

Bank Name	DE - IKB Deutsche Industriebank AG
LEI Code	PWEFG14QWWESISQ84C69



Summary Adverse Scenario



DE - IKB Deutsche Industriebank AG	
Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	347
Impairment losses on financial and non-financial assets in the banking book	89
Common Equity Tier 1 capital (1)	1,295
Total Risk Exposure (1)	14,316
Common Equity Tier 1 ratio, % (1)	9.0%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	22
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	431
3 yr cumulative losses from the stress in the trading book	9
Valuation losses due to sovereign shock after tax and prudential filters	0
Common Equity Tier 1 capital (1)	922
Total Risk Exposure (1)	14,129
Common Equity Tier 1 ratio, % (1)	6.5%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	777
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



II.

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

DE - IKB Deutsche Industriebank AG

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	347
Impairment losses on financial and non-financial assets in the banking book	89
Common Equity Tier 1 capital (1)	1,295
Total Risk Exposure (1)	14,316
Common Equity Tier 1 ratio, % (1)	9.0%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	235
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	242
3 yr cumulative losses from the stress in the trading book	2
Common Equity Tier 1 capital (1)	1,236
Total Risk Exposure (1)	14,019
Common Equity Tier 1 ratio, % (1)	8.8%

Memorandum items	min EUR
Common EU wide CET1 Threshold (8.0%)	1,122

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

EBA 10000 2014 EU-wide Stress Test

	Credit Risk			Fx	nosure values	(as of 31/12/2	2013)			Risk er	posure amoun	ts (as of 31/1	12/2013)			Value adjust	ments and pro	visions (as of	31/12/2013)					Rase	line Scenari	0						
			F	-IRB		N-IRB		STA	F	IRB	A-	IRB		TA		IRB	A	IRB	ST	A		as of 31/12	/2014		f 31/12/20		as of	31/12/201	5	as of 3	31/12/2014	
		LTV % (as of 31/12/2013)	Non-defaulted	d Defaulted	Non-defaulte	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulter	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairmer rate	t Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage stio - Default Stock	Impairment S rate Pr	Stock of Rati	overage io - Default	Impairment rate	Stock of Provisions	Coverage Itio - Default Stock
	(min EUR, %)																									24404						
	Central banks and central governments		0	0	0	0	4.363	0	0	0	0	0	381	0	0	0	0	0	0	0	0.07%	4	40.26%	0.07%		40.28%	0.07%		10.61%	0.83%		59.92%
	Institutions		0	0	0	0	6,881	0	0	0	0	0	551	0	0	0	0	0	0	0	0.04%	5	42.84%	0.05%		44.44%	0.06%		15.84%	0.04%		44.29%
	Corporates		0	0	0	0	10,746	590	0	0	0	0	9,953	792	0	0	0	0	115	433	0.63%	592	36.97%	0.49%	662	36.90%	0.44%	721 3	85.41%	0.79%	612	37.03%
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: SME		0	0	0	0	1,875	159	0	0	0	0	1,866	209	0	0	0	0	27	134	-	0	-	-	0	-	-	0	-	-	0	-
	Retail Retail - Secured on real estate property		0	0	0	0	730	19	0	0	0	0	418	28	0	0	0	0	0	2	0.53%	13	18.87%	0.27%	15	16.69%	0.16%	17 1	4.84%	0.80%	15	19.73%
		0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0	-	-	0	-
DE - IKB Deutsche	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0	-	-	0	-
Industriebank AG	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0	-	-	0	-
	Retail - Other Retail		0	0	0	0	730	19	0	0	0	0	418	28	0	0	0	0	0	2	0.53%	13	18.87%	0.27%		16.69%	0.16%		4.84%	0.80%		19.73%
	Retail - Other Retail - Of Which: SME		0	0	0	0	725	19	0	0	0	0	414	28	0	0	0	0	0	2	0.53%	12	17.75%	0.27%		15.85%	0.16%		4.14%	0.81%		18.76%
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	6	0	0	0	0	0	4	0	0	0	0	0	0	0	0.22%	1	78.53%	0.14%		73.32%	0.08%		68.73%	0.32%		77.24%
	Equity		0	0	0	0	65	1	0	0	0	0	67	1	0	0	0	0	754	7	0.57%	5	64.11%	0.54%	5	63.29%	0.51%	6 6	52.77%	0.68%	5	64.03%
	Securitisation		0	0	0	0	497	0	0	0	0	0	737	0	0	0	0	0	42	0												/ //
	Other non-credit obligation assets		0	0	0	0	439	0	0	0	0	0	601	0	0	0	0	0	3	0												
	TOTAL		0	0	0	0	23,720	610	0	0	0	0	12,707	821	0	0	0	0	913	443	0.34%	619	36.33%	0.27%	698	36.05%	0.25%	767 3	35.46%	0.57%	671	37.11%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0		. 0	0	0	0												

				EX	osure values	(as or 31/12/.	2013)			KISK EI	cposure amoun	nts (as or 31/1	2/2013)			value aujus	tments and pro	ovisions (as or	31/12/2013)					Dd	seilne scen	ano			/	
		LTV % (as of	F	-IRB	A	I-IRB		STA	F	-IRB	A-	i-IRB	S	TA	Fil	IRB	A-	-IRB	S	TA		as of 31/1	12/2014	a	s of 31/12/	2015	as of	f 31/12/201	16	
	(min EUR, %)	31/12/2013)	Non-defaulted	d Defaulted	Non-defaulter	d Defaulted	Non-defaulter	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairme rate	ent Stock o Provision	f Coverage Ratio	- Impairmen rate	t Stock of Provisions	Coverage Ratio - Default Stock	Impairment S rate P	Stock of rovisions	Coverage Ratio - Default Stock	Imp
	Central banks and central governments		0	0	0	0	1.226	0	0	0	0	0	366	0	0	0	0	0	0	0	0.01%	0	40.02%	0.01%	0	39.97%	0.01%	0	39.96%	
	Institutions		0	0	0	0	3,346	0	0	0	0	0	219	0	0	0	0	0	0	0	0.02%		41.53%	0.04%	3	43.16%	0.05%	5	43.38%	
	Corporates		0	0	0	0	7.736	385	0	0	0	0	6.994	509	0	0	0	0	96	286	0.51%	366	33.99%	0.40%	406	33.85%	0.35%	439	33.18%	
	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	-	i - 1	0	-	
	Corporates - Of Which: SME		0	0	0	0	737	85	0	0	0	0	728	103	0	0	0	0	17	100	-	0	-	-	0	-	i - 1	0	-	
	Retail		0	0	0	0	419	7	0	0	0	0	240	10	0	0	0	0	0	1	0.50%	4	11.30%	0.22%	5	10.38%	0.08%	5	8.87%	
	Retail - Secured on real estate property	0.0%		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	i - 1	0	-	
	Retail - Secured on real estate property - Of	0.0%	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	i - 1	0	-	
Germany	Retail - Secured on real estate property - Of	0.0%	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	i - 1	0	-	
Germany	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	i - 1	0	-	
	Retail - Other Retail		0	0	0	0	419	7	0	0	0	0	240	10	0	0	0	0	0	1	0.50%		11.30%	0.22%	5	10.38%	0.08%		8.87%	
	Retail - Other Retail - Of Which: SME		0	0	0	0	414	7	0	0	0	0	236	10	0	0	0	0	0	1	0.50%		11.05%	0.22%	5	10.20%	0.08%		8.73%	
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	6	0	0	0	0	0	4	0	0	0	0	0	0	0	0.16%		152.96%	0.09%	0	83.59%	0.04%		57.13%	
	Equity		0	0	0	0	25	1	0	0	0	0	27	1	0	0	0	0	14	7	0.20%	3	54.13%	0.16%	3	54.09%	0.16%	3	54.04%	
	Securitisation		0	0	0	0	241	0	0	0	0	0	246	0	0	0	0	0	14	0							i 17	1		
	Other non-credit obligation assets		0	0	0	0	316	0	0	0	0	0	316	0	0	0	0	0	1	0							(– – – – – – – – – – – – – – – – – – –			
	TOTAL		0	0	0	0	13,309	393	0	0	0	0	8,408	520	0	0	0	0	125	294	0.34%	374	33.35%	0.26%	417	33.02%	0.23%	452	32.22%	
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0							4 1 4	/		

				Exp	osure values (a	as of 31/12/2	2013)			Risk ex	posure amoun	ts (as of 31/1	2/2013)			Value adjust	tments and pr	ovisions (as of	131/12/2013)		4 1			
		LTV % (as of	F-I	IRB	A-	IRB	S	TA	F-I	IRB	A-	IRB	S	TA	F-I	RB	A	-IRB	S	TA	4 🔽	as	of 31/12/	2014
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	1			Coverage Ratio Default Stock
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0.00%	0	0.00%
	Institutions		0	0	0	0	523	0	0	0	0	0	94	0	0	0	0	0	0	0	4 I	0.02%	1	39.12%
	Corporates		0	0	0	0	734	0	0	0	0	0	709	0	0	0	0	0	8	15	4 I	0.20%	17	88.43%
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4 I	-	0	
	Corporates - Of Which: SME		0	0	0	0	540	0	0	0	0	0	540	0	0	0	0	0	6	0	4 I	-	0	
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4 I	-	0	
	Retail - Secured on real estate property	0.0%		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4 I	-	0	
	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4 I	-	0	
United Kingdom	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4 I	-	0	
onited Kingdom	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4 I	-	0	
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4 I	-	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	4 I	-	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	4 I	-	0	
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4 L	-	2	100.00%
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4 I I			(
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4 F			(
	TOTAL		0	0	0	0	1.257	0	0	0	0	0	803	0	0	0	0	0	8	15	4 L	0.14%	19	89.02%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0	4 E			(

				Exp	oosure values	as of 31/12/	2013)			Risk ex	posure amoun	ts (as of 31/1	2/2013)			Value adjust	tments and pr	rovisions (as o	f 31/12/2013)					/
		LTV % (as of	F	-IRB	A	-IRB	s	TA	F-I	RB	A-	IRB	S	TA	Fil	RB	,	A-IRB	5	TA		85	of 31/12/	/2014
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	In			Coverage Ratio Default Stock
	Central banks and central governments Institutions		0	0	0	0	1,061 66	0	0	0	0	0	0	0	0	0	0	0	0	0		0.10%	1	40.00% 44.50%
	Corporates		0	0	0	0	388	113	0	0	0	0	271	155	0	0	0	0	0	34		0.69%	61	40.09%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	· ·
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0	
	Retail - Secured on real estate property Retail - Secured on real estate property - Of	0.0%		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	1 · ·
Italy	Retail - Secured on real estate property - Of	0.0%		0	0	ő	0	0	0	0	0	ő	0	ő	0	0	0	0	0	0		-	ő	
reary	Retail - Qualifying Revolving Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	· ·
	Retail - Other Retail - Of Which: SME		0	0	0	ő	0	0	0	0	0	ő	0	ő	0	0	0	0	0	0		-	ő	
	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		- 0.24%	0	- 44.56%
	Securitisation		ō	0	0	0	ō	0	0	0	ō	0	ō	ő	ő	0	ō	ō	0	0		0.11/0	Ū	1
	Other non-credit obligation assets		0	0	0	0	0 1.516	0	0	0	0	0	0	0	0	0	0	0	0	0	1 H	0.24%	62	40.11%
	Securitisation and re-securitisations positions deducted from capital *		ů ů	0	ů	0	0	0	Ŭ		Ŭ	, , , , , , , , , , , , , , , , , , ,	2001	135	ő	0	0	0	ő	0	1	0.2172	~	10.11 %

				Exp	osure values	(as of 31/12/	2013)			Risk ex	cposure amour	nts (as of 31/1	2/2013)			Value adjust	tments and pro	ovisions (as of	31/12/2013)					Bi	aseline Scer	nario	1		Γ.
		LTV % (as of	F	-IRB	,	I-IRB	ST	'A	F-	IRB	A	i-IRB	S	STA	Fi	IRB	A-	-IRB	S	TA		as of 31/	12/2014	8	is of 31/12	/2015	ase	of 31/12	/20
	(min EUR, %)	31/12/2013)	Non-defaulted	d Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Impairn rate	ent Stock (Provisio	of Coverage Rat	io Impairmer rate	nt Stock of Provisions	Coverage Ratio - Defaul Stock	t Impairment rate	Stock of Provisions	R
	Central banks and central governments		0	0	0	0	612	0	0	0	0	0	0	0	0	0	0	0	0	0	0.209	6 2	40.00%	0.20%	3	40.00%	0.20%	4	Г
	Institutions		0	0	0	0	197	0	0	0	0	0	20	0	0	0	0	0	0	0	0.08		44.68%	0.11%	1	44.63%	0.13%	1	
	Corporates		0	0	0	0	754	52	0	0	0	0	558	71	0	0	0	0	1	58	0.73	6 67	49.94%	0.61%	73	50.28%	0.56%	78	
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-	-	0	
	Corporates - Of Which: SME		0	0	0	0	262	21	0	0	0	0	262	29	0	0	0	0	1	24		0	-	-	0	-		0	
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-	-	0	
	Retail - Secured on real estate property	0.0%		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-		0	
	Retail - Secured on real estate property - Of	0.0%		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-	-	0	
Spain	Retail - Secured on real estate property - Of	0.0%	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-	-	0	
Span	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	-	-	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		0	-	-	0	-		0	
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							4	1 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									41
	TOTAL		0	0	0	0	1,563	52	0	0	0	0	578	71	0	0	0	0	1	58	0.45	6 69	49.73%	0.39%	76	49.88%	0.37%	83	
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0									4

				Exp	oosure values (as of 31/12/	2013)			Risk ex	posure amoun	nts (as of 31/1	2/2013)			Value adjus	ments and pr	ovisions (as ol	31/12/2013)						Bas	eline Scen	ario			
		LTV % (as of	F-1	RB	A-	IRB	5	STA	F	-IRB	A-	-IRB	5	STA	F-	IRB	A	-IRB	5	TA		85	of 31/12/	2014	as	of 31/12/	2015	as	of 31/12/2	016
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	I Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Im	pairment rate F	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	t Impairment rate	Stock of Provisions	Coverage Ratio - Defau Stock
	Central banks and central governments		0	0	0	0	371	0	0	0	0	0	0	0	0	0	0	0	0	0	Г	0.05%	0	43.56%	0.07%	1	43.17%	0.08%	1	46.15%
	Institutions		0	0	0	0	443	0	0	0	0	0	56	0	0	0	0	0	0	0		0.01%	0	43.93%	0.02%	0	43.27%	0.05%	0	45.39%
	Corporates		0	0	0	0	487	32	0	0	0	0	410	47	0	0	0	0	4	14		0.98%	29	36.19%	0.64%	34	38.17%	0.55%	37	39.25%
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-		0	-
	Corporates - Of Which: SME		0	0	0	0	122	0	0	0	0	0	122	0	0	0	0	0	2	0		-	0	-	-	0	-		0	-
	Retail		0	0	0	0	44	5	0	0	0	0	25	7	0	0	0	0	0	1		0.45%	2	23.49%	0.30%	3	22.15%	0.23%	3	20.95%
	Retail - Secured on real estate property	0.09	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-		0	-
	Retail - Secured on real estate property - Of	0.09	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-		0	-
France	Retail - Secured on real estate property - Of	0.09	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-		0	-
Traffice	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	44	5	0	0	0	0	25	7	0	0	0	0	0	1		0.45%	2	23.49%	0.30%	3	22.15%		3	20.95%
	Retail - Other Retail - Of Which: SME		0	0	0	0	44	5	0	0	0	0	25	7	0	0	0	0	0	1		0.44%	2	24.13%	0.30%	2	22.57%		3	21.22%
	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		0.69%	0	18.49%	0.48%	0	18.39%	0.36%	0	18.24%
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0		•	0	-	L • J		-
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0								4 /	1 1	
	Other non-credit obligation assets		0	0	0	0	74	0	0	0	0	0	74	0	0	0	0	0	1	0						27			(/	_
	TOTAL		0	0	0	0	1.419	37	0	0	0	0	565	53	0	0	0	0	5	15	E	0.39%	32	34.49%	0.27%	37	36.03%	0.24%	42	36.90%
	Securitisation and re-securitisations positions deducted from capital *																													

	Adve	rse Scena	io			
	as	of 31/12/	2015	as	of 31/12/	2016
: ult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	0.85%	65	59.88%	0.86%	97	59.92%
	0.06%	10	48.16%	0.08%	17	51.60%
	0.69%	717	38.21%	0.62%	806	38.91%
	-	0	-	-	0	-
	-	0	-	-	0	-
	0.59%	23	21.26%	0.50%	29	22.17%
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	0.59%	23	21.26%	0.50%	29	22.17%
	0.59%	22	20.58%	0.50%	28	21.61%
	0.28%	1	72.35%	0.25%	1	68.81%
	0.68%	6	63.91%	0.63%	6	63.91%
	0.51%	820	38.66%	0.48%	955	39.68%

88.98% 43.01% 33.96% --13.30%

13.30% 13.08% 24.20% 54.18%

6.39% 43.00% 87.60%

0.08% 0.03% 0.67%

- 0.80%

-0.80% 0.80% 0.25% 0.25%

as of Nent rate Stock of Ratio - Do

0.18% 20 88.23%

.11% 77 42.80%

Patio

5.119

51.669

rate Sto

.25% 81

2.38% 0.09% 0.77%

0.01%

0.59%

0.59% 0.59% 0.86%

Cor

45.40% 40.84%

0.01% 0.03% 0.26%

0.45%

0.00% 41.32% 73.74%

24 73.96%

nent Stock of Ratio - Defa

0.32% 0 51.66%

40.00% 48.28% 41.50%

2016 Coverage Ratio - Default Stock 40.00% 48.46% 50.56%

50.02%

as of 31/12/2015 as of 31/12/2016 Ratio Impairment Stock of Ratio - Default
Stock of rate Provisions rate Provisions

0.00% 38.74% 79.64% 0.00% 0.07% 0.22%

80.16

Stock of Ratio - Default

0.23% 67 40.99%

40.00% 44.40% 41.00%

0.10%
0.37%
0.58%

0.00% 0.04% 0.21%

0.39%

	Adve	rse Scena	io			
	85	of 31/12/	2015	85	of 31/12/	2016
e ault	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	0.08%	1	88.70%	0.08%	2	88.42%
	0.05%	4	47.46%	0.06%	6	49.98%
	0.58%	441	35.06%	0.52%	494	35.59%
	-	0	-	-	0	-
	-	0	-	-	0	-
	0.53%	9	15.96%	0.42%	12	16.95%
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	0.53%	9	15.96%	0.42%	12	16.95%
	0.54%	9	15.81%	0.42%	12	16.82%
6	0.25%	0	74.41%	0.21%	0	57.99%
	0.20%	3	54.74%	0.21%	3	54.80%
	0.39%	458	34.39%	0.35%	516	34.92%

		rse Scena of 31/12/			of 31/12/	2016
e sult	as Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defaul Stork
	0.02%	0	10.06%	0.04%	0	13.96%
	0.06%	1	45.21%	0.09%	1	50.84%
	0.30%	20	81.22%	0.31%	23	78.04%
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
б	-	2	100.00%	-	2	100.00%
	0.22%	23	81.57%	0.23%	26	78.04%

_		rse Scena				
	as	of 31/12/	2015	as	of 31/12/	
: ult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defaul Stock
	1.27%	28	53.73%	1.30%	42	53.73%
	0.46%	1	45.76%	0.45%	1	50.95%
	0.74%	67	42.51%	0.69%	71	43.57%
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	0.35%	0	51.09%	0.38%	0	54.91%
	1.12%	96	45.38%	1.13%	114	46.97%

		rse Scenar				
	as	of 31/12/		as	of 31/12/	2016
ault	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
-	2.47%	25	61.54%	2.57%	37	61.54%
	0.12%	1	45.50%	0.15%	1	50.15%
	0.69%	74	50.86%	0.64%	81	51.46%
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	1.24%	100	53.21%	1.24%	119	54.31%

		rse Scenar				
4	85	of 31/12/	2015	as	of 31/12/	2016
Coverage tatio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
43.36%	0.09%	1	43.89%	0.11%	1	47.68%
44.85%	0.03%	0	45.38%	0.06%	1	49.19%
36.97%	0.81%	37	40.60%	0.68%	42	42.63%
-	-	0	-	-	0	-
-	-	0	-	-	0	-
23.75%	0.50%	3	24.13%	0.44%	3	24.39%
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
23.75%	0.50%	3	24.13%	0.44%	3	24.39%
24.40%	0.50%	3	24.70%	0.44%	3	24.91%
18.55%	0.77%	0	18.73%	0.70%	0	18.91%
-	-	0	-	-	0	-
35.21%	0.34%	41	38.41%	0.31%	47	40.30%

EBA EUROPEAN 2	014 EU-wide Stress Test
EBA EXERTAN 2	014 EU-wide Stress Tes

				Ex	oosure values	(as of 31/12,	/2013)			Risk ex	posure amou	nts (as of 31/	12/2013)			Value adju	stments and pr	ovisions (as o	31/12/2013)					Base	eline Scenario								verse Scenario			
		LTV % (as of	F-	-IRB		A-IRB		STA	F	-IRB	A	-IRB		STA	1	-IRB	A	-IRB	ST	1		as of 31/1	2/2014	ase	of 31/12/2015		as of 31/12	2/2016	a	as of 31/12/	/2014	a	is of 31/12/20	015	as of	of 31/12/
	(min EUR, %)	31/12/2013)	Non-defaulted	d Defaulted	Non-defaulte	ed Defaulted	Non-defaulte	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulter	Defaulted	Non-defaulte	d Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Impairm rate		S Default Stock	- Impairment rate	Stock of Provisions	efault rate	nent Stock of Provision	Coverage Ratio - Default Stock	Impairment i	rate Stock (Provisio	of ions	ult Impairment rate	nt Stock of Provisions R	Coverage Ratio - Default Stock	Impairment S rate Pri	Stock of Provisions
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-		0 -	-	0		-	0	-	-	0	-	-	0
	Institutions		0	0	0	0	1.501	0	0	0	0	0	0	0	0	0	0	0	0	0	0.009	. 0	43.79%	0.02%	0 43.0	96 0.049	% 1	45.04%	0.01%	0	45.36%	0.02%	0	46.24%	0.05%	1
	Corporates		0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-		0 -	-	0		-	0	-	-	0	-	-	0
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	· ·	0 -	-	0		-	0	-	-	0	-	-	0
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	· ·	0 -	-	0	-	-	0	-	-	0	-	-	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	· ·	0 -	-	0	-	-	0	-	-	0	-	-	0
	Retail - Secured on real estate property	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	· ·	0 -	-	0	-	-	0	-	-	0	-	-	0
	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	· ·	0 -	-	0		-	0	-	-	0	-	-	0
nal organisations	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	· ·	0 -	-	0		-	0	-	-	0	-	-	0
indi organisacionis	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	· ·	0 -	-	0		-	0	-	-	0	-	-	0
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	· ·	0 -	-	0		-	0	-	-	0	-	-	0
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	· ·	0 -	-	0		-	0	-	-	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		-	0	-	-	0	-	-	0
	Equity Securitisation		0	0	0	0	0	0	U	0	0	0	0	0	0	0	U	0	0	0		0		· ·	0 -		0	•				- · ·	-		-	0
	Other non-credit obligation assets		0	0	0	0	0		U	0	0	0	0	0	0		U	0	0	0				I I							/ / /	/ /	4 7		/ /	
	TOTAL		0	0	0	0	1 504		0	0	0				0		0			0	0.009		43.79%	0.02%	0 43.0	96 0.049		45.04%	0.01%	-	45.36%	0.02%		46.24%	0.05%	
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	1.504	0	U	0		U		0	0	0	0	0	0	0	0.009		43./9%	0.02%	0 45.0	7% 0.041	70 1	45.04%	0.01%		45.30%	0.02%		40.24%	0.05%	

					osure values (a	as of 31/12/2	013)			Risk ex	posure amoun	ts (as of 31/1	2/2013)			Value adjus	tments and pro	ovisions (as of	31/12/2013)			
		LTV % (as of	F-I	RB	A-1	RB	S	STA	FI	RB	A-	RB	s	TA	Ē	IRB	A	IRB	S	TA		, i
	(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		Impairmer 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	0.00%
	Institutions		0	0	0	0	231	0	0	0	0	0	46	0	0	0	0	0	0	0		0.06%
	Corporates		0	0	0	0	22	0	0	0	0	0	22	0	0	0	0	0	0	0		1.01%
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		- I
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		1 · ·
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		- I
	Retail - Secured on real estate property	0.0%	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		1 · ·
	Retail - Secured on real estate property - Of	0.0%	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		- I
United States	Retail - Secured on real estate property - Of	0.0%	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		1 · ·
onneed blateb	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		1 · ·
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		1 · ·
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		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
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	164	0		6.09%
	Securitisation		0	0	0	0	200	0	0	0	0	0	200	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		0	0	0	0	453	0	0	0	0	0	268	0	0	0	0	0	165	0		0.10%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0		

				Exp	posure values (a	as of 31/12/	2013)			Risk ex	posure amoun	its (as of 31/1	2/2013)			Value adjus	tments and p	rovisions (as o	f 31/12/2013)				Base	eline Scen	ario		
		LTV % (as of	F-	IRB	A-1	IRB	S	TA	F-	IRB	A-	IRB	5	TA	F.	IRB		A-IRB		STA	as o	(31/12/2	2014	as c	of 31/12/	2015	as	of 31/12/2016
	(min EJR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulter	d Defaulted			Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions
	Central banks and central governments		0	0	0	0	275	0	0	0	0	0	0	0	0	0	0	0	0	0	1.06%	0	40.00%	0.06%	0	40.00%	0.06%	1 40.00
	Institutions Corporates		0	0	0		15	0	U	0	0		108	0	0		0	0	0	0	1.15%		43.67% 13.84%	0.19%		42.98% 13.65%	0.21%	0 46.20
	Corporates - Of Which: Specialised Lending		0	0	0	0	109	2	0	0	0		106	2	0	0		0	0	0	 1.25%	0	13.84%	0.18%	1	13.05%	0.10%	1 15.40
	Corporates - Of Which: SME		ő	0	ů	ő	0	ő	0	0	ő	ő	ů	0	ő	0	ů	0	0	ő		n l	-	-	ñ	-		
	Retail		0	0	0	ō	70	3	0	0	0	0	40	4	0	0	0	0	0	1	 .60%	2	24.13%	0.31%	2	21.39%	0.24%	2 19.71
	Retail - Secured on real estate property	0.0%		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	- I	0 -
	Retail - Secured on real estate property - Of	0.0%	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-		0 -
Poland	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-		0 -
	Retail - Qualifying Revolving Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	.60%	0	- 24.13%	0.31%	0	21.39%	0.24%	2 19.71
	Retail - Other Retail - Of Which: SME			0	0		70	3	0	0	0		40	1	0	0		0	0	1	1.60%	2	24.13%	0.31%	2	21.39%	0.24%	2 19.71
	Retail - Other Retail - Of Which: SME		ő	0	ő	0	0	1	0	0	0	0	10	0	0	0	0	0	0	ô	.27%	0	21.12%	0.11%	0	17.87%	0.09%	0 16.43
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-		0	-		0 -
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0								
	Other non-credit obligation assets		0	0	0	0	16	0	0	0	0	0	16	0	0	0	0	0	1	0								
	TOTAL		0	0	0	0	486	5	0	0	0	0	168	7	0	0	0	0	1	1	.20%	3	20.34%	0.14%	4	19.20%	0.12%	4 18.54
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	. 0	0							0	0	0	0	0	0							4 1	

				EX	osure values (as of 31/12/2	2013)			Risk ex	posure amount	s (as of 31/1	2/2013)			Value adjust	ments and pro	ovisions (as of	e 31/12/2013)					Bas
		LTV % (as of	F	-IRB	A-	IRB	5	TA	F-I	RB	A-1	RB	SI	TA	F-	IRB	A-	IRB		STA	1 (85	of 31/12/	2014	85
	(min EUR, %)	31/12/2013)	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted				Coverage Ratio Default Stock	
	Central banks and central governments		0	0	0	0	107	0	0	0	0	0	0	0	0	0	0	0	0	0	1 1	0.01%	0	40.00%	0.01%
	Institutions		0	0	0	0	207	0	0	0	0	0	31	0	0	0	0	0	0	0		0.02%	0	45.02%	0.04%
	Corporates		0	0	0	0	120	0	0	0	0	0	109	0	0	0	0	0	1	0		0.70%	2	31.61%	0.65%
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	- 1	-
	Corporates - Of Which: SME		0	0	0	0	49	0	0	0	0	0	49	0	0	0	0	0	1	0		-	0	- 1	-
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	- 1	-
	Retail - Secured on real estate property	0.0%		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	- 1	-
	Retail - Secured on real estate property - Of	0.0%		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	- 1	-
Netherlands	Retail - Secured on real estate property - Of	0.0%	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	- 1	-
neulenatius	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	- 1	-
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-		- 1	-
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	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		-	0	- 1	-
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	- 1	-
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				i	
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				1 1	
	TOTAL		0	0	0	0	434	0	0	0	0	0	140	0	0	0	0	0	1	0	I I	0.20%	2	32.01%	0.19%
	Securitisation and re-securitisations nositions deducted from canital *		0	0	0	0	0	0							0	0	0	0	0	0	1 1				

			Exp	posure values	(as of 31/12/	2013)			Risk ex	cposure amou	nts (as of 31/1	12/2013)			Value adjust	tments and pro	ovisions (as of	31/12/2013)						eline Scena			
	LTV % (as o		-IRB	,	\-IRB	-	STA	F	IRB	A	-IRB		STA	F-	IRB	A-	-IRB		STA		as of 3	31/12/201	014	as (of 31/12/:	2015	25	s of 3
(min EUR, %)	31/12/2013		d Defaulted	Non-defaulte	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted	Impai ra			verage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Sti Pro
Central banks and central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE Retail Austria Austria Austria Corporates - Of Which: SPE Retail - Secured on real estate property Retail - Secured on real estate Retail - Secured on real estate Retail - Secured on real estate Retail - Other Actail - Other Retail - Other Retail - Of Which: Retail - Other Retail - Other Retail - Of Which: Retail - Secured on real estate Retail - Other Retail - O	erty - Of 0 erty - Of 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				194 4 66 0 7 0 0 0 7 7 7 0 4	0 0 0 1 0 0 0 1 1 0 0 1 1 0 0					0 1 49 0 4 0 0 0 4 4 0 0 4 4 0	0 0 0 1 0 0 0 1 1 0 0		000000000000000000000000000000000000000					0.0 0.0 1.5 1.5 1.5 1.5	96 196 196 196		42.03% 65.14% 3.25% - 20.39% - 20.39% - 20.39% - 44.07%	0.02% 0.01% 0.14% - - 0.80% 0.80% 0.80% 0.80% 0.71%		42.14% 64.87% 4.98% 20.21%	0.02% 0.02% 0.15% - - 0.68% - - - 0.68% 0.68% - 0.68%	
Securitisation Other non-credit obligation assets TOTAL		0	0	0	0	0 1 276	0	0		0	0	1	0	0	0	0	0	0	0	0.0	96		8.89%	0.07%	1	10.79%	0.07%	P
Securitisation and re-securitisations positions deducted	m capital *	ů ů	ŏ	ŏ	0	0	0	, in the second s	, in the second se	l ů	, in the second se		<u> </u>	ŏ	0	0	ů ů	ŏ	0	0.0					<u> </u>			

-	0							
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
3196	2	21.39%	0.24%	2	19.71%	0.83%	2	23.69%
196	2	21.40%	0.24%	2	19.72%	0.84%	2	23.70%
1%	0	17.87%	0.09%	0	16.43%	0.43%	0	20.21%
-	0	-	-	0	-	-	0	-
4%	4	19.20%	0.12%	4	18.54%	0.49%	5	24.37%
	eline Scen							
	eline Scen of 31/12/	2015	as	of 31/12/		as of	31/12/20	
as irment			as Impairment rate	of 31/12/ Stock of Provisions	2016 Coverage Ratio - Default Stock	as of Impairment rate	31/12/20 Stock of Provisions	14 Coverage Ratio - Defaul Stock
	of 31/12/ Stock of	2015 Coverage Ratio - Default	Impairment	Stock of	Coverage Ratio - Default		Stock of	Coverage Ratio - Defaul
as irment ite	of 31/12/ Stock of Provisions	2015 Coverage Ratio - Default Struck	Impairment rate	Stock of Provisions	Coverage Ratio - Default Struck	Impairment rate	Stock of Provisions	Coverage Ratio - Defaul Stock
as iment ite)1%	of 31/12/ Stock of Provisions 0	2015 Coverage Ratio - Default Stock 40.00%	Impairment rate 0.01%	Stock of Provisions 0	Coverage Ratio - Default Strock 40.00%	Impairment rate 1.96%	Stock of Provisions 2	Coverage Ratio - Defaul Strock 99.45%

f Cou

37.88% 43.82% 42.93%

43.309

0.00% 0.07% 1.13%

37.10% 43.70% 37.10%

	Idic	FIDUSIUIS	00000.0000	Idic	FIOVISIONS	Stock	1010	PTOVISIOUS	Stork
	0.01%	0	40.00%	0.01%	0	40.00%	0.01%	0	40.00%
	0.02%	0	45.02%	0.04%	0	44.91%	0.07%	0	47.78%
	0.70%	2	31.61%	0.65%	3	32.08%	0.60%	3	34.83%
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
I	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
	0.20%	2	32.01%	0.19%	3	32.73%	0.19%	4	35.79%

Co

35.23% 41.89% 35.51%

37.329

0.00%
0.08%

 Stock
 Lock

 35.13%
 0.00%

 41.01%
 0.10%

 40.25%
 0.78%

						eline Scen						
		8	s of 31/12	/2014	as	of 31/12/		as	of 31/12/		as of	31/12
		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 Provisi
- Г	ĺ	0.01%	0	42.03%	0.02%	0	42.14%	0.02%	0	44.64%	0.28%	1
		0.01%	0	65.14%	0.01%	0	64.87%	0.02%	0	70.05%	0.01%	0
- 1		0.14%	0	3.25%	0.14%	0	4.98%	0.15%	0	6.26%	0.19%	6
- 1		-	0	-	-	0	-	-	0	-		6
- 1		-	0	-	-	0	-	-	0	-	-	6
		1.50%	0	20.39%	0.80%	0	20.21%	0.68%	0	20.13%	2.03%	
- 1		-	0	-	-	0	-	-	0	-	-	
		-	0	-	-	0	-	-	0	-		
		-	0	-	-	0	-	-	0	-	-	
- 1		-	0	-	-	0	-	-	0	-	-	
- 1		1.50%	0	20.39%	0.80%	0	20.21%	0.68%	0	20.13%	2.03%	
		1.50%	0	20.39%	0.80%	0	20.21%	0.68%	0	20.13%	2.03%	
		-	0	-	-	0	-	-	0	-	-	
		0.71%	0	44.07%	0.71%	0	49.14%	0.68%	0	52.24%	0.84%	
		0.09%	0	8.89%	0.07%	1	10.79%	0.07%	1	12.24%	0.28%	

	Adve	rse Scenar	io			
	as	of 31/12/	2015	as	of 31/12/	2016
e sult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	0.00%	0	40.71%	0.00%	0	47.01%
	0.11%	1	45.93%	0.13%	1	52.08%
	1.14%	1	47.82%	1.07%	1	53.23%
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	4.90%	0	54.97%	4.18%	0	60.19%
_	0.14%	2	47.10%	0.15%	3	52.72%
_						

			Adve	erse Scena	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 - Defai Stock
0.44%	1	59.91%	0.45%	3	59.91%	0.45%	4	59.91%
0.18%	0	44.37%	0.24%	0	45.27%	0.26%	0	51.51%
0.37%	1	14.49%	0.37%	2	18.27%	0.37%	2	22.01%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.83%	2	23.69%	0.62%	3	25.73%	0.59%	4	28.44%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.83%	2	23.69%	0.62%	3	25.73%	0.59%	4	28.44%
0.84%	2	23.70%	0.63%	3	25.73%	0.59%	4	28.44%
0.43%	0	20.21%	0.23%	0	24.72%	0.20%	0	28.83%
-	0	-	-	0	-	-	0	-
0.49%	5	24.37%	0.45%	7	28.72%	0.45%	10	32.54%

_		rse Scena				
	as	of 31/12/		as	of 31/12/	
: ult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork
	2.00%	4	99.45%	2.04%	6	99.45%
	0.04%	0	47.64%	0.08%	0	52.60%
	0.86%	3	35.30%	0.80%	4	40.68%
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
_	-	0	-	-	0	-
	0.74%	7	62.08%	0.75%	11	65.92%

	Adve	rse Scena	io			
.4	as	of 31/12/	2015	as	of 31/12/	2016
Coverage Ratio - Default Stork	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork
92.95%	0.28%	1	92.28%	0.29%	2	92.18%
65.19%	0.01%	0	65.01%	0.02%	0	70.41%
4.01%	0.22%	0	6.59%	0.21%	0	8.09%
-	-	0	-	-	0	-
-	-	0	-	-	0	-
20.15%	1.14%	0	21.38%	0.89%	0	21.89%
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
20.15%	1.14%	0	21.38%	0.89%	0	21.89%
20.15%	1.14%	0	21.38%	0.89%	0	21.89%
-	-	0	-	-	0	-
44.56%	0.88%	0	50.15%	0.79%	0	53.65%
18.73%	0.27%	2	24.34%	0.26%	3	27.64%



EBA EUROPEAN 2014 EU-wide Stress Test

P&L		E	aseline Scenari	0	ļ	Adverse Scenari	0
(mln EUR)	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Net interest income	203	178	200	203	134	124	103
Net trading income		3	3	3	-1	1	2
of which trading losses from stress scenarios		-1	-1	0	-4	-3	-2
Other operating income	766	504	510	524	499	513	530
Operating profit before impairments	347	55	82	98	4	9	9
Impairment of financial assets (-)	-89	-94	-79	-69	-147	-150	-135
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-89	-94	-79	-69	-147	-150	-135
Impairment Financial assets designated at fair value through P&L (-)	0	0	0	0	0	0	0
Impairment on non financial assets (-)	0	0	0	0	0	0	0
Operating profit after impairments from stress scenarios	258	-40	3	29	-142	-140	-126
Other Income and expenses	3	3	3	3	3	3	3
Pre-Tax profit	261	-36	7	33	-139	-137	-123
Тах	133	0	-2	-10	0	0	0
Net income	395	-36	5	23	-139	-137	-123
Attributable to owners of the parent	395	-36	5	23	-139	-137	-123
of which carried over to capital through retained earnings	395	-36	5	23	-139	-137	-123
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.



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	13,529	13,695	13,768	13,482	13,903	14,117	13,598
Risk exposure amount Securitisation and re-securitisations	737	888	976	691	1,106	1,325	807
Risk exposure amount Other credit risk	12,792	12,807	12,792	12,792	12,797	12,792	12,792
Risk exposure amount for market risk	252	252	252	252	252	252	252
Risk exposure amount for operational risk	289	289	293	296	289	290	290
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)	247	-11	-11	-11	-11	-11	-11
Total Risk exposure amount	14,316	14,225	14,302	14,019	14,432	14,647	14,129



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	497						
Exposure values	Trading Book (excl. correlation trading positions under CRM)	0						
Exposure values	Correlation Trading Portfolio (CRM)	0						
	Total	497						
	Banking Book	737	888	976	691	1,106	1,325	807
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0
	Total	737	888	976	691	1,106	1,325	807
	Hold to Maturity porfolio	41	41	41	41	42	42	43
Turnsium onto	Available for Sale porfolio	0	0	0	0	0	0	0
Impairments	Held for trading portfolio							
	Total	41	41	41	41	42	42	43



	(mln EUR)		v	ALUES AS C	OF 31/12/20	13			VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of pro	RECT LONG counting value gross visions) (1)					DIRECT Derivatives with po 31/12,	T SOVEREIGN EXPOS sitive fair value at /2013	Derivatives wit	TVES (1) h negative fair value at //12/2013	Derivatives with	EREIGN EXPOSURE		th negative fair
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013(-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Austria	0 0 0 1 103 1 105	0 0 0 0 0 0 0 0 0 0	0 0 0 1 103 1 105	0 0 0 0 0 0 0 0 0 0	0 0 0 1 2 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 73 0 0 73	0 0 0 3 0 0 3 0 0 3	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 1 1 3 28 33		0 0 1 1 3 28 33		0 0 1 1 3 3 8									000000000000000000000000000000000000000
[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 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 36 0 3 6 0 36	0 0 0 1 0 0 1	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	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 18 0 18 0 18	0 0 0 0 0 0 0 0 0 0 0	0 0 0 73 0 73	0 0 0 0 -1 0 -1
Tot Tot Tot Tot Tot Tot Tot Tot	Estonia							0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0			
100 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Finland	0 0 0 1 100 1 102		0 0 0 1 100 1 102		0 0 0 1 1 1 2									
100 [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Tot	France	0 0 1 3 5 7 17		0 0 2 1 3 5 7 17	0 0 0 0 0 0 0 0 0 0	0 0 1 1 5 7 16	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0		0 0 0 145 0 0 145	0 0 0 0 0 0 0 0 0



	(mln EUR)		v	ALUES AS C	OF 31/12/20	13			VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3
		of prov	ounting value gross		vereign debt to otl is a maturi				DIRECT SOVEREIGN EXPOSI Derivatives with positive fair value at 31/12/2013			INDIRECT SOVEREIGN EXPOSURE Derivatives with positive fair value at 31/12/2013			
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013(-)
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Tot	Germany	22 0 102 1 53 203 203 586	22 0 1 1 2 4 2 32	22 0 102 1 53 203 203 586	0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 0 1 2 4 8	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Croatia	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Hungary	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Ireland	0 0 0 0 0 1 2	0 0 0 0 0 0 0	0 0 0 0 1 2	0 0 0 0 0 0 0 0	0 0 0 0 1 2	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Italy	0 1 2 5 202 943 1,255	0 0 0 0 0 0 0	0 1 2 2 5 202 943 1,155	0 0 0 0 0 0 0 0	0 1 2 5 8 7 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 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 - 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



	(mln EUR)		v	ALUES AS C	OF 31/12/20	13			VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3
		GROSS DIRECT LONG EXPOSURES (accounting value gross 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)				T SOVEREIGN EXPOS positive fair value at /2013	Derivatives wit	RES IN DERIVATIVES (1) Derivatives with negative fair value at 31/12/2013			S (3) (on and off balance sheet) Derivatives with negative fair value at 31/12/2013	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013(-)
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Lithuania	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Luxembourg	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Malta	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Netherlands	0 0 3 0 3 109 1 115		0 0 3 0 3 109 1 115		0 0 0 3 3 1 6		0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Norway	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Poland	0 0 0 54 54	0 0 0 0 0 0 0 0	0 0 0 54 0 54	0 0 0 0 0 0 0	0 0 0 0 1 0 1	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 221 0 2 21	0 0 0 6 0 0 6	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 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Romania			0 0 0 0 0 0 0 0											
Tot [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Slovakia	0 0 0 0 101 76 177		0 0 0 0 101 76 177								0 0 0 7 0 0 7			



	(mln EUR)		V	ALUES AS C	OF 31/12/20	13			VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of pro	RECT LONG counting value gros: visions) (1)					DIREC Derivatives with po 31/12	T SOVEREIGN EXPOS psitive fair value at /2013	Derivatives wit		Derivatives with		S (3) (on and off balance sheet) Derivatives with negative fair value at 31/12/2013	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013(-)
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Slovenia	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Spain	0 1 75 5 63 481 628	0 1 1 2 7 55 68	0 1 4 75 5 63 481 628	0 0 0 0 0 0 0 0	0 0 3 0 3 7 16	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 65 36 0 1 01	0 0 -1 0 0 - 1
[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
[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 - 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 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 - 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Japan														
[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



	(mln EUR)		v	ALUES AS O	F 31/12/20	13			VAL	JES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3
		GROSS DIRECT LONG EXPOSURES (accounting value gi 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)							SURES IN DERIVATIVES (1) Derivatives with negative fair value at 31/12/2013			ES (3) (on and off balance sheet) Derivatives with negative fair value at 31/12/2013	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional valu		[;] air-value at 12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013(-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	China	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 73 0 73	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Switzerland													0 0 0 0 0 0 0 0 0		
[0 - 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	
[0-3M] [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 - 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
[0-3M] [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 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Africa	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Others	0 1 0 0 0 0 0 1	0 1 0 0 0 0 0 1	0 1 0 0 0 0 0 0 1	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0

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

2014 EU-wide Stress Test

EBA	AUTHORITY	Capital			Baseline Scenario	,		Adverse Scenario)	1	
(mln EUR)		CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	COREP CODE	REGULATION
	A	OWN FUNDS	2,124	2,044	1,961	1,973	1,947	1,747	1,657	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,295	1,260	1,242	1,236	1,165	1,031	922	CA1 {1.1.1}	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own	1,621	1,621	1,621	1,621	1,621	1,621	1,621	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.1.1	capital instruments) Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0		-
	A.1.2	Retained earnings	-2,495	-2,531	-2,526	-2,503	-2,634	-2,771	-2,893	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0	0	0	0	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRF
	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	1,750	1,749	1,749	1,749	1,749	1,749	1,749	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	414	444	444	444	444	444	444	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRF
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0	CA1 {1.1.1.7}	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised	-1	-1	-1	-1	-1	-1	-1	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)	-15	-15	-15	-15	-15	-15	-15	CA1 {1.1.1.10 +	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles
		(-) DTAs that rely on future profitability and do not arise from temporary	-13	-12		-14	-9		-2	1.1.1.11}	4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.10 A.1.11	differences net of associated DTLs (-) IRB shortfall of credit risk adjustments to expected losses	-13	-12	-13	-14	-9	-5	-2	CA1 {1.1.1.12} CA1 {1.1.1.13}	Articles 36(1) point (c) and 38 of CRR Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Defined benefit pension fund assets	-32	-29	-30	-34	-19	-15	-13	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
OWN FUNDS	A.1.13	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	CA1 {1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
	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
		(-) Deductions related to assets which can alternatively be subject to a 1.250% risk								CA1 {1.1.1.17 to	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
	A.1.15	weight	0	0	0	0	0	0	0	1.1.1.21}	(b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3 of CRR: Articles 36(1) noint k) (iv) and 153(8) of CRR and
	A.1.15.1	Of which: from securitisation positions (-)	0	0	0	0	0	o	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
		(-) Holdings of CET1 capital instruments of financial sector entities where the									Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and
	A.1.16	institution does not have a significant investment	0	0	0	0	0	0	0	CA1 {1.1.1.22}	79 of CRR
	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary	-92	-85	-92	-99	-66	-44	-22	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
		differences									
	A.1.18	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-12	-12	-12	-12	-12	-12	-12	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	140	132	118	101	107	80	67	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 (+/-) Other transitional adjustments to CET1 Capital excl. adjustments for Sovereign	0	0	0	0	0	0	0	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
	A.1.20.3	exposure in AFS (+/-)	140	132	118	101	107	80	67	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)	368	368	323	279	368	323	279	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)	1,663	1,628	1,566	1,515	1,533	1,354	1,201	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	461	415	395	458	414	393	456	CA1 {1.2}	Article 71 of CRR
	В	TOTAL RISK EXPOSURE AMOUNT	14,316	14,225	14,302	14,019	14,432	14,647	14,129	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
	B.1 B.2	of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+) of which: stemming from from CVA capital requirements (+)	369 162								Articles 36(1) points (a) and (i); Article 38 and Article 48 c CRR Article 381 to 386 of CRR
OWN FUNDS	B.3	of which, scenimic from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+)	0								Articles 153(2) of CRR
REQUIREMENTS	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-132								Recital (44) of CRR
	B.5	ending 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	9.05%	8.86%	8.69%	8.82%	8.08%	7.04%	6.53%	CA3 {1}	-
CAPITAL RATIOS (%) - Transitional period	C.2	Tier 1 Capital ratio	11.62%	11.45%	10.95%	10.81%	10.62%	9.25%	8.50%	CA3 {3}	-
	C.3	Total Capital ratio	14.84%	14.37%	13.71%	14.07%	13.49%	11.93%	11.73%	CA3 (5)	-
	D	Common Equity Tier 1 Capital Threshold		1,138	1,144	1,122	794	806	777		
	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		
		Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under							-		
Memorandum items	F	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)				8.10%			6.05%		
										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



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 (+)	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) (-)	-1
Other material losses and provisions from 1 January to 30 September 2014 (-)	0