41	-51	-45	-52	-256	-391
Impairment of financial assets (-)	-1,066	-26	-62	-77	104	-93	-386
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-1,022	-127	-95	-85	-188	-139	-116
Impairment Financial assets designated at fair value through P&L (-)	-44	101	33	8	292	46	-270
Impairment on non financial assets (-)	-62	0	0	0	-26	-16	-10
Operating profit after impairments from stress scenarios	-901	15	-112	-122	26	-364	-787
Other Income and expenses	15	-47	-47	-47	-47	-47	-47
Pre-Tax profit	-886	-32	-159	-169	-21	-411	-834
Tax	-208	10	48	51	6	123	16
Net income	-1,094	-23	-111	-118	-14	-288	-819
Attributable to owners of the parent	-1,092	-23	-111	-118	-14	-288	-819
of which carried over to capital through retained earnings	-1,092	-23	-111	-118	-14	-288	-819
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	32,053	32,426	32,662	32,875	35,795	36,461	36,068		
Risk exposure amount Securitisation and re-securitisations	10,888	11,100	11,174	11,265	11,480	11,741	12,025		
Risk exposure amount Other credit risk	21,165	21,326	21,488	21,610	24,315	24,721	24,043		
Risk exposure amount for market risk	3,050	3,050	3,050	3,050	3,050	3,050	3,050		
Risk exposure amount for operational risk	2,775	2,775	2,775	2,775	2,775	2,775	2,775		
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0		
AQR adjustments (for SSM countries only)	-73	-73	-73	-73	-78	-103	-131		
Total Risk exposure amount	37,806	38,179	38,414	38,627	41,542	42,184	41,761		



EBA BANKING 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	55,742							
Evenesive velves	Trading Book (excl. correlation trading positions under CRM)	0							
Exposure values	Correlation Trading Portfolio (CRM)	0							
	Total	55,742							
	Banking Book	10,888	11,100	11,174	11,265	11,480	11,741	12,025	
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0	
	Total	10,888	11,100	11,174	11,265	11,480	11,741	12,025	
	Hold to Maturity porfolio	295	299	303	308	301	307	315	
Impairments	Available for Sale porfolio	0	0	0	0	0	0	0	
	Held for trading portfolio								
	Total	295	299	303	308	301	307	315	

EBA EUROPEAN 2014 EU-wide Stress Test - Sovereign Exposure

	(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
			RECT LONG		OSITIONS (gross of vereign debt to oth			DIRECT	SOVEREIGN EXPOSI	JRES IN DERIVAT	TVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of prov		positions of sov	is a maturit	ty matching) (1)	only where there	Derivatives with po 31/12/		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Austria	0 0 0 0 0 74 283 357	0 0 0 0 0 0 0 283 283	0 0 0 0 0 7 283 357	0 0 0 0 0 74	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	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 [Belgium	0 0 0 0 0 0 313 313	0 0 0 0 0	0 0 0 0 0 0 0 313 313	0 0 0 0 0	0 0 0 0 0 0 0 313 313	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Bulgaria	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [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 - 3M [Czech Republic	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Denmark	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [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 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
Tot [0 - 3M [[3M - 1Y [Finland	0 0 0 0 0 0 17	0 0 0 0 0	0 0 0 0 0 0 0 17 0	0 0 0 0 0 0 17	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
Tot 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more Tot	France	0 0 27 170 309 170 0	0 0 0 0 0 0	17 0 0 27 170 309 170 0 676	17 0 0 27 170 309 170 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0

2014 EU-wide Stress Test - Sovereign Exposure

	(mln EUR)		v	ALUES AS C	F 31/12/20:	13			VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
			RECT LONG		OSITIONS (gross overeign debt to oth			DIRECT	r sovereign exposi	JRES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of pro	visions) (1)	is a maturity matching) (1)			Derivatives with po 31/12/		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[0 - 3M [Germany	193 293 400 514 2,670 4,671 2,883 11,624	191 164 135 205 350 764 1,768 3,578	193 293 400 514 2,670 4,671 2,883 11,624	0 99 41 198 1,291 3,279 0 4,908	0 25 10 0 83 61 990 1,169	2 5 1 12 945 567 10 1,541	100 102 433 175 722 253 87 1,872	4 5 24 10 25 22 12	0 0 670 0 120 820 275 1,885	0 0 -41 0 -18 -66 -76	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Croatia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Greece	0 0 6 0 0 1	0 0 0 0 0 0	0 0 4 0 0 0	0 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 - 3M [Hungary	0 0 0 0 0 0 12 5	0 0 0 0 0 0	0 0 0 0 0 12 5	0 0 0 0 0 0 12 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Iceland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Ireland	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Italy	0 0 73 0 47 355 111 585	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 73 0 47 355 111 585	0 0 0 0 0 0 0 40	0 0 73 0 47 305 63 488	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
Tot [0 - 3M [Latvia	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
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

EBA EUROPEAN 2014 EU-wide Stress Test - Sovereign Exposure

	(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 (according of provided prov	RECT LONG ounting value gross visions) (1)	NET DIRECT PO positions of sov	is a maturi	exposures (long) ner counterpaties ty matching) (1)	net of cash short only where there	DIRECT Derivatives with po 31/12/	SOVEREIGN EXPOSI	Derivatives wit	TVES (1) th negative fair value at 1./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 [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 - 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 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	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 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [10Y - more	Netherlands	0 0 0 0 0 71 0 71	0 0 0 0 0 0	0 0 0 0 0 71 0 71	0 0 0 0 0 71 0 71	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Norway	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Poland	0 0 0 0 9 17 0 26	0 0 0 0 0 0	0 0 0 0 9 17 0 26	0 0 0 9 0 9	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Portugal	0 0 0 0 0 0 71 71	0 0 0 0 0 0	0 0 0 0 0 0 71 71	0 0 0 0 0	0 0 0 0 0 0 48 48	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 50 0 0 0 0	0 0 47 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Romania	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Slovakia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0

2014 EU-wide Stress Test - Sovereign Exposure

	(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
		GROSS DIR					net of cash short	DIRECT	SOVEREIGN EXPOS	URES IN DERIVAT	TIVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of provi	isions)	is a maturity matching) (1)				vith positive fair value at 31/12/2013 Derivatives with negative fa 31/12/2013		th negative fair value at L/12/2013	at Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013(-)
[0 - 3M [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 - 3M [Spain	0 0 0 0 21 67 78 165	0 0 0 0 0 40 0	0 0 0 0 21 66 78 165	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 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Sweden	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [3M - 1 Y [1 Y - 2 Y [2Y - 3 Y [3Y - 5 Y [5Y - 10 Y [10 Y - 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 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [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 - 3M [Canada	0 0 0 26 61 0 93 181	0 0 0 0 0	0 0 0 26 61 0 93 181	0 0 0 0 0	0 0 0 26 31 0 93 151	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 - 3M [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 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Japan	0 0 0 0 0 0 0 49	0 0 0 0 0 0	0 0 0 0 0 0 0 49 49	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	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	u.s.	4 0 0 0 0 0 0	0 0 0 0 0 0	4 4 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0



2014 EU-wide Stress Test - Sovereign Exposure

	(mln EUR)		V	ALUES AS C	OF 31/12/20	13			VALUES AS OF	31/12/201	3	VALUES AS OF 31/12/2013				
			RECT LONG				net of cash short	DIRECT	r sovereign expos	URES IN DERIVAT	TIVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)	
		of prov	EXPOSURES (accounting value gross of provisions) (1)		is a maturi	ty matching) (1)	only where there	Notional value Pair-value at 31/12/2013 Notional value Pai				Derivatives wit value at 31				
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		Notional value		Notional value		Notional value	Fair-value at 31/12/2013 (-)	
[0 - 3M [China	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	
[0 - 3M [Switzerland	0 0 0 128 0 0 102 230	0 0 128 0 0 102 230	0 0 128 0 0 0 102 230	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	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 [Other advanced economies non EEA	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
[0 - 3M [[3M - 1Y [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 - 3M [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 - 3M [Latin America and the Caribbean	0 0 0 2 0 0	0 0 0 2 0 0	0 0 0 2 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	-	0	0 0 0	0 0 0 0 0 0	0	0	0 0 0 0	0 0 0 0 0	
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	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 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Others	0 0 0 1 4 0	0 0 0 1 4 0	0 0 0 1 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	

Notes and definitions

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(3) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet).

'Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments



2014 EU-wide Stress Test Capital

					Baseline Scenario			Adverse Scenario			
(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	7,462	7,170	8,881	8,710	7,442	8,610	7,563	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	3,781	3,818	3,841	3,636	4,154	3,611	2,533	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)	3,666	3,666	3,666	3,666	3,666	3,666	3,666	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	1,034	1,012	900	782	1,020	732	-86	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income	-67	-69	-65	-68	-130	-159	-198	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	26	26	26	26	-69	-42	-52	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	-3	-30	-46	-57	-90	-143	-177	-	-
	A.1.4	Other Reserves	-428	-366	-83	3	-15	-54	-55	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0	CA1 {1.1.1.7}	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised gains/losses from AFS portfolio	-221	-221	-222	-222	-221	-222	-222	CA1 {1.1.1.9}	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	Adjustments to CET1 due to prudential filters from unrealised gains/losses from Sovereign Exposure in AFS portfolio	0	0	0	0	0	0	0	-	
	A.1.9	(-) Intangible assets (including Goodwill)	-65	-51	-37	-23	-51	-37	-23	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	-216	-244	-242	-240	-243	-237	-187	CA1 (1.1.1.12)	Articles 36(1) point (c) and 38 of CRR
	A.1.11	differences net of associated DTLs (-) IRB shortfall of credit risk adjustments to expected losses	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 persion 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	(-) Defined deficit person rund assets (-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	CA1 (1.1.1.15)	Articles 4(122), 36(1) point (e) and 41 of CRR
OWN FUNDS	A.1.13	(*) Recuprocal cross nomings in CE11 Capital		Ů				•		OI (I.I.I.D)	Prodes 4(122), 30(1) point (g) and 47 of CAX
	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) (j) and 89 to 91 of CRR;
	A.1.15 (-) Deductions related to assets which can alternatively be subject to a 1.250 weight	-96	-96	-96	-96	-96	-96	-96	CA1 {1.1.1.17 to 1.1.1.21}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR: Articles 36(1) point k) (iii) and 153(8) of CRR and	
	A.1.15.1	Of which: from securitisation positions (-)	-96	-96	-96	-96	-96	-96	-96	CA1 {1.1.1.18.1}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.16	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	0	0	0	0	0	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) ar 79 of CRR
	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-481	-464	-525	-593	-490	-665	-811	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.18	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.19	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0	CA1 {1.1.1.25}	Article 470 of CRR
	A.1.20	Transitional adjustments	653	651	545	429	714	682	547	CA1 {1.1.1.6 + 1.1.8 + 1.1.26}	-
	A.1.20.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.20.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
	A.1.20.3	Other transitional adjustments to CET1 Capital excl. adjustments for Sovereign exposure in AFS (+/-)	653	651	545	429	714	682	547	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)	1,622	1,639	1,504	1,299	1,556	1,504	1,299	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)	5,402	5,457	5,346	4,936	5,711	5,115	3,832	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,060	1,713	3,535	3,775	1,732	3,495		CA1 {1.2}	Article 71 of CRR
	B B.1	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+)	37,806 1,170	38,179	38,414	38,627	41,542	42,184	41,761	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
OWN FUNDS	B.2 B.3	of which: stemming from CVA capital requirements (+) of which: stemming from higher asset correlation parameter against exposures	1,017								Article 381 to 386 of CRR Articles 153(2) of CRR
REQUIREMENTS	B.4	to large financial institutions under IRB the IRB approaches to credit risk (+) of which: stemming from the application of the supporting factor to increase	-24								
		lending to SMEs (-) of which: stemming from the effect of exposures that were previously part of									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	0								- Article 124 to 164 of CRR
	C.1	Common Equity Tier 1 Capital ratio	10.00%	10.00%	10.00%	9.41%	10.00%	8.56%	6.06%	CA3 {1}	-
CAPITAL RATIOS (%) - Transitional period	C.2	Tier 1 Capital ratio	14.29%	14.29%	13.92%	12.78%	13.75%	12.13%	9.18%	CA3 {3}	-
	C.3	Total Capital ratio	19.74%	18.78%	23.12%	22.55%	17.92%	20.41%	18.11%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		3,054	3,073	3,090	2,285	2,320	2,297		
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1)		0	0	0	0	0	0		
Memorandum items	F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)					0	0	0		
	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)				8.30%			4.76%		

⁽¹⁾ Conversions not considered for CET1 computation
(2) Excluding instruments included in E
(3) Memorandom tem based on a fluly 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 r	estructuring plans pu	ublicly announced b	efore 31 December 2	2013 and formally agreed with the European Commission.
	Baseline s	scenario	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