

Bank Name	DE - Münchener Hypothekenbank eG
LEI Code	529900GM944JT8YIRL63



Summary Adverse Scenario



Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	70
Impairment losses on financial and non-financial assets in the banking book	13
Common Equity Tier 1 capital (1)	532
Total Risk Exposure (1)	7,730
Common Equity Tier 1 ratio, % (1)	6.9%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	95
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	261
3 yr cumulative losses from the stress in the trading book	5
Valuation losses due to sovereign shock after tax and prudential filters	0
Common Equity Tier 1 capital (1)	262
Total Risk Exposure (1)	8,907
Common Equity Tier 1 ratio, % (1)	2.9%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	490
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (2)	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (3)	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (3)	0

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

(2) Conversions not considered for CET1 computation

(3) Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period



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

DE - Münchener Hypothekenbank eG

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	70
Impairment losses on financial and non-financial assets in the banking book	13
Common Equity Tier 1 capital (1)	532
Total Risk Exposure (1)	7,730
Common Equity Tier 1 ratio, % (1)	6.9%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	154
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	106
3 yr cumulative losses from the stress in the trading book	2
Common Equity Tier 1 capital (1)	467
Total Risk Exposure (1)	8,048
Common Equity Tier 1 ratio, % (1)	5.8%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	644
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(1) According to CRR/CRD4 definition transitional arrangements as per reporting date. Figures as of 31/12/2013 computed as of first day of application: 01/01/2014.

EBA 2014 EU-wide Stress Test

Unit (N)		Credit Risk																				_												
Line Normal Line Normal Line Normal Default Normal-Active Default Normal-					Ex	posure values	(as of 31/12/	2013)			Risk e	xposure amou	nts (as of 31)	12/2013)			Value adjust	ments and pr	ovisions (as of	31/12/2013)					Bas	eline Scer	nario							
bit line in the second of the secon				F	-IRB	,	A-IRB		STA		-IRB	A	-IRB		STA	F	-IRB	A	-IRB	SI	A		as of 31/1	12/2014	as	of 31/12/	/2015	85	of 31/12/	2016	as	of 31/12/20	14	
Unit of the National State of the			LTV % (as of 31/12/2013)	Non-defaulter	d Defaulted	Non-defaulte	d Defaulted	Non-defaulter	d Defaulted	Non-defaulte	d Defaulted	Non-defaulte	d Defaulted	Non-defaulte	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Impair	ment Stock o e Provision	of Coverage Ratio	· Impairment rate	Stock of Provisions	Coverage Ratio - Default	Impairment rate	Stock of Provisions	Coverage Ratio - Default	Impairment ra	te Stock of Provisions	Coverage Ratio - Default Stock	
DE - Münchener Hundbrais Lasse 0 0 0 0 <th></th> <th>(min EUR, %)</th> <th></th> <th>Suck</th> <th>1 1</th> <th></th> <th>Stock</th> <th></th> <th></th> <th>31000</th> <th></th>		(min EUR, %)																									Suck	1 1		Stock			31000	
DE - Minchener Main Operation Operation <t< td=""><td></td><td></td><td></td><td>0</td><td>0</td><td>0</td><td>0</td><td></td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>17</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>2</td><td>0</td><td>0.0</td><td>9% 3</td><td></td><td></td><td>4</td><td></td><td></td><td>6</td><td></td><td></td><td>7</td><td>100.00%</td><td></td></t<>				0	0	0	0		0	0	0	0	0	17	0	0	0	0	0	2	0	0.0	9% 3			4			6			7	100.00%	
DE - Münchener Corpose - Of Mink: Specialed Lendy LS82 8 0 0 0 1/7 1/7 0		Institutions			0	0	0		0		0	0	0	46	0	4	0	0	0	0	0					12			16			13	14.43%	
Corporte - C Wind: 92					91	0	0	896	228		0	0	0	809	273	8	7	0	0	3	34			15.45%		106		0.21%	122			105	17.82%	
DE - Münchener Reall Image: Source on real state property - Of Reall-Source on real state property - Of					88	0	0	0	0	1,170	0	0	0	0	0	4	7	0	0	0	0					49		0.40%	61			44	18.75%	
Retal Scared on rain lastize property 51.0% 0 1.12 5 0 0 1.323 0 1.12 5 0 0 0.00% 3 1.60% 0.07% 3 1.60% 0.07% 3 1.12 5 0 0.00% 1.0 1.0 0.0 1.12 5 0 0.00% 3 1.12 5.0% 0.07% 1.12 5.0% 0.00% 1.0 1.050% 0.07% 1.12 5.0% 0.00% 1.1 1.50% 0.07% 1.12 5.0% 0.07% 1.1 1.50% 0.07% 1.1 1.50% 0.07% 1.1 1.50% 0.07% 1.1 1.50% 0.07% 1.1 1.50% 0.07% 1.1 1.50% 0.07% 1.1 1.50% 0.07% 1.1 1.50% 0.07% 1.1 1.50% 0.07% 1.1 1.50% 0.07% 1.1 1.50% 0.07% 1.1 1.50% 0.07% 1.1 1.50% 0.07% 1.1		Corporates - Of Which: SME		1,882	2	0	0		117	601	0	0	0		162	2	0	0	0	3	33					53			56			57	26.87%	
DE - Münchener Reals-Socied on nal estate prophy - 07 47.7% 0 0 2.39 23 19 0 0 195 78 8 0 0 1 5 0 0 0 13.33% 0.02% 11 13.33% 0.02% 11 13.33% 0.02% 11 13.33% 0.02% 11 13.33% 0.02% 11 13.33% 0.02% 11 13.33% 0.02% 11 13.33% 0.02% 11 13.33% 0.02% 11 13.33% 0.02% 11 13.33% 0.02% 11 13.33% 0.02% 11 13.33% 0.02% 11 13.33% 0.02% 11 13.33% 0.02% 11 13.33% 0.02% 11 13.33% 0.02% 11 13.33% 0.02% 11 13.33% 0.02% 13 13.33% 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 <th< td=""><td></td><td>Retail</td><td></td><td>0</td><td>0</td><td></td><td>60</td><td></td><td>3</td><td>0</td><td>0</td><td></td><td></td><td></td><td>3</td><td>0</td><td>0</td><td>3</td><td>12</td><td>5</td><td>0</td><td></td><td></td><td></td><td></td><td>34</td><td></td><td></td><td>39</td><td></td><td></td><td>51</td><td>17.47%</td><td></td></th<>		Retail		0	0		60		3	0	0				3	0	0	3	12	5	0					34			39			51	17.47%	
DE - Münchener Real-Outer free last sport- of 10:00:00:00:00:00:00:00:00:00:00:00:00:0					0	13.351	60	3.142	3	0	0	819	191	1.286	3	0	0	3	12	5	0			18.64%		34	16.60%	0.02%	39	15.44%	0.07%	51	17.47%	
Hypothekenbark G Retail - Qualifyed provide Los C <thc< th=""> C C C</thc<>	DE Müschenen		47.79	No 0	0		23	19	0	0	0		78	8	0	0	0	1	5	0	0	0.0	7% 9			11			12			14	18.31%	
Real: Other Real: Other Rea: Other Real: Other Real:			51.69	No 0	0	11,043	37	3,123	3	0	0	625	113	1,279	3	0	0	2	7	5	0	0.0	2% 21	18.12%	0.02%	24	16.20%	0.02%	26	15.12%	0.06%	37	17.02%	
Retail - Other Retail Cent and the Retail <td>Hypothekenbank eG</td> <td></td> <td></td> <td>0</td> <td></td> <td>0</td> <td>-</td> <td>-</td> <td>0</td> <td>-</td> <td>1 - 1</td> <td>1 0 1</td> <td>-</td> <td>-</td> <td>0</td> <td>· · </td> <td></td>	Hypothekenbank eG			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-	1 - 1	1 0 1	-	-	0	· ·	
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Entry Securitisation assets 0 0 0 0 89 0				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-	1 - 1	1 0 1	-	-	0	· -	
Securitation Other non-certain line state 10 0		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-	1 - 1	1 0 1	-	-	0	· -	
Other non-credit abilgation assets 91 0 0 0 0 91 0 0 0 91 0 0 0 91 0 0 0 91 0 0 0 91 0		Equity		0	0	0	0	89	0	0	0	0	0	89	0	0	0	0	0	0	0	0.0	% 0	99.63%	0.04%	0	99.63%	0.03%		99.65%	0.07%	0	99.63%	_
TOTAL 1005 91 13.35 60 14.979 221 3.709 0 191 2.427 2.16 13 7. 3 12 10 55 5000000000000000000000000000000000000				13	0	0	0	0	0	61	0	0	0	0	0	0	0	0	0	0	0							4 2	(P			/ /	(I /	
Securitization and n-securitizations positions deducted from capital * 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Other non-credit obligation assets		91	0	0	0	0	0	91	0	0	0	0	0	0	0	0	0	0	0							4 2	()			/ /	(I Z	
		TOTAL		10,076	91	13,351	60	11,479	231	3,709	0	819	191	2,247	276	13	7	3	12	10	35	0.1	96 127	16.06%	0.08%	157	16.65%	0.06%	183	16.90%	0.17%	177	17.55%	
Velicits to the part of Sourcitation reposes that is deducted from capital and in not included in MIA		Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0													8
	fers to the part of Securitization exposure that is deducted	from capital and is not included in RWA																				-												

					EX	posure values ((as or 31/12/	2013)			RISK E	xposure amou	uts (as or 31/	12/2013)			value aujus	tments and provisions (as	or 31/12/2013)					Da	seine scer	ano							
			LTV % (as of	F	-IRB	A	-IRB		STA		F-IRB	,	A-IRB		STA	F	-IRB	A-IRB	S	A		as of 31	/12/2014	a	s of 31/12/	2015	as	of 31/12/2016	16	as o	31/12/2014		Ζ,
-		(min EUR, %)	31/12/2013)	Non-defaulte	d Defaulted	Non-defaulted	d Defaulted	Non-defaulte	ed Defaulted	Non-defaulte	ed Defaulted	Non-defaulte	d Defaulted	Non-defaulte	d Defaulted	Non-defaulte	d Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Impai ra	rment Stoc te Provis	t of Coverage Ratio	• Impairmen rate	t Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate		Coverage tio - Default Stock	Impairment rate	Stock of Provisions	Coverage atio - Default Stock	
		Central banks and central governments		0	0	0	0	210	0	0	0	0	0	0	0	0	0	0 0	0	0	0.0	0% 0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-	e
		Institutions		331	0	0	0	0	0	197	0	0	0	0	0	1	0	0 0	0	0	0.0	9% 1	26.95%	0.09%	1	28.31%	0.09%	2 7	28.81%	0.13%	1	26.95%	e
		Corporates		122	0	0	0	0	0	39	0	0	0	0	0	0	0	0 0	0	0	0.0	2% 0	10.90%	0.02%	0	11.40%	0.02%	0	11.52%	0.03%	0	12.62%	e
		Corporates - Of Which: Specialised Lending		122	0	0	0	0	0	39	0	0	0	0	0	0	0	0 0	0	0	0.0	2% 0	10.90%	0.02%	0	11.40%	0.02%	0 7	11.52%	0.03%	0	12.62%	Ð
		Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0	0	0		- 0		-	0	-	1 - 1	0	-	-	0	-	
		Retail		0	0	5	0	0	0	0	0	1	0	0	0	0	0	0 0	0	0	0.1		22.11%	0.10%	0	25.15%	0.09%		26.10%	0.27%		23.97%	e
		Retail - Secured on real estate property	53.6%		0	5	0	0	0	0	0	1	0	0	0	0	0	0 0	0	0	0.1		22.11%	0.10%	0	25.15%	0.09%		26.10%	0.27%		23.97%	Ð
		Retail - Secured on real estate property - Of	61.6%		0	3	0	0	0	0	0	0	0	0	0	0	0	0 0	0	0	0.0		9.61%	0.03%	0	10.95%	0.03%		11.41%	0.10%		11.48%	e
	Austria	Retail - Secured on real estate property - Of	43.7%	6 0	0	2	0	0	0	0	0	0	0	0	0	0	0	0 0	0	0	0.2	4% 0	29.27%	0.19%	0	33.37%	0.17%	0 7	34.79%	0.49%	0	33.25%	e
	Austria	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0	0	0		- 0		-	0	-	1 - 1	0	-	-	0	-	
		Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0	0	0		- 0	-	-	0	-	1 - 1	0		-	0	-	
		Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0	0	0		- 0		-	0	-	1 - 1	0	-	-	0	-	
		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0	0	0		- 0	-	-	0	-	1 - 1	0	-	-	0	-	
		Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0	0	0		- 0	-	-	0	-	1 - 1	0	-	-	0	-	_
		Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0	0	0							1 /	4 17			4 17	/ /	
		Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0	0	0							(/ · · · · · · · · · · · · · · · · · · ·	
		TOTAL		454	0	5	0	210	0	236	0	1	0	0	0	1	0	0 0	0	0	0.0	5% 1	24.45%	0.05%	2	25.81%	0.05%	2 7	26.32%	0.07%	2	24.85%	_
		Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0 0	0	0							(1

				Exp	posure values (as of 31/12/2	2013)			Risk ex	posure amour	nts (as of 31/:	12/2013)			Value adjust	ments and pro	ovisions (as of	31/12/2013						Bas	eline Scena	ario		
		LTV % (as of	F-	IRB	A	IRB	S	ATA	F	-IRB	A	-IRB	5	ITA	F-	IRB	A-	IRB		TA		85	of 31/12/	2014	as	of 31/12/:	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	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulter	Defaulted	Ir	npairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions
	Central banks and central governments Institutions		0	0	0	0	320 0	0	0	0	0	0	0	0	0	0	0	0	1 0	0		0.00%	1	-	0.00%	1	-	0.00%	1 - 0 -
	Corporates Corporates - Of Which: Specialised Lending		22 0	0	0	0	1	0	7	0	0	0	1	0	0	0	0	0	0	0		0.03%	0	46.26%	0.03%	0	48.95%	0.02%	0 49.84%
	Corporates - Of Which: SME Retail		0	0	0	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0		0.01%	0	46.01% 6.13%	0.01% 0.01%	0	48.70% 6.98%	0.01%	0 49.61% 0 7.28%
	Retail - Secured on real estate property Retail - Secured on real estate property - Of	48.9% 0.0%	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0.01%	0	6.13%	0.01%	0	6.98%	0.01%	0 7.28%
Belgium	Retail - Secured on real estate property - Of Retail - Qualifying Revolving	48.9%	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0.01%	0	6.13%	0.01%	0	6.98%	0.01%	0 7.28%
	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 -
	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	0	-	:	0		1	0 -
	Securitisation Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0									
	TOTAL Securitisation and re-securitisations positions deducted from capital *		22	0	1	0	321	0	7	0	0	0	1	0	0	0	0	0	1	0		0.00%	1	43.09%	0.00%	1	45.51%	0.00%	1 46.14%

				Exp	iosure values (as of 31/12/	2013)			Risk ex	posure amour	nts (as of 31/1	2/2013)			Value adjus	tments and pr	ovisions (as ol	f 31/12/2013						Bas	eline Scena	ario		
		LTV % (as of	F-	IRB	A	IRB	2	πa	F	-IRB	A-	-IRB	5	STA	Fil	IRB	A	-IRB	-	TA		85	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	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Ir	npairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions Covera Ratio - D Stock
	Central banks and central governments		0	0	0	0	25	0	0	0	0	0	5	0	0	0	0	0	0	0		0.00%	0	-	0.00%	0	-	0.00%	0 -
	Institutions		268	0	0	0	0	0	59	0	0	0	0	0	0	0	0	0	0	0		0.01%	0	30.09%	0.01%	0	30.09%	0.01%	0 30.09
	Corporates		7	0	0	0	30	0	3	0	0	0	17	0	0	0	0	0	0	0		0.30%	0	26.86%	0.21%	0	28.23%	0.14%	0 28.59
	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	-	1 - 1	0 -
	Corporates - Of Which: SME		7	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	0		0.06%	0	18.46%	0.05%	0	19.48%	0.04%	0 19.86
	Retail		0	0	14	0	3.138	3	0	0	3	1	1.285	3	0	0	0	0	5	0		0.01%	6	14.73%	0.01%	6	13.82%	0.01%	7 13.44
	Retail - Secured on real estate property	60.9%		0	14	0	3,138	3	0	0	3	1	1,285	3	0	0	0	0	5	0		0.01%	6	14.73%	0.01%	6	13.82%	0.01%	7 13.44
	Retail - Secured on real estate property - Of	61.4%	0	0	2	0	19	0	0	0	0	0	8	0	0	0	0	0	0	0		0.07%	0	12.79%	0.06%	0	14.34%	0.05%	0 14.89
Switzerland	Retail - Secured on real estate property - Of	60.9%	0	0	12	0	3,119	3	0	0	3	1	1,277	3	0	0	0	0	5	0		0.01%	6	14.76%	0.01%	6	13.81%	0.01%	6 13.41
Switzenanu	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	!	0 -
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	1 - 1	0 -
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	!	0 -
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	!	0 -
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	L L	-	0	-	-	0	-	<u> </u>	0 -
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			/ /					1 /	
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0								(
	TOTAL		275	0	14	0	3.193	3	61	0	3	1	1.307	3	0	0	0	0	5	0	ᆝᆝ	0.01%	6	15.57%	0.01%	7	15.00%	0.01%	7 14.73
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0								(

				Exp	osure values (as of 31/12/2	1013)			Risk e	<pre>cposure amoun</pre>	ts (as of 31/1	2/2013)		Value	djustment	ts and provision	ins (as of 31	1/12/2013)					Ba	seline Scena	ario			
		LTV % (as of	F-	IRB	A-	IRB	S	TA	F	IRB	A-	IRB	S	TA	F-IRB		A-IRB		ST	A		as of 31/2	12/2014	85	of 31/12/3	2015	as	of 31/12/2	/201
	(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 Defa	ted Non-	-defaulted D	efaulted N	Von-defaulted	Defaulted	Impairn rate			• Impairment rate	Stock of Provisions	Coverage Ratio - Defaul Stock	Impairment rate	Stock of Provisions	s R
	Central banks and central governments		0	0	0	0	5,132	0	0	0	0	0	0	0	0		0	0	0	0	0.00	6 1	100.00%	0.00%	1	100.00%	0.00%	2	Т
	Institutions		1.191	0	0	0	541	0	545	0	0	0	15	0	2		0	0	0	0	0.04	6 2	24.12%	0.04%	3	23.97%	0.04%	3	
	Corporates		4,693	9	0	0	115	6	1,463	0	0	0	72	6	5 0		0	0	0	2	0.07	6 13	20.52%	0.05%	15	20.73%	0.04%	18	
	Corporates - Of Which: Specialised Lending		1.698	6	0	0	0	0	620	0	0	0	0	0	2		0	0	0	0	0.13	6 6	20.02%	0.10%	8	20.60%	0.08%	9	
	Corporates - Of Which: SME		1,771	2	0	0	78	4	519	0	0	0	53	5	2		0	0	0	2	0.04		24.81%	0.03%	6	23.72%	0.03%	7	
	Retail		0	0	13.281	60	1	0	0	0	808	190	1	0	0 0		3	12	0	0	0.03	6 24	18.87%	0.02%	28	16.75%	0.02%	32	
	Retail - Secured on real estate property	48.7%	0	0	13,281	60	1	0	0	0	808	190	1	0	0 0		3	12	0	0	0.03	6 24	18.87%	0.02%	28	16.75%	0.02%	32	
	Retail - Secured on real estate property - Of	47.5%	0	0	2,294	23	0	0	0	0	193	78	0	0	0 0		1	5	0	0	0.06	6 9	19.62%	0.05%	11	17.37%	0.05%	12	
Germany	Retail - Secured on real estate property - Of	48.9%	0	0	10,987	36	1	0	0	0	615	112	1	0	0 0		2	7	0	0	0.02	6 15	18.40%	0.02%	17	16.38%	0.02%	20	
Germany	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0 0		0	0	0	0		0	-	-	0	-		0	
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0		0	0	0	0	-	0	-	-	0	-		0	
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0 0		0	0	0	0		0	-	-	0	-		0	
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0		0	0	0	0	-	0	-	-	0	-		0	
	Equity		0	0	0	0	89	0	0	0	0	0	89	0	0 0		0	0	0	0	0.05	6 0	99.63%	0.04%	0	99.63%	0.03%	0	
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0		0	0	0	0								1	
	Other non-credit obligation assets		91	0	0	0	0	0	91	0	0	0	0	0	0		0	0	0	0									
	TOTAL		5,975	9	13,281	60	5,877	6	2,098	0	808	190	176	6	7		3	12	1	2	0.03	6 40	19.53%	0.03%	48	18.03%	0.02%	55	
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0 0		0	0	0	0									1

			Exposure values (as of 31/12/2013) F-IRB A-IRB STA						Risk ex	posure amoun	nts (as of 31/1	2/2013)			Value adjust	tments and pro	ovisions (as of	31/12/2013)					Ва	seline Scen	ario			
	LTV % (as of	F-I	RB	A-	IRB	9	TA	F-	IRB	A-	-IRB	5	ΤA	F-1	RB	A	-IRB	S	A		as of 31/2	2/2014	a	of 31/12/	2015	85	of 31/12/20	16
	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	I Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairr rate	ent Stock o Provisio	f Coverage Ratio	- Impairmen rate	t Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage atio - Default Stock
Central banks and central governments Institution Corporates Corporates - Of Which: Specialized Lending Corporate - Of Which: SPE Retail Retail Secured on real estate property Retail - Societed on real estate property - Of Retail - Qualifying Revolving Retail - Other Retail - Of Which: SPE Retail Secured on real estate property - Of Retail - Other Retail - Of Which: SPE Retail Secured on real estate - SPE Retail - Other Retail - Of Which: SPE Retail - Coller Retail - Of Which: Retail - SPE Retail - Specification	49.4% 51.1% 45.5%	0 614 97 26 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 1 1 1 0 0 0 0 0 0		66 26 0 0 0 0 0 0 0 0 0 0 0 0		0 217 61 21 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 13 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 0 0 0 0 0 0 0 0 0						0.00 0.29 0.07 0.15 0.05 0.05 0.06 0.06 0.01 - - - - -	6 0 6 3 6 0 6 0 6 0 6 0 6 0	12.34% 17.33% 17.14% 4.51% 4.451% 4.49% 5.01%	0.00% 0.26% 0.04% 0.09% 0.03% 0.03% 0.03% 0.01%		5.000 12.35% 19.12% 18.31% 5.21% 5.21% 5.21% 5.71% - - - -	0.00% 0.25% 0.02% 0.02% 0.03% 0.03% 0.03% 0.04% 0.01%	0 6 0	12.36% 19.47% 18.66% - - 5.48% 5.48% 5.45% 5.95% - - - -
Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital *		0 711	0	0	0	0 92	0	0 278	0	0	0	0 13	0	0	0	0	0	0	0	0.24	6 3	12.47%	0.21%	5	12.48%	0.20%	6	12.47%

	Adve	rse Scena	io			
	as	of 31/12/	2015	as	of 31/12/	2016
verage - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defaul Stock
0.00%	0.00%	12	100.00%	0.00%	17	100.00%
4.43%	0.14%	21	14.79%	0.14%	28	15.38%
7.82%	0.54%	149	20.10%	0.53%	196	22.09%
8.75%	0.97%	75	22.04%	0.96%	109	24.71%
5.87%	0.31%	67	26.68%	0.33%	77	26.67%
7.47%	0.08%	69	15.47%	0.11%	96	14.23%
7.47%	0.08%	69	15.47%	0.11%	96	14.23%
8.31%	0.18%	19	16.01%	0.26%	27	14.63%
7.02%	0.06%	50	15.19%	0.09%	70	14.04%
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
9.63%	0.09%	1	99.63%	0.09%	1	99.60%
7.55%	0.16%	251	18.32%	0.18%	338	18.77%

		Adve	rse Scena	rio			
0	14	as	of 31/12/	2015	as	of 31/12/	2016
	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	-	0.00%	0	-	0.00%	0	-
	26.95%	0.14%	2	28.18%	0.21%	3	34.60%
	12.62%	0.03%	0	13.14%	0.04%	0	13.30%
	12.62%	0.03%	0	13.14%	0.04%	0	13.30%
	-	-	0	-	-	0	-
	23.97%	0.25%	0	26.18%	0.30%	0	25.77%
	23.97%	0.25%	0	26.18%	0.30%	0	25.77%
	11.48%	0.11%	0	12.80%	0.15%	0	13.08%
	33.25%	0.43%	0	36.90%	0.48%	0	37.19%
	-	-	0	-	-	0	-
	-	-	0	-	-	0	-
	-	-	0	-	-	0	-
	-	-	0	-	-	0	-
	-	-	0	-	-	0	-
	24.85%	0.08%	2	25.92%	0.11%	4	31.30%
ĺ							

			Advo	rse Scena	40			
as of	31/12/20	14		of 31/12/		as	of 31/12/	2016
pairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork
0.00%	1	-	0.00%	1	-	0.00%	1	-
-	0	-	-	0	-	-	0	-
0.06%	0	54.51%	0.08%	0	56.85%	0.12%	0	57.49%
-	0	-	-	0	-	-	0	-
0.02%	0	54.26%	0.03%	0	56.51%	0.04%	0	57.08%
0.03%	0	7.53%	0.03%	0	8.43%	0.05%	0	8.68%
0.03%	0	7.53%	0.03%	0	8.43%	0.05%	0	8.68%
-	0	-	-	0	-	-	0	-
0.03%	0	7.53%	0.03%	0	8.43%	0.05%	0	8.68%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.00%	1	49.26%	0.01%	1	51.90%	0.01%	1	52.66%

0.05%
0.02%
0.03%
0.03%
0.03%
-

0.00% 0.01% 0.57% -0.11% 0.02% 0.02% 0.17% 0.02%

0.00% 0.05% 0.11% 0.20% 0.07% 0.08% 0.08% 0.17% 0.07%

0.00% 0.57% 0.22% 0.52% -0.09% 0.09% 0.12% 0.03%

				rse Scena				
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
pairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.01%	0	30.09%	0.01%	0	30.08%	0.02%	0	30.08%
0.57%	0	34.04%	0.52%	1	35.23%	0.42%	1	35.68%
-	0	-	-	0	-	-	0	-
0.11%	0	24.60%	0.14%	0	25.64%	0.22%	0	31.28%
0.02%	14	18.23%	0.03%	17	17.56%	0.03%	19	17.34%
0.02%	14	18.23%	0.03%	17	17.56%	0.03%	19	17.34%
0.17%	0	18.57%	0.17%	0	20.30%	0.18%	0	20.72%
0.02%	13	18.23%	0.03%	16	17.49%	0.03%	19	17.24%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.03%	14	19.33%	0.03%	17	18.95%	0.03%	21	18.76%

			Adve	rse Scenar	io			
as of	31/12/20	14	as	of 31/12/		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
0.00%	1	100.00%	0.00%	1	100.00%	0.00%	2	100.00%
0.05%	3	25.40%	0.06%	4	25.61%	0.07%	6	25.77%
0.11%	16	22.42%	0.12%	23	22.71%	0.13%	31	23.61%
0.20%	7	22.55%	0.22%	12	23.10%	0.25%	17	24.17%
0.07%	6	25.64%	0.08%	8	24.18%	0.09%	11	24.27%
0.08%	37	17.39%	0.09%	52	15.31%	0.13%	76	14.03%
0.08%	37	17.39%	0.09%	52	15.31%	0.13%	76	14.03%
0.17%	13	18.35%	0.18%	19	16.02%	0.26%	26	14.62%
0.07%	23	16.84%	0.07%	33	14.91%	0.11%	50	13.72%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.07%	0	99.63%	0.09%	1	99.63%	0.09%	1	99.60%
0.07%	57	18.59%	0.08%	81	16.98%	0.10%	115	15.96%

			Adve	rse Scenar	io			
as of	31/12/20	14	85	of 31/12/	2015	as	of 31/12/	2016
pairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
0.00%	1	-	0.00%	1	-	0.00%	2	-
0.57%	5	12.35%	0.47%	8	12.30%	0.39%	10	12.29%
0.22%	0	22.66%	0.22%	1	23.78%	0.34%	1	29.85%
0.52%	0	21.57%	0.51%	0	22.62%	0.99%	1	31.64%
-	0	-	-	0	-	-	0	-
0.09%	0	5.71%	0.08%	0	6.57%	0.09%	0	6.94%
0.09%	0	5.71%	0.08%	0	6.57%	0.09%	0	6.94%
0.12%	0	5.67%	0.10%	0	6.54%	0.12%	0	6.93%
0.03%	0	6.12%	0.03%	0	6.84%	0.04%	0	7.02%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-		0	-	-	0	-
0.48%	6	12.67%	0.40%	10	12.69%	0.35%	13	13.00%

				Exp	osure values	(as of 31/12/3	2013)			Risk e	xposure amou	nts (as of 31/2	12/2013)			Value adjust	ments and pro	ovisions (as of	31/12/2013)					Baseli	ine Scenario						
		LTV % (as of		F-IRB	, ,	-IRB	S	TA	F	-IRB	A	-IRB	-	STA	E	RB	A-	IRB	S	TA		as of 31/12/	2014	as of	31/12/2015	5	as of 31	/12/2016		as of 31/12/2	2014
	(min EUR, %)	31/12/2013)	Non-defaulte	d Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairmer rate		Coverage Ratio - Default Stock	Impairment S rate Pr	Stock of rovisions	overage io - Default Stock	npairment Sto rate Prov	k of sions	Impairm	ent rate Provision	of Ratio
	Central banks and central governments		0	0	0	0	168	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	0	-	0.00%			0.00%		0.0	<i>5</i> % 0	
	Institutions		242	0	0	0	0	0	43	0	0	0	0	0	0	0	0	0	0	0	0.02%		24.37%	0.02%	0 2	24.37%	0.02%	0 24.37%	0.0		24
	Corporates		286	0	0	0	1	0	192	0	0	0	1	0	1	0	0	0	0	0	0.19%	1	25.53%	0.19%	2 2	26.79%	0.19%	2 27.25%	0.2		3
	Corporates - Of Which: Specialised Lending		193	0	0	0	0	0	121	0	0	0	0	0	0	0	0	0	0	0	0.13%	1	22.43%	0.13%			0.13%	1 23.96%	0.1		2
	Corporates - Of Which: SME		92	0	0	0	0	0	71	0	0	0	0	0	0	0	0	0	0	0	0.30%	1	29.22%	0.31%			0.30%	1 31.21%	0.4		1 3
	Retail		0	0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.06%	0	8.02%	0.05%	0 9	9.16%	0.04%	9.61%	0.1	4% 0	
	Retail - Secured on real estate property	46.5%	6 0	0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.06%	0	8.02%	0.05%	0 9	9.16%	0.04%	9.61%	0.1	4% 0	
	Retail - Secured on real estate property - Of	29.9%	6 0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.04%	0	2.48%	0.04%	0	2.83%	0.03%	0 2.95%	0.0	-% 0	
France	Retail - Secured on real estate property - Of	51.6%	6 0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.06%	0	15.40%	0.05%	0 1	17.52%	0.05%	0 18.29%	0.1	3% 0	
France	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-	-	J -		0	
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-	-	J -		0	
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-	-	J -		0	
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-	-	J -		0	
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	J -		0	
	Securitisation		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		528	0	4	0	169	0	236	0	0	0	1	0	1	0	0	0	0	0	0.08%	1	25.18%	0.08%	2 2	26.36%	0.08%	3 26.80%	0.1	.% 2	
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	1 0	0	0							0	0	0	0	0	0											

					osure values (as of 31/12/2	:013)			Risk ex	posure amoun	ts (as of 31/1	2/2013)				ments and pro	ovisions (as of	31/12/2013)		4 B	
		LTV % (as of	E	IRB	A-	IRB	S	TA	FI	IRB	A-	IRB	ST	TA	Ē	IRB	A-	IRB	S	TA	1 1	as
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		Impairment rate
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1 -
	Institutions		371	0	0	0	77	0	85	0	0	0	15	0	0	0	0	0	0	0	1	0.03%
	Corporates		183	0	0	0	81	0	111	0	0	0	52	0	0	0	0	0	0	0	i	0.15%
	Corporates - Of Which: Specialised Lending		115	0	0	0	0	0	72	0	0	0	0	0	0	0	0	0	0	0	1	0.24%
	Corporates - Of Which: SME		0	0	0	0	45	0	0	0	0	0	45	0	0	0	0	0	0	0	i	0.01%
	Retail		0	0	8	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0	1	0.57%
	Retail - Secured on real estate property	54.7%	0	0	8	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0	i	0.57%
	Retail - Secured on real estate property - Of	47.3%	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0.18%
United Kingdom	Retail - Secured on real estate property - Of	55.8%	0	0	7	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0	1	0.63%
oniced rangeoni	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	i	i -
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1 -
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	i	i -
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1 -
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	i	
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	i	1
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	i	1
	TOTAL		554	0	8	0	158	0	196	0	3	0	68	0	1	0	0	0	0	0	i	0.08%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0	i	<u> </u>

					Ex	posure values (as of 31/12/	2013)			Risk ex	posure amount	ts (as of 31/1	2/2013)			Value adjust	ments and pro	visions (as of	31/12/2013)				/	Base	eline Scenari	tio	/ ,
			LTV % (as of	Fil	RB	A	IRB	2	TA	E	IRB	A-I	IRB	S	TA	12	IRB	A-1	RB	S	TA	as	of 31/12/2	2014	asr	of 31/12/20	015	
		(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	In
		tral banks and central governments		0	0	0	0	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	0		0.00%	0	-	Г
	Inst	titutions		200	0	0	0	251	0	42	0	0	0	0	0	0	0	0	0	0	0	0.01%	0	44.96%	0.01%	0	44.96%	1
	Cor	porates		343	66	0	0	5	109	81	0	0	0	5	109	0	0	0	0	0	0	4.76%	17	6.82%	4.18%	30	9.96%	1
		Corporates - Of Which: Specialised Lending		335	66	0	0	0	0	77	0	0	0	0	0	0	0	0	0	0	0	4.68%	16	11.42%	4.11%	29	14.95%	1
		Corporates - Of Which: SME		8	0	0	0	0	0	4	0	0	0	0	0	0	0	0	0	0	0	4.97%	0	22.79%	4.39%	1	24.16%	1
	Ret			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.02%	0	12.33%	0.02%	0	14.05%	1
		Retail - Secured on real estate property	61.9%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.02%	0	12.33%	0.02%	0	14.05%	1
		Retail - Secured on real estate property - Of	54.5%		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.03%	0	9.21%	0.02%	0	10.49%	1
1.	ixembourg	Retail - Secured on real estate property - Of	64.6%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.02%	0	14.23%	0.02%	0	16.22%	1
	ixembourg	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- 1	0	- 1		0	-	1
		Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- 1	0	-		0		1
		Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- 1	0	- 1		0	-	1
		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- 1	0	-		0		1
	Equ	lity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	 	0			0	-	1
		uritisation		13	0	0	0	0	0	61	0	0	0	0	0	0	0	0	0	0	0	/ 1	/		/ V	/ /	/	4
		er non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							4
	тот			557	66	0	0	278	109	183	0	0	0	5	109	1	0	0	0	0	0	2.02%	18	6.83%	1.53%	31	9.98%	┺
	Secu	uritisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0	/			/ K	(/	4

				EX	posure values (as of 31/12/2	2013)			Risk ex	posure amoun	s (as of 31/1	2/2013)			Value adjust	tments and pro	ovisions (as of	31/12/2013)			(i i i i i i i i i i i i i i i i i i i			Bas	seline
		LTV % (as of	F	-IRB	A	-IRB		STA	F-I	RB	A-1	RB	5	TA	F-I	RB	A-	-IRB	S	TA		as	s of 31/12/	2014	as	s of 31
	(min EUR, %)	31/12/2013)	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	I Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted				Coverage Ratio - Default Stock		Sto Prov
	Central banks and central governments		0	0	0	0	20	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0.00%	0		0.00%	
	Institutions		164	0	0	0	0	0	40	0	0	0	0	0	0	0	0	0	0	0	I	0.02%	0	33.77%	0.02%	
	Corporates		213	16	0	0	0	0	118	0	0	0	0	0	0	7	0	0	0	0	I	0.63%	9	35.43%	0.50%	1.1
	Corporates - Of Which: Specialised Lending		213	16	0	0	0	0	118	0	0	0	0	0	0	7	0	0	0	0	I	0.63%	9	35.43%	0.50%	1.1
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I		0	- 1	1 -	
	Retail		0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I	0.06%	0	4.48%	0.05%	
	Retail - Secured on real estate property	55.6%	0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I	0.06%	0	4.48%	0.05%	
	Retail - Secured on real estate property - Of	55.4%	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I	0.07%	0	3.69%	0.06%	
Netherland	Retail - Secured on real estate property - Of	56.2%	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I	0.05%	0	20.61%	0.04%	
Nethenand	Ketali - Qualitying Kevolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I		0		1 -	1
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I		0	- 1	1 -	
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I		0		1 -	1
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I		0	- 1	1 -	
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I	<u> </u>	0		· ·	_
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I	1 /	(I	/ /	1 /	4
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I				(4
	TOTAL		377	16	3	0	20	0	158	0	0	0	0	0	1	7	0	0	0	0		0.34%	9	35.37%	0.27%	
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0					()	4

				Exp	osure values	as of 31/12/2	2013)			Risk ex	posure amoun	its (as of 31/1	2/2013)			Value adjust	ments and pro	ovisions (as of	31/12/2013					/		seline Scena	
		LTV % (as of	F	-IRB	A	-IRB	SI	A	F-I	RB	A-	IRB	S	TA	F-	IRB	A-	-IRB		STA		as o	of 31/12/2	2014	85	s of 31/12/2	2015
	(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				Coverage Ratio Default Stock	· Impairment rate	t Stock of Provisions	Coverage Ratio - Default Stock
	Central banks and central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property	57.3%	0 32 0 0 0 0 0	0 0 0 0 0	0 0 0 0 20 20	0 0 0 0 0	0 656 0 641 0 0	0 0 113 0 113 0 0	0 14 0 0 0 0	0 0 0 0	0 0 0 0 2 2	0 0 0 1 1	0 655 0 641 0 0	0 157 0 157 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 0 2 0 0	0 32 0 32 0 32 0	0.4	- 05% 47% - 45% 05% 05%	0 42 0 42 0 0 0	- 44.87% 24.71% - 24.64% 14.72% 14.72%	- 0.04% 0.38% - 0.36% 0.04% 0.04%	0 0 45 0 44 0 0	- 44.87% 24.52% - 24.39% 15.01% 15.01%
United States	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: SME Retail - Other Retail - Of Which: non-SME Equity	55.5% 57.5%		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 19 0 0 0 0 0						0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 0 0 0 0 0 0 0	0	0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				07% 05% - - -		15.70% 14.68% - - - - -	0.06% 0.04%	0 0 0 0	17.89% 14.87% - - - - - -
	Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital *		0 0 32 0	0	0 0 20 0	0	0 0 656 0	0 0 113 0	0 0 14	0	0 0 2	0 0 1	0 0 655	0 0 157	0	0	0	0	0 0 2 0	0 0 32 0	0.4	44%	42	24.71%	0.35%	45	24.52%

ck of ísions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Sto Prov
0	-	0.00%	0	-	0.00%	
0	33.77%	0.02%	0	33.77%	0.04%	
10	32.69%	0.41%	11	31.17%	1.44%	1
10	32.69%	0.41%	11	31.17%	1.44%	1
0	-	-	0	-	-	
0	5.11%	0.05%	0	5.36%	0.16%	
0	5.11%	0.05%	0	5.36%	0.16%	
0	4.22%	0.05%	0	4.42%	0.17%	
0	23.51%	0.04%	0	24.52%	0.14%	
0	-	-	0	-	-	
0	-	-	0	-	-	
0	-	-	0	-	-	
0	-	-	0	-	-	
0	-	-	0	-	-	
10	32.62%	0.22%	11	31.10%	0.78%	1

as of 31/12/2016 pairment Stock of Coverage Ratio - Defau

0.06% 3 20.68%

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

- 0 -1.22% 40 11.69%

44.96% 11.66% 16.54% 24.61% 14.63% 14.63% 10.93% 16.90% 0 0 0

-25.55% 19.24% 25.24% 10.46% 19.45% 19.45% 9.85% 20.32% -

-0.05% 0.35% 0.57% 0.03% 1.13% 1.13% 0.38% 1.24%

of Ratio - Default Imp

25.52% 18.81% 24.78% 10.25% 18.62% 18.62% 9.43% 19.45%

0.07% 2 20.13%

-0.04% 0.09% 0.15% 0.01% 0.42% 0.42% 0.14% 0.14%

0.00% 0.01% 3.81% 3.74% 0.02% 0.02% 0.02% 0.02% -

ock of Coverage Ratio

18.99%

25.46% 17.84% 23.39% 9.63% 16.32% 16.32% 8.27% 17.04%

0.03% 0.11% 0.18% 0.01% 0.46% 0.46% 0.15% 0.51%

	65	or 31/12	2014	45	or 31/12/	2015	45	or 31/12/	2010	as or	31/12/20	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	Stock of Provisions	Coverage Ratio - Defaul Stock
	•	0	-	-	0	-		0	-	-	0	-
	0.05%	0	44.87%	0.04%	0	44.87%	0.04%	0	44.87%	0.06%	0	44.87%
L	0.47%	42	24.71%	0.38%	45	24.52%	0.29%	47	24.42%	0.84%	49	27.03%
L	-	0	-	-	0	-	-	0	-	-	0	-
I	0.45%	42	24.64%	0.36%	44	24.39%	0.28%	46	24.24%	0.80%	48	26.91%
	0.05%	0	14.72%	0.04%	0	15.01%	0.04%	0	15.20%	0.12%	0	17.34%
L	0.05%	0	14.72%	0.04%	0	15.01%	0.04%	0	15.20%	0.12%	0	17.34%
I	0.07%	0	15.70%	0.06%	0	17.89%	0.05%	0	18.65%	0.19%	0	19.00%
I	0.05%	0	14.68%	0.04%	0	14.87%	0.03%	0	15.00%	0.11%	0	17.25%
L	-	0	-	-	0	-	-	0	-	-	0	-
I	-	0	-	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-	-	0	-
I	-	0	-	-	0	-	-	0	-	-	0	-
I	-	0	-	-	0	-	-	0	-	-	0	-
	0.44%	42	24.71%	0.35%	45	24.52%	0.27%	47	24.41%	0.78%	49	27.02%

	Adve	rse Scenar	io			
	as	of 31/12/	2015	as	of 31/12/	2016
e ult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork
	0.00%	0	-	0.00%	0	-
	0.06%	1	24.42%	0.05%	1	24.39%
	0.35%	3	32.01%	0.85%	9	43.14%
	0.26%	2	28.53%	0.92%	6	47.19%
	0.55%	1	36.28%	0.71%	2	36.74%
	0.14%	0	11.69%	0.19%	0	12.40%
	0.14%	0	11.69%	0.19%	0	12.40%
	0.09%	0	3.41%	0.11%	0	3.53%
	0.15%	0	20.80%	0.21%	0	21.48%
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
_	-	0	-	-	0	-
	0.16%	4	30.53%	0.36%	10	40.49%

			Adve	rse Scena	io			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
npairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
-	0	-		0	-	-	0	-
0.05%	1	25.79%	0.07%	1	25.91%	0.07%	2	25.94%
0.35%	2	27.62%	0.46%	4	29.09%	0.62%	7	29.99%
0.57%	1	35.75%	0.74%	2	37.14%	1.01%	4	37.50%
0.03%	0	18.50%	0.05%	1	18.97%	0.07%	1	18.90%
1.13%	0	19.61%	1.04%	0	22.01%	1.16%	0	22.72%
1.13%	0	19.61%	1.04%	0	22.01%	1.16%	0	22.72%
0.38%	0	9.97%	0.36%	0	11.16%	0.42%	0	11.49%
1.24%	0	20.52%	1.14%	0	23.07%	1.27%	0	23.86%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.17%	3	26.53%	0.22%	6	27.91%	0.28%	9	28.71%

			Advo	rse Scena	rio			
as of	31/12/20	14		of 31/12/		as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.01%	0	44.96%	0.01%	0	44.95%	0.01%	0	44.95%
6.61%	24	8.93%	7.13%	45	13.23%	7.38%	61	15.48%
6.53%	22	14.57%	7.04%	42	19.01%	7.30%	57	20.94%
6.54%	1	25.86%	6.95%	1	27.29%	7.04%	1	27.84%
0.07%	0	15.01%	0.08%	0	16.79%	0.12%	0	17.23%
0.07%	0	15.01%	0.08%	0	16.79%	0.12%	0	17.23%
0.07%	0	11.19%	0.08%	0	12.52%	0.12%	0	12.84%
0.07%	0	17.27%	0.08%	0	19.31%	0.12%	0	19.80%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
2.81%	24	8.95%	2.53%	45	13.25%	2.11%	61	15.51%

			rse Scenar				
2/20	14	as	of 31/12/	2015	as	of 31/12/	2016
k of iions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork
	-	0.00%	0	-	0.00%	0	-
	33.80%	0.04%	0	33.78%	0.05%	0	33.77%
1	37.25%	1.56%	14	35.53%	2.12%	21	39.56%
1	37.25%	1.56%	14	35.53%	2.12%	21	39.56%
	-	-	0	-	-	0	-
	6.05%	0.17%	0	6.95%	0.24%	0	7.51%
	6.05%	0.17%	0	6.95%	0.24%	0	7.51%
	4.92%	0.18%	0	5.63%	0.24%	0	6.04%
	24.02%	0.15%	0	26.84%	0.22%	0	27.45%
	-	-	0	-	-	0	-
	-	-	0	-	-	0	-
	-	-	0	-	-	0	-
	-	-	0	-	-	0	-
	-	-	0	-	-	0	-
1	37.13%	0.83%	14	35.39%	1.09%	21	39.32%

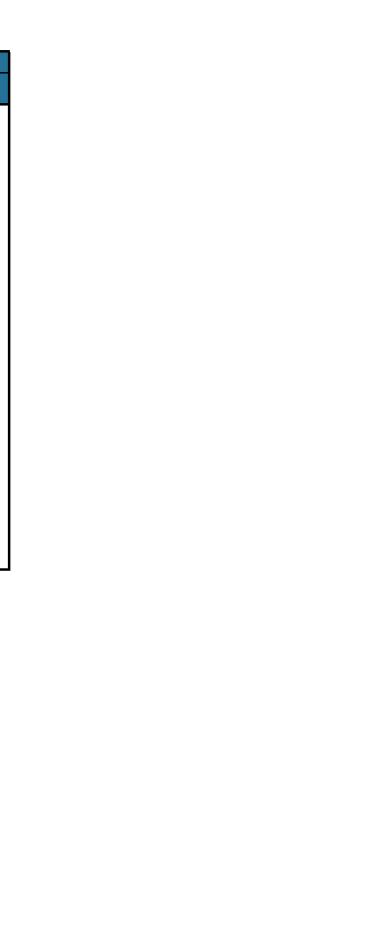
			Adve	rse Scenar	io			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork
-	0	-	-	0	-	-	0	-
0.06%	0	44.87%	0.06%	0	44.86%	0.07%	0	44.85%
0.84%	49	27.03%	0.95%	56	27.02%	1.00%	63	27.04%
-	0	-	-	0	-	-	0	-
0.80%	48	26.91%	0.91%	55	26.78%	0.96%	61	26.70%
0.12%	0	17.34%	0.12%	0	18.08%	0.17%	0	18.54%
0.12%	0	17.34%	0.12%	0	18.08%	0.17%	0	18.54%
0.19%	0	19.00%	0.20%	0	21.25%	0.29%	0	21.80%
0.11%	0	17.25%	0.12%	0	17.83%	0.16%	0	18.23%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.78%	49	27.02%	0.89%	56	27.01%	0.93%	63	27.03%



EBA EUROPEAN BANKING 2014 EU-wide Stress Test

P&L		E	aseline Scenari	0	ļ	dverse Scenari	0
(mln EUR)	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Net interest income	169	143	166	169	130	140	153
Net trading income		-2	-2	-2	-4	-3	-2
of which trading losses from stress scenarios		-1	-1	0	-2	-1	-1
Other operating income	22	-1	-3	-3	-3	-3	-3
Operating profit before impairments	70	25	62	67	8	35	52
Impairment of financial assets (-)	-13	-49	-32	-26	-99	-75	-87
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-13	-47	-31	-26	-97	-74	-87
Impairment Financial assets designated at fair value through P&L (-)	0	-2	-1	0	-2	-1	0
Impairment on non financial assets (-)	0	0	0	0	0	0	0
Operating profit after impairments from stress scenarios	57	-24	31	42	-91	-40	-35
Other Income and expenses	0	0	0	0	0	0	0
Pre-Tax profit	57	-24	31	42	-91	-40	-35
Tax	-9	0	-1	-5	0	0	0
Net income	48	-24	29	37	-91	-40	-35
Attributable to owners of the parent	48	-24	29	37	-91	-40	-35
of which carried over to capital through retained earnings	15	-59	-5	2	-126	-75	-70
of which distributed as dividends	33	35	35	35	35	35	35

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



EBA EUROPEAN BANKING AUTHORITY

2014 EU-wide Stress Test

RWA			Baseline Scenario			Adverse Scenario	
(min EUR)	as of 31/12/2013	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016
Risk exposure amount for credit risk	7,242	7,387	7,491	7,556	7,822	8,213	8,412
Risk exposure amount Securitisation and re-securitisations	61	95	115	129	119	155	168
Risk exposure amount Other credit risk	7,182	7,293	7,376	7,427	7,702	8,058	8,244
Risk exposure amount for market risk	329	329	329	329	329	329	329
Risk exposure amount for operational risk	158	158	162	163	158	163	165
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)	0	0	0	0	0	0	0
Total Risk exposure amount	7,730	7,875	7,982	8,048	8,309	8,705	8,907



L D AUTHORITY	Securitisation	Baseline scenario Adve					Adverse scenario	dverse 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	13								
Expective values	Trading Book (excl. correlation trading positions under CRM)	0								
Exposure values	Correlation Trading Portfolio (CRM)	0								
	Total	13								
	Banking Book	61	95	115	129	119	155	168		
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0		
•	Total	61	95	115	129	119	155	168		
	Hold to Maturity porfolio	0	0	0	0	0	0	1		
Impairmente	Available for Sale porfolio	0	0	0	0	0	0	0		
Impairments	Held for trading portfolio									
	Total	0	0	0	0	0	0	1		



	(mln EUR)		v	ALUES AS C	OF 31/12/20	13			VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3
		EXPOSURES (according to be a constrained of provide the second se		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)			DIREC Derivatives with po 31/12	r SOVEREIGN EXPOS sitive fair value at /2013	Derivatives wit	TVES (1) h negative fair value at l/12/2013	Derivatives with	EREIGN EXPOSURE positive fair value 12/2013		th negative fair	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013(-)
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Austria	0 0 31 0 178 210	0 0 0 0 0 126 126	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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 26 0 49 70 0 145	0 0 49 50 99												
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Bulgaria														
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Cyprus														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Czech Republic														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y] [10Y - more Tot	Denmark	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Estonia														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Finland	0 0 0 25 0 0 25													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Tot	France	23 0 0 0 139 28 168													



	(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	
	Country / Region	EXPOSURES (acc of prov	RECT LONG ounting value gross visions) (1)		is a maturi		net of cash short only where there	Derivatives with po	DIRECT SOVEREIGN EXPOSURES IN Derivatives with positive fair value at 31/12/2013			INDIRECT SOVEREIGN EXPOSURE t Derivatives with positive fair value at 31/12/2013				
Residual Maturity		rity Country / Region	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
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Germany	103 88 361 161 528 648 3,053 4,941	70 53 260 161 439 598 2.967 4,547	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Croatia	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
[0 - 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Hungary	0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Iceland	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Ireland	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Italy	0 0 0 16 51 31 99	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Latvia	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Liechtenstein	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	



	(mln EUR)		v	ALUES AS C	OF 31/12/20	13			VALUES AS OF	31/12/2013	3	VALUES AS OF 31/12/2013				
	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1) NET DIRECT POSITIONS (gross exposures (long) net of cash positions of sovereign debt to other counterpaties only where is a maturity matching) (1)						INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)Derivatives with positive fair value at 31/12/2013Derivatives with negative fair value at 31/12/2013			h negative fair					
Residual Maturity		Country / Region	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
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Tot	Lithuania	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 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 22 0 22	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Netherlands	0 0 0 0 20 20	0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Poland	15 0 0 0 62 0 77	0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Portugal	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Romania	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Slovakia	0 0 15 0 5 0 0 20														



	(min EUR) VALUES AS		ALUES AS C)F 31/12/20	13			VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3	
		EXPOSURES (acc of prov	RECT LONG ounting value gross visions) (1)	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)						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					
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013(-)
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Slovenia	0 0 26 0 0 0 0 26	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 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	2 2 0 8 3 51 0 66	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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 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 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Australia	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 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 - 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 - 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more Tot	U.S.	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0



	(mln EUR)		v	ALUES AS O	F 31/12/20	13			VALUES AS OI	- 31/12/201	3	VALUES AS OF 31/12/2013				
	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value 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)				ECT SOVEREIGN EXPOS positive fair value at 12/2013	Derivatives wi		INDIRECT SOVEREIGN EXPOSURE Derivatives with positive fair value at 31/12/2013				
Residual Maturity			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	China	0 0 0 0 0 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 25 0 25	0 0 0 0 25 0 25			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Other advanced economies non EEA	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Other Central and eastern Europe countries non EEA	0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Middle East	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Latin America and the Caribbean	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Africa	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Others	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	

Notes and definitions
(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees
(2) The banks disclose the exposures in the "Financial assets held for tradina" portfolio after offsetting the cash short positions having the same maturities.
(3) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet).
'Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

EBA EUROPEAN BANKING ALTHORITY

2014 EU-wide Stress Test

EBA	AUTHORITY	Capital			Baseline Scenario	,		Adverse Scenario		1	
(min EUR)		CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	Ac of 21/12/2014			Ac of 31/12/2014	As of 31/12/2015	1	COREP CODE	REGULATION
(Hint EOK)	A	OWN FUNDS	1,185	1,122	1,103	1,089	1,073	978	886	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	532	474	466	467	411	335	262	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	247	247	247	247	247	247	247	CA1 {1.1.1.}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f)
	A.1.1.1	capital instruments) Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	(,	and 42 of CRR
	A.1.2	Retained earnings	284	225	220	222	158	84	14	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (
	A.1.3	Accumulated other comprehensive income	0	0	0	0	0	0	0	CA1 {1.1.1.3}	of CRR Articles 4(100), 26(1) point (d) and 36 (1) point (i) of CR
	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	9	9	9	9	9	9	9	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRI
	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	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)	-13	-13	-13	-13	-13	-13	-13	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 differences net of associated DTLs	0	0	0	0	0	0	0	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
	A.1.11	(-) IRB shortfall of credit risk adjustments to expected losses	-29	-20	-11	-4	-3	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.1.14	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	O	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(of CRR: Articles 36(1) point k) (iv) and 153(8) of CRR an
	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	o	o	o	o	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) a 79 of CRR
	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	D	o	D	0	0	D	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) an 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	34	27	14	7	13	8	5	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 (+/-)	34	27	14	7	13	8	5	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)	279	255	227	198	261	230	199	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)	811	729	693	665	673	565	461	CA1 {1.1}	Article 25 of CRR
	A.4 B	TIER 2 CAPITAL (net of deductions and after transitional adjustments) TOTAL RISK EXPOSURE AMOUNT	374	393 7,875	410	424	400	413	425	CA1 {1.2} CA2 {1}	Article 71 of CRR Articles 92(3), 95, 96 and 98 of CRR
	B.1	of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+)	0				0,009	6,703			Articles 36(1) points (a) and (i); Article 38 and Article 48 CRR
OWN FUNDS	<u>В.2</u> В.3	of which: stemming from GVA capital requirements (+) of which: stemming from higher asset correlation parameter against exposures	303							-	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	-61							-	Recital (44) of CRR
	B.5	lending to SMEs (-) of which: stemming from the effect of exposures that were previously part of Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-	0								-
	B.6) of which: others subject to the discretion of National Competent Authorities	0								Article 124 to 164 of CRR
	C.1	Common Equity Tier 1 Capital ratio	6.88%	6.02%	5.84%	5.81%	4.95%	3.84%	2.94%	CA3 {1}	-
CAPITAL RATIOS (%) - Transitional period	C.2	Tier 1 Capital ratio	10.49%	9.26%	8.68%	8.27%	8.10%	6.49%	5.17%	CA3 {3}	-
	C.3	Total Capital ratio	15.32%	14.25%	13.81%	13.54%	12.91%	11.23%	9.94%	CA3 (5)	
	D	Common Equity Tier 1 Capital Threshold		630	639	644	457	479	490		
	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		
Montestation	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		
Memorandum items	F.1	upon a trugger 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)				5.72%			2.88%		
										1	1

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

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2014 EU-wide Stress Test - Restructuring scenarios

	Effects of mandatory re	estructuring plans pu	blicly announced b	efore 31 December 2	2013 and formally agreed with the European Commission.
	Baseline s	cenario	Adverse	e scenario	Narrative description of the transactions. (type, date of
(mln EUR)	CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact	completion/commitment, portfolios, subsidiaries, branches)
2013	0	0			
2014	0	0	0	0	
2015	0	0	0	0	
2016	0	0	0	0	
Total	0	0	0	0	



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

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



Major Capital Measures from 1 January to 30 September 2014

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

Issuance of CET 1 Instruments	Impact on Common Equity Tier 1 Million EUR
Raising of capital instruments eligible as CET1 capital (+)	351
Repayment of CET1 capital, buybacks (-)	-7
Conversion to CET1 of hybrid instruments becoming effective between 1 January and 30 September 2014 (+)	65

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