

Bank Name	DE - KfW IPEX-Bank GmbH
LEI Code	529900Q1M1F4M8KMTM64



Summary Adverse Scenario

DE - KfW IPEX-Bank GmbH

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	285
Impairment losses on financial and non-financial assets in the banking book	280
Common Equity Tier 1 capital (1)	2,398
Total Risk Exposure (1)	18,769
Common Equity Tier 1 ratio, % (1)	12.8%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	486
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	712
3 yr cumulative losses from the stress in the trading book	0
Valuation losses due to sovereign shock after tax and prudential filters	0
Common Equity Tier 1 capital (1)	2,032
Total Risk Exposure (1)	21,586
Common Equity Tier 1 ratio, % (1)	9.4%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	1,187
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 - KfW IPEX-Bank GmbH

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	285
Impairment losses on financial and non-financial assets in the banking book	280
Common Equity Tier 1 capital (1)	2,398
Total Risk Exposure (1)	18,769
Common Equity Tier 1 ratio, % (1)	12.8%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	661
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	433
3 yr cumulative losses from the stress in the trading book	0
Common Equity Tier 1 capital (1)	2,324
Total Risk Exposure (1)	18,881
Common Equity Tier 1 ratio, % (1)	12.3%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	1,510
(1) According to CRR/CRD4 definition transitional arrangements as per reporting date. Figures as of 31/12/2013 computed a	as of first day of application:

01/01/2014.

EBA 2014 EU-wide Stress Test

	Credit Risk	_		_																						-						_
					posure values (2013)				kposure amoun		12/2013)						31/12/2013)						eline Scenar							
			-	-IRB	A	-IRB	-	JTA	F	IRB	A-	RB		STA	F	-IRB	A	-IRB	S	TA		as of 31/1	2/2014	as	of 31/12/2	015	aso	f 31/12/201	16	aso	of 31/12/20	14
		LTV % (as of 31/12/2013)	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulter	d Defaulted	Non-defaulter	Defaulted	Non-defaulted	Defaulted	Impairm	ent Stock o Provision	f Coverage Ratio		Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate F	Stock of Ra	Coverage Itio - Default Stock	Impairment rate	e Stock of Provisions	Coverage Ratio - Defa Stock
	(min EUR, %)																									Stook			Stock			Stock
	Central banks and central governments		0	0	862	0	1.978	0	0	0	365	0	0	0	0	0	0	0	0	0	0.039		42.48%	0.03%	7	42.81%	0.02%		41.79%	0.04%	7	42.13%
	Institutions		0	0	449	0	2,471	0	0	0	500	0	85	0	0	0	2	0	0	0	0.109		43.58%	0.05%	7	42.40%	0.05%		41.75%	0.10%	6	46.92
	Corporates		0	0	13,107	442	8,401	1,020	0	0	7,999	135	7,924	3	0	0	49	172	47	470	0.529	6 1,059	27.83%	0.36%	1,136	27.59%	0.31%	1,201	27.33%	0.79%	1,164	29.31
	Corporates - Of Which: Specialised Lending		0	0	0	0	7,664	1,019	0	0	0	0	7,200	2	0	0	0	0	40	468	-	0	-	· ·	0	-	-	0	-	-	0	
	Corporates - Of Which: SME		0	0	222	0	17	0	0	0	241	0	17	0	0	0	2	0	0	0	-	0	-	· ·	0	-	-	0	-	-	0	
	Retail		0	0	0	0	6	0	0	0	0	0	5	0	0	0	0	0	0	0	0.085		21.64%	0.06%	0	20.72%	0.05%		19.70%	0.26%	0	36.38
	Retail - Secured on real estate property	0.09		0	0	0	6	0	0	0	0	0	4	0	0	0	0	0	0	0	0.089	6 0	22.61%	0.07%	0	21.64%	0.05%	0	20.58%	0.27%	0	38.00
	Retail - Secured on real estate property - Of	0.09		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0	-	-	0	
- KfW IPEX-Bank GmbH	Retail - Secured on real estate property - Of	100.09	6 0	0	0	0	6	0	0	0	0	0	4	0	0	0	0	0	0	0	0.089		22.61%	0.07%	0	21.64%	0.05%	0	20.58%	0.27%	0	38.0
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-		-		0	-	-	0	-	-	0	
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.009	6 0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.005
	Retail - Other Retail - Of Which: SME 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	· · ·
	Retail - Other Retail - Of Which: hon-sme		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.009		0.00%	0.00%	0	0.00%	0.00%		0.00%	0.00%	0	0.009
	Securitisation		128	27	0	0	55	6	243	51	0	0	65	9	0	20	0	0	0	0	0.199	6 24	63.23%	0.20%	27	66.07%	0.26%	30	68.79%	0.32%	24	63.74
	Other non-credit obligation assets		23	0	0	0	0	0	44	0	0	0	0	0	0	0	U	0	0	0											4	1
	Other non-credit obligation assets		0	0	14.441	0	12,010	1 026	207		22	105	8.079	10	0	~ ~	0	170	0	470	0.429	6 1.094	28.25%	0.29%	1 177	28.05%	0.25%	1.247	27.85%	0.62%	1 201	29.70
	TUTAL Consultantian and an exception the bits of the start from another \$		151	21	14,441	442	12,910	1,025	287	51	8,887	135	8,079	12	0	20	51	1/2	4/	4/0	0.421	6 1,094	28.25%	0.29%	1,1//	28.05%	0.25%	1,24/	27.85%	0.62%	1,201	29.70
Refers to the part of Securitization exposure that is deducted from	Securitisation and re-securitisations positions deducted from capital * m capital and is not included in RWA		0	6	0	0	0	0							0	0	0	0	0	0												ļ

				EX	posure values	(as or 31/12/	(2013)			KISK EX	posure amoun	ts (as or 31/1	12/2013)			value aujust	iments and pro	wisions (as or	31/12/2013)					DdSt	eiine Scena	no				1 1	
		LTV % (as of	F	-IRB	A	-IRB	5	STA	F-	IRB	A-1	IRB	S	TA	E	IRB	A-	IRB	S	TA	8	s of 31/12	/2014	as	of 31/12/2	015	as o	31/12/2016		a	s of 31
	(min EUR, %)	31/12/2013)	Non-defaulted	d Defaulted	Non-defaulter	d 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	Impairment rate i	Stock of rovisions		Impairment ra	ate S Pri
	Central banks and central governments		0	0	0	0	1.978	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	2	20.00%	0.00%	2	20.00%	0.00%	2 20.0	0%	0.00%	T
	Institutions		0	0	19	0	2,146	0	0	0	13	0	0	0	0	0	0	0	0	0	0.00%	0	2.26%	0.00%	0	2.24%	0.00%	0 2.24	\$96	0.00%	
	Corporates		0	0	4.810	79	1.813	788	0	0	3.265	31	1.876	3	0	0	23	47	14	368	1.02%	598	50.82%	0.72%	645	49.24%	0.56%	680 48.0	8%	1.54%	
	Corporates - Of Which: Specialised Lending		0	0	0	0	1,668	787	0	0	0	0	1,740	2	0	0	0	0	13	366	-	0	-	-	0	-	-	0 -			
	Corporates - Of Which: SME		0	0	45	0	0	0	0	0	20	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0 -			
	Retail		0	0	0	0	6	0	0	0	0	0	5	0	0	0	0	0	0	0	0.08%	0	21.64%	0.06%	0	20.72%	0.05%	0 19.7	0%	0.26%	
	Retail - Secured on real estate property	0.0%	0	0	0	0	6	0	0	0	0	0	4	0	0	0	0	0	0	0	0.08%	0	22.61%	0.07%	0	21.64%	0.05%	0 20.5	8%	0.27%	
	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 -			
Germany	Retail - Secured on real estate property - Of	100.0%	0	0	0	0	6	0	0	0	0	0	4	0	0	0	0	0	0	0	0.08%	0	22.61%	0.07%	0	21.64%	0.05%	0 20.5	8%	0.27%	
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	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0 0.00	396	0.00%	
	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	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0 0.00		0.00%	
	Equity		46	1	0	0	34	0	87	1	0	0	34	0	0	0	0	0	0	0	0.18%	1	65.95%	0.16%	2	75.73%	0.30%	3 84.0	8%	0.40%	
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0								1 1		1 1	
	Other non-credit obligation assets		0	0	22	0	0	0	0	0	22	0	0	0	0	0	0	0	0	0										(
	TOTAL		46	1	4,851	79	5,977	788	87	1	3,300	31	1,914	3	0	0	23	47	14	368	0.62%	601	50.81%	0.43%	649	49.24%	0.34%	685 48.1	1%	0.93%	_
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0										1 /	

					iosure values (posure amoun	ts (as of 31/1	2/2013)					ovisions (as of	31/12/2013)	1					eline Scena				
		LTV % (as of	F-	IRB	A-	IRB	S	TA	F-I	IRB	A-	IRB	S	TA	Fi	RB	A	-IRB	S	TA	as o	f 31/12/2	2014	as	of 31/12/3	2015	as	s of 31/12/3	2016
	(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	1 Defaulted	Non-defaulted	Defaulted	pairment S rate Pri	Stock of c	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio - Default	Impairment rate	Stock of Provisions	Coverage Ratio - Default
	Central banks and central governments		0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	0	30.00%	0.00%	0	30.00%	0.00%	0	30.00%
	Institutions		0	0	0	0	121	0	0	0	0	0	0	0	0	0	0	0	0	0	0.01%	0	48.24%	0.01%	0	48.24%		0	48.24%
	Corporates		0	0	685	76	1.175	0	0	0	381	6	897	0	0	0	2	27	3	0	0.52%	67	62.99%	0.50%	76	58.71%	0.49%	85	55.87%
	Corporates - Of Which: Specialised Lending		0	0	0	0	1,130	0	0	0	0	0	852	0	0	0	0	0	2	0	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: SME		0	0	2	0	17	0	0	0	0	0	17	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	
	Retail - Secured on real estate property	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0	- ·
	Retail - Secured on real estate property - Of	0.0%	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0	
United Kingdom	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0	-
onited Kingdom	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0	-
	Retail - Other Retail		0	0	0	0	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 7	1 1
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0									
	TOTAL		0	0	688	76	1.296	0	0	0	381	6	897	0	0	0	2	27	3	0	0.49%	67	62.98%	0.47%	77	58.71%	0.46%	86	55.87%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0									

				Exp	osure values (a	as of 31/12/2	2013)			Risk ex	kposure amour	its (as of 31/1	2/2013)			Value adjust	tments and pr	ovisions (as of	31/12/2013)							eline Scena				/
		LTV % (as of	F-	IRB	A-1	IRB	S	TA	F-	IRB	A-	IRB	S	TA	F-1	RB	,	I-IRB	S	TA		as o	of 31/12/	/2014	as	of 31/12/	2015	asr	of 31/12/20	016
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Ir	npairment : rate P	Stock of travisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork	Impairment rate	Stock of Provisions	Coverage Latio - Default Strick
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	_ Г	-	0		-	0	-		0	
	Institutions		0	0	0	0	8	0	0	0	0	0	4	0	0	0	0	0	0	0		0.14%	0	44.03%	0.00%	0	44.02%	0.00%	0	44.02%
	Corporates		0	0	741	3	371	76	0	0	298	7	346	0	0	0	1	2	2	32		0.17%	40	42.44%	0.17%	42		0.16%	43	38.38%
	Corporates - Of Which: Specialised Lending		0	0	0	0	321	76	0	0	0	0	296	0	0	0	0	0	1	32		-	0	-	-	0		i - I	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	-	i - 1	0	- 1
	Retail		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	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	i - 1	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		-	0	-	-	0	-	i - 1	0	- 1
United States	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	-	i - 1	0	/
officed States	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	- 1
	Retail - Other Retail		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 - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0		i - 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		-	0	-	-	0	-	!	0	
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- E	-	0		-	0		1 · · · · · · · · · · · · · · · · · · ·	0	
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- H		/ /					i 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	- P		-							
	TOTAL		0	0	741	3	379	76	0	0	298	7	350	0	0	0	1	2	2	32	E	0.17%	40	42.44%	0.17%	42	40.34%	0.16%	43	38.39%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0										

				Exp	iosure values (as of 31/12/2	2013)			Risk e	cposure amour	nts (as of 31/1	12/2013)			Value adjus	ments and pro	ovisions (as of	31/12/2013)	-	1 6				Base	eline Scena	ario			
		LTV % (as of	F-19	RB	A-	IRB		STA	F	-IRB	A	-IRB	5	STA	F-	-IRB	A-	-IRB	5	TA	1 6	85	of 31/12	2014	ase	of 31/12/3	2015	as	of 31/12/	2016
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Ъ	mpairment rate l	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
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 Г		0	-	-	0	-	-	0	-
	Institutions		0	0	8	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	I I	0.03%	0	43.25%	0.03%	0	43.25%	0.03%	0	43.25%
	Corporates		0	0	755	13	167	0	0	0	432	0	159	0	0	0	2	5	1	0	I I	0.29%	12	38.41%	0.17%	13	37.38%	0.24%	15	36.76%
	Corporates - Of Which: Specialised Lending		0	0	0	0	167	0	0	0	0	0	159	0	0	0	0	0	1	0		-	0	-	-	0	-	-	0	-
	Corporates - Of Which: SME		0	0	39	0	0	0	0	0	96	0	0	0	0	0	1	0	0	0	I I	-	0	-	-	0	-	-	0	-
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I	-	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	I I	-	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	-
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	I I	-	0	-	-	0	-	-	0	-
ricchendido	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I	-	0	-	-	0	-	-	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	I I	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I	-	0	-	-	0	-	-	0	-
	Equity Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	L L		0		-	0			0	· ·
			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	L I.									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	I - P									4
	TOTAL		0	0	763	13	167	0	0	0	434	0	159	0	0	0	2	5	1	0	1 1	0.29%	12	38.41%	0.16%	13	37.38%	0.24%	15	36.76%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0										

				Exp	posure values (as of 31/12/	2013)			Risk e	cposure amour	nts (as of 31/:	2/2013)			Value adjust	tments and pr	ovisions (as of	f 31/12/2013)	- 6				Bas	seline Scen	ario			
		LTV % (as of	Fil	IRB	A·	-IRB		STA	F	-IRB	A	-IRB	-	STA	Fil	IRB	,	I-IRB	-	STA		as e	of 31/12/	/2014	as	of 31/12/	2015	as	s of 31/12/2	.016
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulted	I Defaulted		Impairment rate F	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	t Stock of Provisions	Coverage Ratio - Default Stock	t Impairment rate	Stock of Provisions	Coverage Ratio - Defau Stock
	Central banks and central governments		0	0	122	0	0	0	0	0	46	0	0	0	0	0	0	0	0	0	- Г	0.00%	0	30.00%	0.00%	0	30.00%	0.00%	0	30.00%
	Institutions		0	0	0	0	143	0	0	0	0	0	29	0	0	0	0	0	0	0		0.02%	0	66.29%	0.01%	0	66.29%	0.01%	0	66.29%
	Corporates		0	0	336	0	216	0	0	0	210	0	188	0	0	0	1	0	0	0		0.20%	2	19.06%	0.16%	3	19.49%	0.17%	4	18.99%
	Corporates - Of Which: Specialised Lending		0	0	0	0	216	0	0	0	0	0	188	0	0	0	0	0	0	0		-	0	· · ·	-	0	-	-	0	-
	Corporates - Of Which: SME		0	0	95	0	0	0	0	0	81	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	-
	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%	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	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	· · ·	•	0	-	-	0	-
i i dilice	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 Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	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										
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0								0.11%		
	TOTAL Securitisation and re-securitisations positions deducted from capital *		0	0	458	0	359	0	0	<u> </u>	256		217	0	0	0	1	0	0	0	- F	0.14%		19.41%	0.11%	3	19.80%	0.11%	4	19.28%
	Securitisation and re-securitisations positions deducted from capital ~		0	0	U	0	U	0							U	0	0	0	0	0				()				4	4	

	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 - Defaul Stock
	0.04%	9	41.70%	0.05%	10	41.68%
	0.06%	8	46.26%	0.06%	10	45.27%
	0.78%	1,336	29.12%	0.66%	1,470	28.91%
	-	0	-	-	0	-
	-	0	-	-	0	-
	0.36%	0	37.06%	0.51%	0	38.70%
	0.38%	0	38.69%	0.54%	0	40.38%
	-	0	-	-	0	-
	0.38%	0	38.69%	0.54%	0	40.38%
	-	0	-	-	0	-
	0.00%	0	0.52%	0.00%	0	1.12%
	-	0	-	-	0	-
	0.00%	0	0.52%	0.00%	0	1.12%
	0.47%	30	68.23%	0.48%	35	71.86%
	0.61%	1,382	29.58%	0.51%	1,526	29.42%

		Adve	rse Scena	io			
31/12/20	14	85	of 31/12/	2015	85	of 31/12/	2016
Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defau Stock
2	20.00%	0.00%	2	20.00%	0.00%	2	20.00%
0	2.34%	0.00%	0	2.33%	0.00%	0	2.25%
640	51.69%	1.40%	737	49.68%	1.03%	803	48.43%
0	-	-	0	-	-	0	-
0	-	-	0	-	-	0	-
0	36.38%	0.36%	0	37.06%	0.51%	0	38.70%
0	38.00%	0.38%	0	38.69%	0.54%	0	40.38%
0	-	-	0	-	-	0	-
0	38.00%	0.38%	0	38.69%	0.54%	0	40.38%
0	-	-	0	-	-	0	-
0	0.00%	0.00%	0	0.52%	0.00%	0	1.12%
0	-	-	0	-	-	0	-
0	0.00%	0.00%	0	0.52%	0.00%	0	1.12%
2	73.87%	0.55%	4	86,49%	0.66%	6	91.60%
644	51.70%	0.82%	743	49.74%	0.60%	812	48.54%

	A days	rse Scena	rio.			
		of 31/12/		as	of 31/12/	2016
Coverage itio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defaul Stock
30.00%	0.01%	0	30.00%	0.01%	0	30.00%
51.79%	0.01%	0	52.54%	0.02%	0	51.63%
55.52%	0.92%	95	54.52%	0.84%	111	52.70%
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
	-	0	-	-	0	-
55.52%	0.86%	95	54.52%	0.79%	111	52.70%

as of ent rate Stock of Provisions

0.74% 74 55.52%

hent rate Provisions

0.34% 13 40.59%

68.66% 20.28%

H

0.03% 0.34%

0.00%

0.27% 4 20.47%

0.00% 0.01% 0.79%

				rse Scena				
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	-
0.15%	0	48.30%	0.01%	0	49.14%	0.01%	0	48.23%
0.30%	46	46.08%	0.38%	51	42.80%	0.43%	55	39.78%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.30%	46	46.09%	0.38%	51	42.80%	0.43%	55	39.78%
							_	

		rse Scenar				
4	as	of 31/12/	2015	as	of 31/12/	2016
Coverage tatio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
-	-	0	-	-	0	-
47.59%	0.03%	0	48.31%	0.04%	0	47.31%
40.59%	0.66%	21	39.45%	0.91%	30	37.78%
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-		0	-	-	0	-
40.59%	0.66%	21	39.45%	0.91%	30	37.78%

		rse Scenar				
	85	of 31/12/	2015	as	of 31/12/	2016
a sult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
ī	0.01%	0	30.00%	0.01%	0	30.00%
	0.02%	0	69.05%	0.03%	0	68.50%
	0.47%	7	20.98%	0.39%	9	20.72%
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	0.32%	7	21.18%	0.26%	10	20.95%

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ss

	Credit Risk																														_	-
					osure values						posure amou	nts (as of 31/1	2/2013)						f 31/12/2013)						aseline Sce							
		LTV % (as of	F	F-IRB	A	-IRB	9	TA	F	-IRB	A	-IRB		TA	F-	IRB	A-	IRB	S	TA	a	is of 31/12	2/2014	8	as of 31/12	/2015	as o	of 31/12/2	016	as of	of 31/12/201	
	(min EUR, %)	31/12/2013)		d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairmen rate	t Stock of Provisions	Coverage Ratio Default Stock	· Impairmer rate	nt Stock of Provisions	Coverage Ratio - Defaul Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	e Stock of Provisions	Coverage Ratio - Default Stock
	Central banks and central governments		0	0	15	0	0	0	0	0	4	0	0	0	0	0	0	0	0	0	0.00%	0	20.00%	0.00%	0	20.00%	0.00%	0	20.00%	0.00%	0	20.00%
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.21%	0	44.29%	0.21%	0	44.29%	0.21%	0	44.29%	0.23%	0	48.55%
	Corporates		0	0	353	0	318	0	0	0	166	0	283	0	0	0	1	0	3	0	0.53%	8	35.73%	0.47%	11	37.14%	0.44%	14	36.69%	0.88%	10	36.41%
	Corporates - Of Which: Specialised Lending		0	0	0	0	178	0	0	0	0	0	154	0	0	0	0	0	0	0	-	0		· ·	0	-	-	0	-	-	0	-
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0		-	0	-
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0		· ·	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	0.09	% 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0		· ·	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of	0.09	% 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0		-	0	-
Luxembourg	Retail - Secured on real estate property - Of	0.09	% 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0		-	0	-
Eaxembourg	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	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	-
	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	-
	Equity		3	0	0	0	0	0	6	0	0	0	0	0	0	0	0	0	0	0	5.24%	0	100.00%	5.24%	0	100.00%	5.24%	1	100.00%	5.80%	0	100.00%
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0											4 1	
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0											4	/
	TOTAL		3	0	369	0	318	0	6	0	171	0	283	0	0	0	1	0	3	0	0.54%	8	36.77%	0.48%	11	38.25%	0.45%	14	37.81%	0.88%	10	37.16%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0												

				Exp	oosure values (as of 31/12/3	2013)			Risk ex	posure amour	1ts (as of 31/1	12/2013)			Value adjust	tments and pro	wisions (as ol	31/12/2013)		
		LTV % (as of	E.	IRB	A	IRB	S	TA	E.	RB	A	-IRB	S	TA	Fi	RB	A-	IRB	5	TA	
	(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	Imp
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 [
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 1
	Corporates		0	0	549	0	36	0	0	0	203	0	33	0	0	0	1	0	0	0	6
	Corporates - Of Which: Specialised Lending		0	0	0	0	34	0	0	0	0	0	30	0	0	0	0	0	0	0	1 1
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 1
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 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 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 1
Bermuda	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 1
Dermada	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 1
	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	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	1 1
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 L
	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	1 1
	TOTAL		0	0	549	0	36	0	0	0	203	0	33	0	0	0	1	0	0	0	_
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0	

				Ex	posure values (as of 31/12/2	2013)			Risk ex	posure amour	nts (as of 31/1	12/2013)			Value adjust	ments and pro	ovisions (as of	31/12/2013)	1					Bas	eline Scen	ario			
		LTV % (as of	F	IRB	A·	IRB		STA	F	IRB	A	-IRB	S	TA	F-	IRB	A	-IRB	S	TA		as	of 31/12/	2014	85	of 31/12/	2015	as	of 31/12/2	2016
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted		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 - Defi Stock
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 1	0.59%	0	50.00%	0.72%	0	50.00%	0.36%	0	50.009
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-			-
	Corporates		0	0	80	0	471	0	0	0	47	0	617	0	0	0	0	0	5	0		0.73%	9	29.95%	0.71%	13	29.94%	0.69%	17	29.92
	Corporates - Of Which: Specialised Lending		0	0	0	0	471	0	0	0	0	0	617	0	0	0	0	0	5	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	-			-
	Retail		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%	6 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	-
	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	-	-	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 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	U	0	0	0	U	0	0	0	U	0	0	0	0	0	0	0		-	0	-	-	0	-			-
	Equity Securitisation		0	0	U	0	0	0	U	0	0	0	U		0	0	0	0	0	U			0	-	•	0	-	(· ·)		i i i
	Other non-credit obligation assets		0		0		0		0		0				0		0	0	0	0								1 /	1 1	
	TOTAL		0	0	80	0	471	0	0	0	47	0	617	0	0		0	0	5	0		0.73%	0	29.95%	0.71%	13	29.94%	0.69%	17	29.9
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0	l °	, , , , , , , , , , , , , , , , , , ,	1/	l ů	31/		0	ő	ů	0	0	ő	1 1	0.7370		£7.73%	0.7170	1.15	27.7170	0.0570		-3.33

				Exp	osure values	(as of 31/12/	2013)			Risk ex	cposure amoun	ts (as of 31/1	12/2013)			Value adjust	tments and pro	ovisions (as ol	31/12/2013)					
		LTV % (as of	F	IRB	A	-IRB	S	TA	F-	IRB	A-	IRB	S	TA	F-	IRB	A	-IRB	S	TA		as e	of 31/12/2	2014
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Imp	airment rate F	Stock of Provisions	Coverage Ratio Default Stock
	Central banks and central governments Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		1.44%	0	- 48.24%
	Corporates		0	0	136	0	283	65	0	0	20	0	256	0	0	0	0	0	1	35		0.11%	37	48.24% 54.97%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0	0	116	65	0	0	0	0	88	0	0	0	0	0	0	35		-	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		-	0	-
Ireland	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	
Trelatio	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 Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-
	Equity Securitisation		23	0	0	0	0	0	9 44	0	0	0	0	0	0	0	0	0	0	0	0	1.78%		100.00%
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			30	
	TOTAL Securitisation and re-securitisations nositions deducted from canital *		28	6	151	0	283	65	53	0	26	0	256	0	0	0	0	0	1	35	0	.51%	39	54.64%

					Ex	posure values (as of 31/12/	2013)			Risk ex	posure amoun	ts (as of 31/1	2/2013)			Value adjust	ments and pro	ovisions (as of	of 31/12/20	13)					Bas	seline Scena	irio	
			LTV % (as of	F-	IRB	A	-IRB	5	πA	F-	IRB	A-	IRB	S	TA	F	-IRB	A	-IRB		STA		a	s of 31/12/	/2014	as	of 31/12/2	2015	
_		(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulter	Defaulted	Non-defaulted	Defaulted	Non-defau	ited Defaulted		Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	· Impairment rate	t Stock of Provisions	Coverage Ratio - Default Stock	Im
		Central banks and central governments		0	0	51	0	0	0	0	0	7	0	0	0	0	0	0	0	0	0	1 1	0.00%	0	30.00%	0.00%	0	30.00%	1
		Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 1	-	0	-	1 - '	0	-	
		Corporates		0	0	417	0	12	39	0	0	218	0	11	0	0	0	2	0	0	3		0.36%	6	10.62%	0.26%	7	12.39%	
		Corporates - Of Which: Specialised Lending		0	0	0	0	12	39	0	0	0	0	11	0	0	0	0	0	0	3	1 1	-	0	-	1 - '	0	-	
		Corporates - Of Which: SME		0	0	1	0	0	0	0	0	6	0	0	0	0	0	0	0	0	0	1 1	-	0	-	-	0	-	
		Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-		0	-	I 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	1 1	-	0	-	1 - 1	0	-	I 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	-	-	0	-	
	Switzerland	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 1	-	0	-	1 - 1	0	-	I 1
	Switzenana	Retail - Qualifying Revolving		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	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	-	
		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	-	0	-	1 - 1	0	-	
		Equity Securitisation		0	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	1 1				4 /	4		
		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				4	1	/	4
		TOTAL		0	0	468	0	12	39	0	0	225	0	11	0	0	0	2	0	0	3		0.32%	6	10.62%	0.23%	7	12.39%	
		Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0					4			

	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
	0.01%	0	20.00%	0.01%	0	20.00%
	0.24%	0	49.26%	0.22%	0	48.49%
	1.03%	18	36.93%	1.22%	26	37.15%
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	10.56%	1	100.00%	7.04%	1	100.00%
	1.05%	18	37.87%	1.21%	27	37.96%

	Adve	rse Scenar	io			
	as	of 31/12/	2015	as	of 31/12/	2016
e sult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
		0	-	-	0	-
	-	0	-	-	0	-
	0.36%	5	16.85%	0.30%	7	17.03%
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
_	0.36%	5	16.85%	0.30%	7	17.03%

as of 31/12/2015 as of 31/12/2016
nent Stock of Coverage Impairment Stock of Ratio - Default Impairment Stock of Ratio - Default

0.12%

0.12% 4

- 0.23%

0.23% 3

1.18%

12.28% 0.20%

1.76%

as of Stock of Ratio

0.65% 43 57.87

-0.51%

0.46%

ment rate Stock of Ratio

1.18% 12 33.97%

51.79% 58.14%

2 2 1 9

-12.85

12.85%

48.24% 53.61%

00.00%

-14.08%

14.09%

0.20% 41 53.34%

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

0.26% 9

0.69% 17 29.93%

-13.81%

.17%

atio · Impairment

3.94% 0.06%

0.18%

4 13.81%

0 2 38

40 53.929

Stock of Ratio - Default Impairment Stock of Ratio - Default . . 48.24% 3.22% 54.24% 0.11%

Stock of Coverage Ratio

14.269

14.26%

_		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 Stock
	0.72%	0	50.00%	0.98%	0	50.00%
	-	0	-	-	0	-
	1.65%	22	34.02%	1.61%	30	34.04%
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	1.65%	22	34.02%	1.61%	30	34.04%

		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 - Default Stock
	-	0	-	-	0	-
	4.78%	2	52.05%	4.56%	3	51.78%
	0.40%	44	58.71%	0.32%	46	57.45%
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
б	2.14%	0	100.00%	2.88%	0	100.00%
	0.54%	47	58.41%	0.45%	49	57.22%

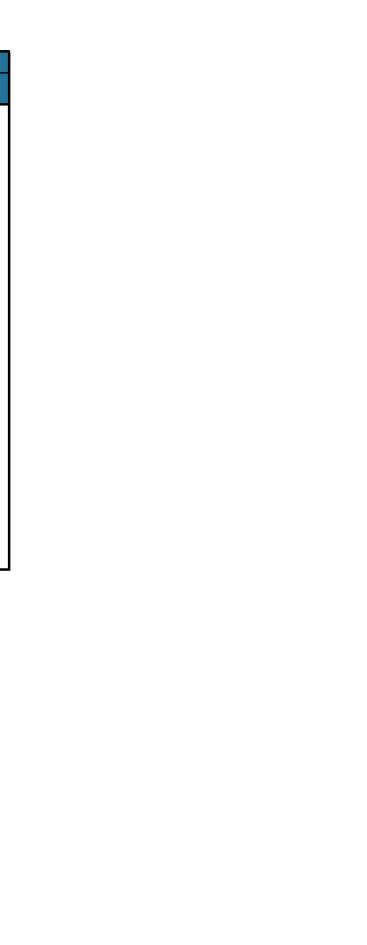
	Adve	rse Scena	io			
	as	of 31/12/	2015	as	of 31/12/	2016
e ault	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork
2	0.01%	0	30.00%	0.01%	0	30.00%
	-	0	-	-	0	-
	0.80%	11	17.05%	0.89%	15	20.53%
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	0.72%	11	17.06%	0.79%	15	20.53%



EBA BANKING 2014 EU-wide Stress Test

P&L		E	Baseline Scenari	0	ļ	Adverse Scenari	0
(mln EUR)	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Net interest income	378	322	332	325	331	252	219
Net trading income		0	0	0	0	0	0
of which trading losses from stress scenarios		0	0	0	0	0	0
Other operating income	-1	-1	-1	-1	-1	-1	-1
Operating profit before impairments	285	216	226	219	226	146	114
Impairment of financial assets (-)	-280	-280	-83	-70	-387	-181	-144
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-280	-280	-83	-70	-387	-181	-144
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	5	-64	143	149	-161	-35	-30
Other Income and expenses	13	-11	-11	-11	-11	-11	-11
Pre-Tax profit	18	-75	133	138	-172	-46	-41
Тах	7	0	-40	-41	0	0	0
Net income	25	-75	93	97	-172	-46	-41
Attributable to owners of the parent	25	-75	93	97	-172	-46	-41
of which carried over to capital through retained earnings	25	-75	46	48	-172	-46	-41
of which distributed as dividends	0	0	46	48	0	0	0

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





RWA			Baseline Scenario		Adverse Scenario				
(min EUR)	as of 31/12/2013	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016		
Risk exposure amount for credit risk	17,532	18,094	17,888	17,613	19,206	20,006	20,349		
Risk exposure amount Securitisation and re-securitisations	124	163	185	201	204	251	277		
Risk exposure amount Other credit risk	17,407	17,932	17,702	17,412	19,002	19,755	20,072		
Risk exposure amount for market risk	336	336	336	336	336	336	336		
Risk exposure amount for operational risk	830	830	862	862	830	830	830		
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0		
AQR adjustments (for SSM countries only)	71	71	71	71	71	71	71		
Total Risk exposure amount	18,769	19,331	19,156	18,881	20,443	21,243	21,586		



L DAN 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	63						
Expective values	Trading Book (excl. correlation trading positions under CRM)	0						
Exposure values	Correlation Trading Portfolio (CRM)	0						
	Total	63						
	Banking Book	124	163	185	201	204	251	277
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0
-	Total	124	163	185	201	204	251	277
	Hold to Maturity porfolio	33	63	63	63	63	63	63
Turneiumente	Available for Sale porfolio	0	0	0	0	0	0	0
Impairments	Held for trading portfolio							
	Total	33	63	63	63	63	63	63



	(mln EUR)		v	ALUES AS C	OF 31/12/20	13			VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of prov		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) (1)				DIRECT Derivatives with po 31/12,	r SOVEREIGN EXPOS Sitive fair value at /2013	Derivatives wit		Derivatives with		ES (3) (on and off balance sheet) e Derivatives with negative fair value at 31/12/2013	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013(-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Austria	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 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 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	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 - 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Estonia														
10 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Finland														
100 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	France	0 0 0 0 0 0 47 47	0 0 0 0 0 0 47 47 47	0 0 0 0 0 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)		١	VALUES AS (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		Derivatives wit	IVES (1) h negative fair value at /12/2013	Derivatives with	REIGN EXPOSURES positive fair value 12/2013		h negative fair
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013(-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Germany	0 0 0 0 21 0 21	0 0 0 0 21 0 21	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 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 11 0 17 0 0 28	0 0 11 0 17 0 0 28	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 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 - 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 - 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Italy	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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 - 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



	(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 (acco of prov						DIREC Derivatives with po 31/12		Derivatives wit	TVES (1) h negative fair value at l/12/2013	Derivatives with	REIGN EXPOSURES positive fair value 12/2013		h negative fair
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013(-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Luxembourg	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Maita	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Netherlands	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Norway	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Poland	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 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 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Romania	0 0 5 47 0 5 5 2	0 0 5 47 0 5 5 2												
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Slovakia	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0



	(mln EUR)		v	ALUES AS C	OF 31/12/20	13			VALUES AS OF	31/12/201	3	VALUES AS OF 31/12/2013			
		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 when is a maturity matching) (1) (1)			there			INDIRECT SOVEREIGN EXPOSURES(3) (on and off balance sheetDerivatives with positive fair value at 31/12/2013Derivatives with negative fair value at 31/12/2013			h negative fair				
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013(-)
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Tot	Slovenia	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Spain	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 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 - 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 - 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 - 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 - 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 - 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 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0



	v	VALUES AS OF 31/12/2013					VALUES AS OF 31/12/2013					VALUES AS OF 31/12/2013				
		EXPOSURES (acc of pro	RECT LONG counting value gross visions) (1)		is a maturi		net of cash short only where there	Derivatives		SOVEREIGN EXPOS itive fair value at 2013	Derivatives v	ATIVES (1) vith negative fair value a 31/12/2013	t Derivatives witl	EREIGN EXPOSURES n positive fair value /12/2013		h negative fair
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional va	alue	Fair-value at 31/12/2013 (+)	Notional valu	Fair-value at 31/12/20 (-)	³ Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013(-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	China	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Switzerland	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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 0 0 0 0 0	0 0 0 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		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 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 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Latin America and the Caribbean	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0
[0-3M[[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	0 0 0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Others	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 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		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					COREP CODE	REGULATION
	A	OWN FUNDS	3,749	3,473	3,405	3,352	3,359	3,194	3,031	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	2,398	2,315	2,324	2,324	2,216	2,132	2,032	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 capital instruments)	2,050	2,050	2,050	2,050	2,050	2,050	2,050	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	81	6	52	101	-91	-137	-178	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 CRR
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	0	0	0	0	0	0	0	-	
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	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	281	281	281	281	281	281	281	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0	CA1 {1.1.1.7}	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised gains/losses from AFS portfolio	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	Adjustments to CET1 due to prudential filters from unrealised gains/losses from Sovereign Exposure in AFS portfolio	0	0	0	0	0	0	0	-	
	A.1.9	(-) Intangible assets (including Goodwill)	0	0	0	0	0	0	0	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	-74	-115	-149	-181	-125	-156	-202	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	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR: Articles 36(1) point k) (iv) and 153(8) of CRR and
	A.1.15.1	Of which: from securitisation positions (-)	0	D	0	0	0	0	0	CA1 {1.1.1.18.1}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	o	0	0	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	0	0	0	0	0	0	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	59	92	89	72	100	93	81	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 (+/-) ADDITIONAL TIER I CAPITAL (net of deductions and after transitional	59	92	89	72	100	93	81	CA1 {1.1.1.26}	Articles 469 to 472. 478 and 481 of CRR
	A.2	adjustments)	770	754	655	564	750	653	560	CA1 {1.1.2}	Article 61 of CRR
	A.2.1	Of which: (+) Other existing support government measures	0	0	0	0	0	0	0	-	-
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,168	3,069	2,980	2,888	2,966	2,786	2,592	CA1 {1.1}	Article 25 of CRR
	A.4 B	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	580	405 19,331	425	465	393 20,443	408 21,243		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								Articles 36(1) points (a) and (i); Article 38 and Article 48 o 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	0								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	0								Recital (44) of CRR
	B.5	lendino 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 C.1	of which: others subject to the discretion of National Competent Authorities Common Equity Tier 1 Capital ratio	13 12.78%	11.97%	12.13%	12.31%	10.84%	10.04%	9.42%	CA3 {1}	Article 124 to 164 of CRR
APITAL RATIOS (%) -	C.2	Tier 1 Capital ratio	16.88%	15.87%	15.55%	15.29%	14.51%	13.11%	12.01%	CA3 {3}	
Transitional period	C.3	Total Capital ratio	19.97%	17.97%	17.78%	17.76%	16.43%	15.04%	14.04%	CA3 (5)	
	D	Common Equity Tier 1 Capital Threshold		1,546	1,532	1,510	1,124	1,168	1,187		
		Common Equity Her 1 Capital I hreshold Total amount of instruments with mandatory conversion into ordinary shares upon									
	E	a fixed date in the 2014 -2016 period (cumulative conversions) (1) Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under		0	0	0	0	0	0		
Memorandum items	F	total aduronari ner 1 and ner 2 instruments engoise as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2) Of which: eligible instruments whose trigger is above CET1 capital ratio in the					0	0	0		
	F.1	adverse scenario (2)					0	0	0		
	G	Fully Loaded Common Equity Tier 1 Capital ratio (3)				11.92%			9.04%		

(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

t (f) d (I) CRR RR oint 79(3) and 48 of



2014 EU-wide Stress Test - Restructuring scenarios

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



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

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



Major Capital Measures from 1 January to 30 September 2014

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

Issuance of CET 1 Instruments	Impact on Common Equity Tier 1 Million EUR
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments becoming effective between 1 January and 30 September 2014 (+)	0

Net issuance of Additional Tier 1 and T2 Instruments	Impact on Additional Tier 1 and Tier 2 Million EUR
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Losses	Million EUR
Realized fines/litigation costs from 1 January to 30 September 2014 (net of provisions) (-)	0
Other material losses and provisions from 1 January to 30 September 2014 (-)	0