

Bank Name	DE - Landesbank Hessen-Thüringen Girozentrale
LEI Code	DIZES5CFO5K3I5R58746



Summary Adverse Scenario

DE - Landesbank Hessen-Thüringen Girozentrale
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Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	771
Impairment losses on financial and non-financial assets in the banking book	484
Common Equity Tier 1 capital (1)	6,932
Total Risk Exposure (1)	56,689
Common Equity Tier 1 ratio, % (1)	12.2%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	1,336
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	2,258
3 yr cumulative losses from the stress in the trading book	1,471
Valuation losses due to sovereign shock after tax and prudential filters	112
Common Equity Tier 1 capital (1)	5,930
Total Risk Exposure (1)	72,641
Common Equity Tier 1 ratio, % (1)	8.2%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	3,995
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 - Landesbank Hessen-Thüringen Girozentrale

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	771
Impairment losses on financial and non-financial assets in the banking book	484
Common Equity Tier 1 capital (1)	6,932
Total Risk Exposure (1)	56,689
Common Equity Tier 1 ratio, % (1)	12.2%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	2,039
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	1,179
3 yr cumulative losses from the stress in the trading book	988
Common Equity Tier 1 capital (1)	7,129
Total Risk Exposure (1)	61,618
Common Equity Tier 1 ratio, % (1)	11.6%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	4,929

(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.



AUTICALITY AUTICALITY	Credit Risk			Exc	posure values	as of 31/12/	2013)			Risk e	xposure amour	ts (as of 31/	12/2013)			Value adjus	tments and pr	ovisions (as of	31/12/2013)					Base	eline Scen	ario						/
			F-	IRB .		-IRB	1 5	TA	F	-IRB	A	IRB	<u> </u>	STA	F	IRB	A	IRB	S	TA		as of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/2	2016	as of	of 31/12/20	14
		LTV % (as of 31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulter	Defaulted	Non-defaulter	Defaulted	Non-defaulted	Defaulted	Impairm rate	ent Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	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
	(min EUR, %)																															
	Central banks and central governments		25.600	0	0	0	13.790	0	937	0	0	0	687	0	6	0	0	0	0	0	0.01%	9	39.09%	0.01%	12	34.21%	0.01%	14	33.09%	0.01%	14	4.47%
	Institutions		11,786	12	0	0	23,298	0	2,946	0	0	0	675	0	6	2	0	0	7	0	0.01%		29.58%	0.01%	17	31.25%	0.00%	17	26.78%	0.02%	15	49.78%
	Corporates		63,568	3,755	0	0	2,364	138	30,976	0	0	0	1,792	131	216	927	0	0	44	57	0.52%	1,763	30.87%	0.56%	2,101	33.20%	0.54%	2,431	35.21%	0.94%	2,105	36.39%
	Corporates - Of Which: Specialised Lending		29,204	2,415	0	0	0	0	17,026	0	0	0	0	0	146	550	0	0	0	0	-	0	-	-	0	-	-	0	-	-	0	
	Corporates - Of Which: SME		3,616	116	0	0	138	0	1,803	0	0	0	0	0	4	11	0	0	0	0	-	0	-	-	0	-	-	0	-	-	0	
	Retail Retail - Secured on real estate property		0	0	4.644	92	2.123	0	0	0	1.147	0	967	0	0	0	28	34	7	15	0.81%		61.79%	0.46%	197	52.63%	0.53%	235	49.96%	0.86%	169	58.25%
	Retail - Secured on real estate property Retail - Secured on real estate property - Of	21.9%	0	0	3.248	49	1.596	0	0	0	793	0	572	0	0	0	16	13	0	0	0.36%		28.10%	0.31%	57	26.00%	0.45%	88	28.12%	0.52%	52	31.20%
E - Landesbank Hessen-	Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of	34.3% 19.2%	0	0		7	239	0	0	0	119 674	0	86 486	0	0	0	2	2	0	0	0.80%		25.73%	0.76%	17	25.82%	0.87%	24	26.38% 28.90%	1.09%	15	28.61%
	Retail - Secured on real estate property - Or Retail - Qualifying Revolving	19.2%	0	0	2,761	42	1,357	0	0	0	6/4		485		0		14	11	0	0	0.28%		29.00% 50.26%	0.23%	40	26.07% 58.49%	0.38%	54	28.90%	0.42%	3/ 1	32.23% 52.67%
Thüringen Girozentrale	Retail - Other Retail		0	0	292		527			0	295		395				2	20		0	2.49%		120.52%	0.93%	14	107.28%	0.73%	10	96.71%	2.13%	11	106.78%
	Retail - Other Retail - Of Which: SME		0	0	176	3/	116	0	0	0	290	0	395				10	20	2	2	2.49%		69.40%	1.82%	120	61.75%	2.04%	20	59.30%	0.52%	100	40.69%
	Retail - Other Retail - Of Which: non-SME			0	625	20	411	ő			230		308		ő	l ő	2	16	2 6	12	2.61%		143.07%	0.69%	103	133.57%	0.39%	100	121.99%	2.58%	1 12	138.04%
	Faulty		258	0	025	23	910	ő	711		230		1.431		ő	l ő		10			0.00%		143.07 %	0.00%	103	133.37.90	0.00%	100	121.33%	2.38%		130.04%
	Securitisation		2,852	ő	2,265	0	453	ő	774	ő	797	ő	491	ő	ő	ő	ő	ő	ő	q	0.00 /	, in the second se		0.00 %	, in the second s		0.0070	Ŭ		0.0070		6
	Other non-credit obligation assets		713	0	0	0	60	0	713	0	0	0	112	0	0	0	0	0	0	0											4 7	6
	TOTAL		104,777	3.767	6.909	92	42,998	138	37.057	0	1.944	0	6.155	131	228	930	28	34	58	81	0.32%	1.951	32.07%	0.31%	2.327	34.17%	0.30%	2.697	36.01%	0.53%	2.303	37.05%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0			1 100				0	0	0	0	0	0												

				EX	posure values	(as of 31/12)	2013)			Risk er	posure amour	nts (as of 31/3	12/2013)			Value adjust	ments and pro	ovisions (as of	31/12/2013)						Base	line Scena	no					
		LTV % (as of	F	F-IRB	A	N-IRB		STA	F	-IRB	A	-IRB	S	TA	F	-IRB	A-	-IRB	S	TA		as o	f 31/12/2	2014	as o	f 31/12/2	015	85	of 31/12/20	016	as	of 31/12/
	(min EUR, %)	31/12/2013)	Non-defaulted	d Defaulted	Non-defaulter	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				overage Ratio Default Stock	Impairment rate F	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage atio - Default Stock	Impairment rat	te Stock Provisio
	Central banks and central governments		22.728	0	0	0	13.591	0	1	0	0	0	508	0	0	0	0	0	0	0	F	0.00%	0	18.43%	0.00%	0		0.00%		19.11%	0.01%	2
	Institutions		1,713	0	0	0	19,371	0	717	0	0	0	209	0	1	0	0	0	0	0		0.00%	2	26.32%	0.00%	2	26.32%	0.02%	5	65.39%	0.00%	2
	Corporates		33.648	2.481	0	0	1.105	38	14.907	0	0	0	574	40	115	591	0	0	21	1		0.96%	1.113	32.67%	0.64%	1.316	35.24%	0.63%	1.514	37.73%	1.26%	1.273
	Corporates - Of Which: Specialised Lending		9,937	1,470	0	0	0	0	6,252	0	0	0	0	0	49	287	0	0	0	0		-	0	-	-	0	-	-	0	-	-	0
	Corporates - Of Which: SME		618	31	0	0	0	0	182	0	0	0	0	0	3	11	0	0	0	0		-	0	-	-	0	-	-	0	-	-	0
	Retail		0	0	4,644	92	2,123	0	0	0	1,147	0	967	0	0	0	28	34	7	15		0.81%	163	61.79%	0.46%	197	52.63%	0.53%		48.73%	0.86%	169
	Retail - Secured on real estate property	21.99		0	3.248	49	1.596	0	0	0	793	0	572	0	0	0	16	13	0	0		0.36%	42	28.10%	0.31%	57	26.00%	0.45%		27.31%	0.52%	52
	Retail - Secured on real estate property - Of		6 0	0	487	7	239	0	0	0	119	0	86	0	0	0	2	2	0	0		0.80%	12	25.73%	0.76%	17	25.82%	0.87%		25.50%	1.09%	15
Gerr	Retail - Secured on real estate property - Of	19.29	6 0	0	2,761	42	1,357	0	0	0	674	0	486	0	0	0	14	11	0	0		0.28%	30	29.00%	0.23%	40	26.07%	0.38%		28.13%	0.42%	37
Gen			0	0	595	6	0	0	0	0	59	0	0	0	0	0	2	1	0	0		0.70%	10	50.26%	0.66%	14	58.49%	0.73%		62.14%	0.82%	11
	Retail - Other Retail		0	0	801	37	527	0	0	0	295	0	395	0	0	0	10	20	7	15		2.49%	112	120.52%	0.93%	126	107.28%	0.74%		95.34%	2.13%	106
	Retail - Other Retail - Of Which: SME		0	0	176	8	116	0	0	0	65	0	87	0	0	0	2	4	2	3		2.08%	18	69.40%	1.82%			2.04%		57.53%	0.52%	13
	Retail - Other Retail - Of Which: non-SME		0	0	625	29	411	0	0	0	230	0	308	0	0	0	8	16	6	12		2.61%	94	143.07%	0.69%	103	133.57%	0.39%	100	121.60%	2.58%	93
	Equity		21	0	0	0	164	0	75	0	0	0	631	0	0	0	0	0	0	0		0.00%	0	-	0.00%	0	-	0.00%	0	0.00%	0.00%	0
	Securitisation		1,639	0	1,410	0	179	0	368	0	617	0	82	0	0	0	0	0	0	0											1	
	Other non-credit obligation assets		713	0	0	0	60	0	713	0	0	0	77	0	0	0	0	0	0	0												
	TOTAL		60,461	2,481	6,054	92	36,593	38	16,780	0	1,764	0	3,047	40	116	591	28	34	29	16		0.45%	1,279	34.49%	0.29%	1,515	36.65%	0.29%	1,754	38.84%	0.58%	1,446
	Securitization and re-convritizations positions deducted from capital 3																															

					osure values (						posure amoun								31/12/2013)						
		LTV % (as of	E.	IRB	A-	IRB	S	TA	F-I	RB	A-1	IRB	5	TA	Fil	RB	A	-IRB	5	TA		es .	s of 31/12/	/2014	
	(min EUR, 56)	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		Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	ŀ
	Central banks and central governments		859	0	0	0	0	0	69	0	0	0	0	0	1	0	0	0	0	0	1	0.00%	0	23.11%	Т
	Institutions		1,655	0	0	0	540	0	446	0	0	0	108	0	1	0	0	0	5	0		0.01%	5	24.36%	
	Corporates		7.889	44	0	0	22	89	4.979	0	0	0	22	87	37	14	0	0	2	46		0.13%	150	52.11%	
	Corporates - Of Which: Specialised Lending		6,494	44	0	0	0	0	4,172	0	0	0	0	0	31	14	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		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		-	0	-	
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	-	
onneed brates	Retail - Qualifying Revolving		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	-	
	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 Securitisation		0	0	0	0	74	0	0	0	0	0	74	0	0	0	0	0	0	0		0.00%	0		4
	Securitisation		0	0	435	0	7	0	0	0	43	0	4	0	0	0	0	0	0	0				1	41
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				1	4
	TOTAL		10.404	44	435	0	644	89	5.494	0	43	0	208	87	39	14	0	0	6	46	4	0.10%	155	52.01%	4
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	1 0	0	0					1

					oosure values	(as of 31/12/	2013)			Risk ex	posure amour	its (as of 31/1	2/2013)			Value adjus	tments and pro	ovisions (as of	31/12/2013							seline Scena		
		LTV % (as of	F-	IRB		N-IRB	S	TA	F-	IRB	A-	IRB	s	TA	F:	IRB	A-	IRB	9	STA		81	s of 31/12/	/2014	as	of 31/12/2	2015	
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulte	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 - Defau Stock	it In
	Central banks and central governments		182	0	0	0	0	0	35	0	0	0	0	0	0	0	0	0	0	0	1	0.01%	0	22.41%	0.01%	0	22.72%	Т
	Institutions		1.860	0	0	0	65	0	455	0	0	0	13	0	1	0	0	0	0	0		0.11%	1	20.10%	0.10%	1	21.10%	
	Corporates		3,414	71	0	0	3	0	1,694	0	0	0	3	0	12	8	0	0	0	0		0.10%	24	12.56%	0.26%	33	17.80%	
	Corporates - Of Which: Specialised Lending		2.473	71	0	0	0	0	1.334	0	0	0	0	0	10	8	0	0	0	0		1 - 1	0	-	-	0		
	Corporates - Of Which: SME		18	0	0	0	0	0	9	0	0	0	0	0	0	0	0	0	0	0		1 - '		-	-	0		
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		1 - 1	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		1 - 1	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		1 - '		-	-	0		
France	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 - 1	0	-	-	0		
Traffice	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		1 - 1	0	-	-	0		
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		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		1 - 1	0	-	-	0		
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		1 - '		-	-	0		
	Equity		48	0	0	0	0	0	176	0	0	0	0	0	0	0	0	0	0	0		<u> </u>	0	-	-	0		_
	Securitisation		92	0	222	0	0	0	16	0	39	0	0	0	0	0	0	0	0	0								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
	TOTAL		5.595	71	222	0	68	0	2.377	0	39	0	16	0	13	8	0	0	0	0		0.09%	25	12.64%	0.24%	35	17.85%	
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0								4

					osure values (a	s of 31/12/2	2013)			Risk ex	posure amoun	its (as of 31/1	12/2013)			Value adjust	ments and pro	ovisions (as of	31/12/2013)						sline Scena				
		LTV % (as of	F	IRB	A-I	RB	S	TA	F-	IRB	A-	IRB	S	TA	E.	RB	A-	-IRB	S	TA	as of	(31/12/2	2014	as	of 31/12/2	2015	85	of 31/12/	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	Defaulted	Non-defaulted	Defaulted		Rock of c	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defau Stock
	Central banks and central governments		612	0	0	0	0	0	58	0	0	0	0	0	0	0	0	0	0	0	0.00%	0	18.14%	0.00%	0	18.39%	0.00%	0	20.41%
	Institutions		1.348	0	0	0	2	0	289	0	0	0	0	0	0	0	0	0	0	0	0.05%	0	22.98%	0.05%	0	24.13%	0.05%	0	25.37%
	Corporates		3,353	233	0	0	99	4	1,347	0	0	0	99	4	10	82	0	0	5	4	0.32%	136	47.31%	0.59%	157	50.71%	0.43%	173	51.80%
	Corporates - Of Which: Specialised Lending		2.555	190	0	0	0	0	1.066	0	0	0	0	0	9	79	0	0	0	0	-	0	- 1	-	0	-	-	0	- 1
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	- 1		0	-		0	-
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	- 1	-	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	- 1		0	-		0	-
	Retail - Secured on real estate property - Of	0.0%		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	- 1		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	- 1	-	0	-	-	0	-
onited Ringdom	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	- 1		0	-		0	-
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	- 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	- 1	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	- 1		0	-		0	-
	Equity Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	/		0			0	
			961	0	0	0	64	0	123	0	0	0	32	0	0	0	0	0	0	7									
	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		6,274	233	0	0	166	4	1,817	0	0	0	132	4	11	82	0	0	5	11	0.27%	136	47.29%	0.50%	157	50.66%	0.36%	173	51.74%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0									

				Exp	osure values	as of 31/12/	(013)			Risk ex	posure amoun	ts (as of 31/:	12/2013)			Value adjust	ments and pro	ovisions (as of	31/12/2013)					Ba	seline Scen	ario			
		LTV % (as of	F-	IRB	A	-IRB	S	TA	Fil	IRB	A-	IRB	S	TA	F-I	IRB	A-	-IRB	S	TA		as of 31/1	2/2014	a	s of 31/12/	2015	as	of 31/12/2	/201
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairmer rate	t Stock of Provisions	Coverage Ratio	Impairmen rate	t Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	
	Central banks and central governments Institutions		24 172	0	0	0	0	0	0 21	0	0	0	0	0	0	0	0	0	0	0	0.00%	0	- 8.73%	0.00%	0	47.92% 9.16%	0.00%	0	
	Corporates		2.001	143	0	0	0	0	1.376	ō	0	0	0	0	10	33	0	0	0	0	0.32%	50	24.97%	0.48%	60	28.10%	0.45%	69	
	Corporates - Of Which: Specialised Lending		1,792	0	0	0	0	0	1,299	0	0	0	0	0	8	0	0	0	0	0		0		-	0	-	1 - 1	0	
	Corporates - Of Which: SME Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0		1	0		1 1 1	1 0 1	
	Retail - Secured on real estate property	0.0%	0	0	0	0	0	0	ō	0	ō	0	0	0	0	0	0	0	0	0	· ·	0	-		0		1 - 1	0	
	Retail - Secured on real estate property - Of 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	-	1 - 1		
Luxembourg	Retail - Secured on real estate property - Of Retail - Qualifying Revolving	0.0%		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0			0			1 0	
	Retail - Other Retail		ő	ő	0	ő	0	ő	ő	ő	ő	0	ő	ő	ő	ő	ő	0	ő	ő	· ·	ő	-		0		1 - 1	1 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	-	1 - 1		
	Equity		2	0	0	0	63	0	7	0	0	0	63	0	0	0	0	0	0	0	0.00%	0		0.00%	0		0.00%	1 0	
	Securitisation		0	0	0	0	0	0	0	ō	0	0	0	ō	0	ō	0	0	0	0		-			-				4
	Other non-credit obligation assets TOTAL		0 2.199	0	0	0	0	0	0	0	0	0	62	0	0	0	0	0	0	0	0.20%	50	24.97%	0.45%	60	28.10%	0.42%	-	4
	Securitisation and re-securitisations positions deducted from capital *		2.199	143	0	0	03	0	1.404	0			63		0	33		0		0	0.30%	1 20	27.9/%	0.45%		20.10%	0.45%		đ

	Adve	rse Scenar	io			
	as	of 31/12/	2015	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 - Default Stock
4.47%	0.07%	35	28.62%	0.00%	35	20.41%
49.78%	0.01%	18	43.66%	0.01%	21	42.32%
36.39%	0.90%	2,738	42.19%	0.83%	3,263	46.35%
-	-	0	-	-	0	-
-	-	0	-	-	0	-
58.25%	0.57%	214	51.52%	0.58%	258	49.47%
31.20%	0.42%	74	30.19%	0.42%	94	30.55%
28.61%	1.03%	23	28.54%	1.05%	30	29.28%
32.23%	0.31%	51	30.95%	0.32%	64	31.17%
52.67%	0.82%	16	60.64%	0.83%	21	65.85%
106.78%	1.04%	124	94.24%	1.07%	143	88.97%
40.69%	1.07%	16	33.81%	2.07%	22	37.29%
138.04%	1.03%	108	132.25%	0.81%	121	126.28%
	0.00%	0	-	0.00%	0	-
37.05%	0.51%	3,004	42.51%	0.45%	3,578	46.07%

		Adve	rse Scenar	io			
1/12/20	14	as	of 31/12/	2015	as	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	33.33%	0.01%	3	33.33%	0.01%	5	33.33%
2	35.14%	0.00%	3	34.30%	0.00%	3	34.84%
1.273	36.35%	1.23%	1.725	44.85%	0.84%	1.997	48.76%
0	-	-	0	-	-	0	-
0	-	-	0	-	-	0	-
169	58.25%	0.57%	213	51.52%	0.58%	258	49.47%
52	31.20%	0.42%	74	30.19%	0.42%	94	30.55%
15	28.61%	1.03%	23	28.54%	1.05%	30	29.28%
37	32.23%	0.31%	51	30.95%	0.32%	64	31.17%
11	52.67%	0.82%	16	60.64%	0.83%	21	65.85%
105	106.78%	1.04%	123	94.24%	1.07%	143	88.97%
13	40.69%	1.07%	16	33.81%	2.07%	22	37.29%
93	138.04%	1.03%	108	132.25%	0.81%	121	126.28%
0	-	0.00%	0	-	0.00%	0	-
1,446	37.83%	0.53%	1,944	45.40%	0.38%	2,263	48.76%

	Advo	rse Scena	rio.			
4		of 31/12/		as	of 31/12/	2016
Coverage Latio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
41.35%	0.00%	0	40.50%	0.00%	1	41.37%
32.96%	0.01%	5	33.60%	0.01%	5	35.49%
58.12%	0.43%	216	54.56%	0.99%	303	65.06%
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	0.00%	0	-	0.00%	0	-
58.04%	0.33%	221	54.46%	0.75%	309	64.90%

t rate Stock of Provisions Coverage

0.00% 0 -

stock of Ratio

1.77% 195 69.62%

32.67% 31.07% 69.65%

12.39% 32.30%

32.309

0.00% 0.06% 2.12%

0.00%

3.88% 64

0.00% 0.01% 0.26%

106.74% 66.17% 37.92%

38.10%

1016

22.19% 21.21%

1 6 191

0.02% 198

0.24% 44 21.23%

iment Stock of Coverage Impairment Stock of Coverage Ratio - Default rate Provisions

0.02% 0.06% 0.01%

23.42% 24.87% 48.14%

48.02

22.72% 21.10% 17.80% 0.01%
0.11%
0.26%

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

0.00% 0.01% 0.40%

				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
0.02%	0	40.12%	0.02%	0	39.29%	0.02%	0	40.14%
0.15%	1	28.21%	0.14%	1	29.52%	0.16%	2	30.99%
0.29%	33	19.26%	0.30%	48	24.43%	0.71%	74	38.11%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.27%	34	19.36%	0.28%	49	24.52%	0.65%	75	37.97%

		rse Scenar				
	as	of 31/12/		as	of 31/12/	2016
sult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
-	0.00%	0	32.42%	0.00%	0	33.61%
	0.06%	0	32.56%	0.07%	0	34.20%
	0.24%	216	70.88%	0.71%	244	73.69%
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	0.20%	217	70.83%	0.60%	245	73.61%

		rse Scenar				
	85	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
-	0.01%	0	50.42%	0.01%	0	50.42%
	0.00%	0	13.01%	0.00%	0	13.67%
	0.31%	68	32.66%	0.82%	88	38.79%
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	0.00%	0	-	0.00%	0	-
	0.29%	68	32.66%	0.77%	88	38.78%

de Stress Test	

				Exp	posure values	as of 31/12/	2013)			Risk er	xposure amou	nts (as of 31/	12/2013)			Value adjust	ments and pro	visions (as of	31/12/2013)					В	aseline Sce	nario					
		LTV % (as of	F	F-IRB	A	-IRB		STA	F	-IRB		-IRB		STA	E	IRB	A-I	IRB	5	TA	a	as of 31/1	12/2014	8	is of 31/12	2/2015	as o	of 31/12/2	2016	as o	of 31/12
	(min EUR, %)	31/12/2013)	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulter	Defaulted	Non-defaulte	d Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairmen rate		f Coverage Ratio	• Impairme rate	nt Stock of Provisions		Impairment rate	Stock of Provisions	Coverage Ratio - Default	Impairment rate	ate Stock Provisi
	Central banks and central governments		948	0	0	0	0	0	622	0	0	0	0	0	4	0	0	0	0	0	0.16%	1	27.64%	0.15%	7	28.09%	0.17%	9	30.42%	0.76%	7
	Institutions		287	0	0	0	0	0	82	0	0	0	0	0	0	0	0	0	0	0	0.07%	0	31.37%	0.07%	0	32.96%	0.07%	0	34.67%	0.09%	0
	Corporates		1,151	29	0	0	0	0	1,034	0	0	0	0	0	8	21	0	0	0	0	0.88%	47	34.22%	1.05%	58	28.53%	1.05%	69	24.46%	1.19%	52
	Corporates - Of Which: Specialised Lending		744	18	0	0	0	0	758	0	0	0	0	0	6	10	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	-	-	
	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		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	-		
эран	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		26	0	0	0	128	0	80	0	0	0	225	0	0	0	0	0	0	0											
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0											4
	TOTAL		2.412	29	0	0	128	0	1.818	0	0	0	225	0	12	21	0	0	0	0	0.55%	48	33.90%	0.63%	65	28.50%	0.62%	78	24.82%	0.99%	55
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0											

					osure values (a		1013)			Risk ex	posure amour	its (as of 31/1	2/2013)				tments and pro		31/12/2013)		1 '	
		LTV % (as of	Fil	RB	A-	IRB	S	TA	E	IRB	A-	IRB	S	TA	F-	IRB	A	-IRB	s	TA		a
	(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		Impairmen rate
	Central banks and central governments		5	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	1 '	
	Institutions		498	0	0	0	178	0	87	0	0	0	36	0	0	0	0	0	0	0	1 '	0.02%
	Corporates		1,202	74	0	0	0	0	615	0	0	0	0	0	4	10	0	0	0	0	1 '	0.09%
	Corporates - Of Which: Specialised Lending		554	74	0	0	0	0	303	0	0	0	0	0	2	10	0	0	0	0	1 '	· ·
	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	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%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 '	· ·
recircitando	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	1 '	· ·
	Equity		0	0	0	0	12	0	0	0	0	0	12	0	0	0	0	0	0	0	1 '	0.00%
	Securitisation		9	0	0	0	9	0	1	0	0	0	83	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 '	
	TOTAL		1.715	74	0	0	200	0	703	0	0	0	131	0	4	10	0	0	0	0	4 '	0.07%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0	4 '	

				Exp	posure values (a	as of 31/12/3	2013)			Risk ex	posure amou	nts (as of 31/:	12/2013)			Value adjus	tments and pr	rovisions (as of	31/12/2013	)					Bas	eline Scen	ario			
		LTV % (as of	F-	IRB	A-	IRB		STA	F-	IRB	A	N-IRB	S	TA	F	-IRB	A	N-IRB		STA		as (	of 31/12/	2014	85	of 31/12/	2015	as	of 31/12/2	016
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	1 Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulter	Defaulted			Stock of rovisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defa Stock
	Central banks and central governments Institutions		0	0	0	0	0	0	0 67	0	0	0	0	0	0	0	0	0	0	0	Г	- 0.00%	0	8.13%	- 0.00%	0	8.54%	- 0.00%	0	- 8.97%
	Corporates		546	3	ō	0	0	0	264	0	0	0	0	0	2	1	0	0	0	ō		0.03%	3	31.25%	0.07%	3	32.88%	0.07%	3	34.56
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		428	3	0	0	0	0	227	0	0	0	0	0	1	1	0	0	0	0		-	0	-	-	0	-	1 - 1	0	-
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0			0		1 1 1		-
	Retail - Secured on real estate property	0.0%	0	0	ō	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	1 - 1	0	-
	Retail - Secured on real estate property - Of 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	-	1 * '		-
Sweden	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	-	1 . 1		-
	Retail - Other Retail Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	1 - 1	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	-	$i \geq l$		-
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	L	-	0			0		<u> </u>		-
	Securitisation Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- 1									
	TOTAL		1,230	3	0	0	0	0	331	0	0	0	0	0	2	1	0	0	0	0	- E	0.03%	3	31.11%	0.06%	3	32.66%	0.06%	3	34.27
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0										

				posure values (a	as of 31/12/2	2013)			Risk ex	posure amoun	ts (as of 31/1	12/2013)				tments and pro	ovisions (as of	31/12/2013)	1				
	LTV % (as of	F	-IRB	A-	IRB	S	TA	Fil	IRB	A-	IRB	5	TA	E.	IRB	A	-IRB	5	TA		85	s of 31/12/	/2014
(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	d Defaulted	Non-defaulted	Defaulted		Impairment rate	Stock of Provisions	Coverage I Default S
Central banks and central governmen	25	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 1	0.00%	0	-
Institutions		581	0	0	0	0	0	98	0	0	0	0	0	0	0	0	0	0	0	I I	0.00%	0	20.37
Corporates		537	4	0	0	2	0	237	0	0	0	1	0	2	3	0	0	0	0		0.16%	6	71.78
Corporates - Of Which: Special	sed Lending	132	2	0	0	0	0	80	0	0	0	0	0	0	2	0	0	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	I I	-	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 est			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-
	real estate property - Of 0.05		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I	-	0	-
	real estate property - Of 0.05	No 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-
Retail - Qualitying Revolvin	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I	-	0	-
Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I	-	0	-
Retail - Other Reta		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-
	I - 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	-
Equity		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	I I			
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
TOTAL		1,120	4	0	0	2	0	336	0	0	0	1	0	2	3	0	0	0	0	1 1	0.09%	6	71.009
Securitization and re-convitications molition																							

					Exp	osure values (	as of 31/12/2	(013)			Risk ex	posure amoun	ts (as of 31/1	2/2013)			Value adjust	ments and pro	ovisions (as ol	f 31/12/2013	3)	1 1					seline Scena	
			LTV % (as of	F-	IRB	A-	IRB	S	TA	F-	IRB	A-	IRB	5	TA	F-I	RB	A	-IRB		STA		89	s of 31/12/			of 31/12/	
_		(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-defaulte	ed Defaulted				Coverage Ratio - Default Stock	· Impairment rate	Stock of Provisions	Cove Ratio
- 1		Central banks and central governments Institutions		99 477	0	0	0	0	0	18 159	0	0	0	0	0	0	0	0	0	0	0		0.01%	0	15.40% 13.57%	0.01%	0	15.0 13.0
_ 1		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		359 222	0	0	0	52	0	262 182	0	0	0	52	0	2	0	0	0	2	0		0.29%	5	29.00%	0.32%	0	32.3
_ 1		Retail 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	
_ 1		Retail - Secured on real estate property - Of 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	
_ 1	Austria	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	
_ 1		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		ů o	0	0 0	0	0	0 0	0	0 0	0 0	0	0 0	ő	0	0 0	ů o	0	0 0	0			0	1 :		0	
_ 1		Equity Securitisation		0	0	0	0	0	0	0	0	0	0	0	0 0	0	0	0	0	0	0			0		- · ·	0	
_ 1		Other non-credit obligation assets TOTAL		0 936	0	0	0	0	0	0 439	0	0	0	0	0	0	0	0	0	0	0		0.21%	5	28.48%	0.23%	6	31.
		Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0							

-	-	U							
-	-	0	-	-	0	-	-	0	
-	-	0	-	-	0	-	-	0	
-	-	0	-	-	0	-	-	0	
-	-	0	-	-	0	-	-	0	-
-	-	0	-	-	0	-	-	0	-
-	-	0	-	-	0	-	-	0	-
31.11%	0.06%	3	32.66%	0.06%	3	34.27%	0.07%	3	37.62%
	Bas	eline Scen	ario						
14		eline Scen of 31/12/		25	of 31/12/	2016	as of	31/12/20	14
14 rerage Ratio Jefault Stock	as			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 - Defa Stock
verage Ratio	as Impairment	of 31/12/ Stock of	2015 Coverage Ratio - Default	Impairment	Stock of	Coverage Ratio - Default		Stock of	Coverage Ratio - Defa
verage Ratio Jefault Stock	as Impairment rate	of 31/12/ Stock of Provisions	2015 Coverage Ratio - Default Struck	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defa Stock
verage Ratio Vefault Stock	as Impairment rate 0.00%	of 31/12/ Stock of Provisions 0	2015 Coverage Ratio - Default Strok 25.30%	Impairment rate 0.00%	Stock of Provisions 0	Coverage Ratio - Default Strock 25.30%	Impairment rate 0.00%	Stock of Provisions 0	Coverage Ratio - Defa Stock
verage Ratio Default Stock - 20.37%	as Impairment rate 0.00% 0.00%	of 31/12/ Stock of Provisions 0	2015 Coverage Ratio - Default Stock 25.30% 21.38%	Impairment rate 0.00% 0.00%	Stock of Provisions 0	Coverage Ratio - Default Stock 25.30% 22.47%	Impairment rate 0.00% 0.01%	Stock of Provisions 0 0	Coverage Ratio - Defa Stock 25.30%

1	-	0	-	-	0	-	-	0	-
I	-	0	-	-	0	-	-	0	-
I	-	0	-	-	0	-	-	0	-
I	-	0	-	-	0	-	-	0	-
I	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
I	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
I	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
I									
l									
	0.09%	6	71.00%	0.13%	7	71.81%	0.10%	8	69.74%
ł									

Stock of Coverage Rat

19.00% 13.83%

13.86%

0.02%

0.10% 16

Con

-19.64% 15.02%

0.02%

nent Stock of Coverage

-20.82% 15.84%

15.91%

	as of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016		
Impairme rate	nt 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	1	mpairment
0.01%	0	15.40%	0.01%	0	15.61%	0.01%	0	17.33%		0.02%
0.01%	0	13.57%	0.01%	0	13.82%	0.01%	0	14.79%		0.01%
0.29%	5	29.00%	0.32%	6	32.39%	0.33%	7	34.62%		0.51%
-	0	-	-	0	-	-	0	-		-
-	0	-	-	0	-	-	0	-		-
-	0	-	-	0	-	-	0	-		-
-	0	-	-	0	-	-	0	-		-
-	0	-	-	0	-	-	0	-		-
-	0	-	-	0	-	-	0	-		-
-	0	-	-	0	-	-	0	-		-
-	0	-	-	0	-	-	0	-		-
-	0	-	-	0	-	-	0	-		-
-	0	-	-	0	-	-	0	-		-
-	0	-	-	0	-	-	0	-		-
0.21%	5	28.48%	0.23%	6	31.76%	0.24%	8	33.94%		0.37%

		rse Scena				
	as	of 31/12/	2015	as	of 31/12/	2016
overage o - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defaul Stork
3.33%	0.68%	14	33.37%	0.68%	20	33.40%
1.61%	0.09%	0	43.66%	0.09%	0	45.91%
7.99%	1.55%	70	35.05%	1.95%	93	35.53%
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
7.20%	1.14%	84	34.72%	1.35%	113	35.08%

	Adve	rse Scena	io			
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	-
23.66%	0.02%	0	24.83%	0.03%	1	26.10%
16.93%	0.14%	19	18.11%	0.24%	22	20.62%
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	0.00%	0	-	0.00%	0	-
16.96%	0.11%	19	18.18%	0.18%	22	20.70%

Co

0.02% 0.30%

1.22% 17

0.00%

0.32% 8 109.93

ste Stock of Ratio

				rse Scena				
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
mpairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defaul Stock
-	0	-	-	0	-	-	0	-
0.00%	0	11.56%	0.00%	0	12.14%	0.00%	0	12.76%
0.08%	3	37.78%	0.07%	3	37.23%	0.09%	4	39.85%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.07%	3	37.62%	0.06%	3	37.00%	0.08%	4	39.54%

		rse Scenar of 31/12/			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	25.30%	0.00%	0	25.30%
	0.01%	0	46.40%	0.01%	0	37.15%
Б	0.32%	10	103.10%	0.29%	12	97.42%
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
6	0.18%	10	102.31%	0.16%	12	96.14%

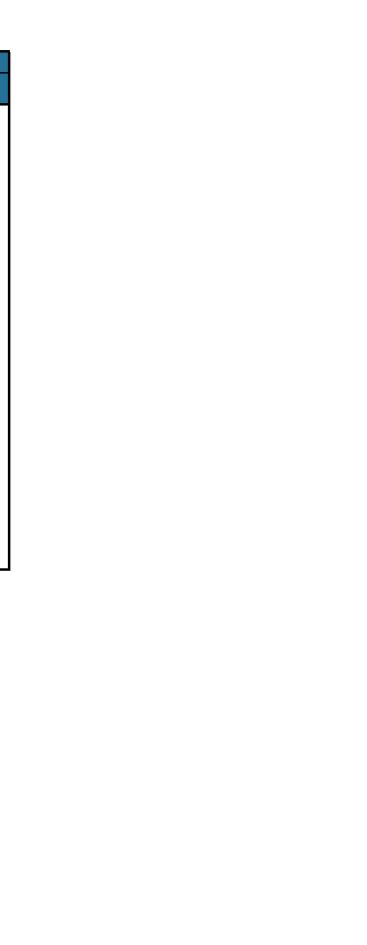
	Adve	rse Scena	io			
	as	of 31/12/	2015	as	of 31/12/	2016
Coverage stio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork
27.57%	0.02%	0	28.30%	0.02%	0	28.51%
15.16%	0.01%	0	2.35%	0.01%	0	3.39%
51.86%	0.27%	7	34.17%	0.41%	8	38.36%
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
50.67%	0.20%	7	29.25%	0.29%	9	34.00%



# EBA EUROPEAN BANKING 2014 EU-wide Stress Test

P&L		E	Baseline Scenari	0	ļ	Adverse Scenari	D
(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	1,223	1,185	1,153	1,145	1,112	1,100	1,121
Net trading income		-116	82	181	-357	-63	84
of which trading losses from stress scenarios		-494	-297	-198	-735	-441	-294
Other operating income	307	292	299	299	276	292	292
Operating profit before impairments	771	527	710	801	178	495	663
Impairment of financial assets (-)	-468	-422	-382	-375	-874	-767	-617
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-433	-413	-377	-371	-767	-703	-575
Impairment Financial assets designated at fair value through P&L (-)	-35	-9	-5	-3	-107	-64	-43
Impairment on non financial assets (-)	-16	0	0	0	0	0	0
Operating profit after impairments from stress scenarios	287	105	328	426	-695	-272	46
Other Income and expenses	27	26	26	26	24	26	26
Pre-Tax profit	314	131	355	453	-671	-246	72
Тах	-92	-39	-106	-136	0	0	-22
Net income	222	92	248	317	-671	-246	50
Attributable to owners of the parent	222	92	248	317	-671	-246	50
of which carried over to capital through retained earnings	122	92	149	218	-671	-246	50
of which distributed as dividends	100	0	99	99	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	45,376	50,894	50,301	50,030	58,538	60,100	59,959
Risk exposure amount Securitisation and re-securitisations	2,062	2,411	2,373	2,448	2,942	3,278	3,478
Risk exposure amount Other credit risk	43,314	48,483	47,928	47,581	55,595	56,822	56,481
Risk exposure amount for market risk	7,293	7,293	7,293	7,293	8,162	8,162	8,162
Risk exposure amount for operational risk	3,863	4,112	4,088	4,138	4,112	3,863	4,363
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)	158	158	158	158	158	158	157
Total Risk exposure amount	56,689	62,457	61,840	61,618	70,969	72,283	72,641



LL DAN AUTHORITY	Securitisation			<b>Baseline scenario</b>		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	5,530							
Exposure values	Trading Book (excl. correlation trading positions under CRM)	40							
Exposure values	Correlation Trading Portfolio (CRM)	0							
	Total	5,570							
	Banking Book	2,056	2,403	2,363	2,438	2,929	3,260	3,457	
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	6	9	10	11	14	18	21	
-	Total	2,062	2,411	2,373	2,448	2,942	3,278	3,478	
	Hold to Maturity porfolio	9	10	11	12	11	13	14	
Transiemente	Available for Sale porfolio	0	0	0	0	0	0	0	
Impairments	Held for trading portfolio								
	Total	9	10	11	12	11	13	14	



	(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,		Derivatives wit	TVES (1) h negative fair value at //12/2013	Derivatives with	EREIGN EXPOSURE		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	Austria	0 0 0 27 95 0 122	0 0 0 0 19 0 <b>19</b>	0 0 0 27 95 0 122	0 0 0 27 24 0 <b>51</b>	0 0 0 0 0 0 0 0 0 0	0 0 0 0 52 0 52	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 41 0 58 1 0 0 <b>100</b>	0 0 1 0 0 0 2	0 41 0 83 1 0 0 125	0 0 -2 0 0 0 -2
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Belgium	10 0 86 19 21 0 <b>136</b>		10 0 86 19 21 0 <b>136</b>	10 0 10 10 21 0 51		0 0 76 9 0 8 <b>5</b>								
[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 f [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Czech Republic							0 0 0 0 0 0 0 0 0 0							
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Denmark	0 0 4 0 0 0 0 0 0					0 0 4 0 0 0 0 0								
Tot [ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	Estonia							0 0 0 0 0 0 0 0 0							
Tot [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Finland	0 0 0 0 37 37		0 0 0 0 0 37 0 <b>37</b>	0 0 0 0 0 37 0 37										
Tot [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	France	2 0 41 7 27 45 168 290	2 0 25 0 0 0 0 168 195	2 0 41 7 -1 45 168 <b>262</b>	0 0 16 7 27 0 0 50	0 0 0 0 0 0 0 0 0 0 0	0 0 0 -28 45 0 17	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0		0 0 0 1 10 0 11		0 0 0 1 10 0 <b>11</b>	0 0 0 0 0 0 0 0 0



	(mln EUR)		V	ALUES AS O	F 31/12/20	13			VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of pro	RECT LONG counting value gross visions) (1)		is a maturi		net of cash short only where there	DIREC Derivatives with po 31/12		Derivatives wit	TVES (1) th negative fair value at L/12/2013	Derivatives with	REIGN EXPOSURES		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	1,183 1,999 2,389 3,209 5,292 11,311 7,722 <b>33,105</b>	659 1.490 1,570 1,289 1,751 7,762 7,393 <b>21,914</b>	1,183 1,968 2,369 3,123 5,222 11,258 7,722 <b>32,845</b>	50 170 400 949 1,812 1,228 132 <b>4,741</b>	0 0 0 0 0 101 <b>101</b>	474 308 399 885 1,659 2,268 96 <b>6,089</b>	402 1,415 819 917 1,097 9,998 2,412 <b>17,060</b>	7 44 43 64 109 616 358 <b>1,240</b>	13 110 122 414 467 2,226 1,974 <b>5,325</b>	0 -5 -3 -48 -30 -164 -175 -425	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 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 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Greece	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Hungary	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 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 - 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 10 0 1 1 0 1 0 11	0 0 0 0 0 0 0 0 0 0	0 10 0 1 1 0 1 1	
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Tot	Italy	25 130 21 47 0 0 5 <b>228</b>	0 0 0 0 0 0 0 0 0 0	25 130 21 47 0 0 5 <b>228</b>	25 79 0 47 0 0 0 151	0 0 0 0 0 0 0 0 0 0	0 51 21 0 0 0 5 77					0 2 22 131 0 0 0 154	0 0 0 0 0 0 0 0 0 0 0	0 2 80 152 0 0 0 234	0 0 -1 0 0 0 0 -1
1000 [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										
Tot [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y [ [10Y - more Tot	Liechtenstein	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0



	(mln EUR)		v	ALUES AS O	)F 31/12/20	13			VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3
		EXPOSURES (according to be a constrained of provide the second se		NET DIRECT Po positions of sov	is a maturi	exposures (long) her counterpaties ty matching) (1)	net of cash short only where there	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 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Luxembourg	0 0 0 0 62 22 <b>84</b>	0 0 0 0 0 0 0 0	0 0 0 62 22 <b>84</b>	0 0 0 0 15 0 <b>15</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 47 22 <b>69</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 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 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Netherlands	5 0 0 15 51 0 <b>71</b>	0 0 0 0 0 0 0 0 0	5 0 0 15 51 0 <b>71</b>	5 0 0 0 0 0 0 5	0 0 0 0 0 0 0 0 0 0	0 0 0 15 51 0 <b>66</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 95 20 115	0 0 0 0 0 0 0 0 0	0 0 48 20 6 <b>8</b>	0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Norway	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Poland	0 0 12 0 6 16 0 <b>34</b>	0 0 0 0 0 0 0 0	0 0 12 0 6 16 0 <b>34</b>	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 12 0 6 16 0 <b>34</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 2 36 0 3 <b>8</b>	0 0 0 0 0 0 0 0	0 0 2 0 0 0 2	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 3 0 0 0 3	0 0 0 0 0 0 0 0 0	0 0 3 0 0 0 3	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 3 0 0 0 3	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 1 0 1 0 1	0 0 0 0 0 0 0 0 0 0	0 0 0 1 0 1 0 1	0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Tot	Romania	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0							0 0 0 0 0 0 0 0	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y [ [ 10Y - more Tot	Slovakia	0 0 26 16 4 0 0 <b>46</b>	0 0 0 0 0 0 0 0 0	0 0 26 16 4 0 0 <b>46</b>	0 0 26 16 0 0 0 <b>42</b>	0 0 0 0 0 0 0 0 0 0	0 0 0 4 0 4 0 0 <b>4</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 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 0 0 36 36	0 0 0 0 0 0 0 0 0 0	0 0 36 0 0 0 36 36	0 0 0 0 0 0 0 0 0 0



	(mln EUR)		v	ALUES AS O	OF 31/12/20	13			VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of prov	RECT LONG ounting value gross visions) (1)		is a maturi		net of cash short only where there	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	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 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Spain	30 90 149 45 262 265 147 <b>988</b>	30 60 129 45 172 245 147 <b>828</b>	30 90 149 45 262 265 147 <b>988</b>	0 0 0 41 0 41 0 41	0 0 0 0 0 0 0 0 0 0	0 30 20 0 49 20 0 119	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 72 0 7 <b>2</b>	0 0 0 1 0 <b>1</b> 0 <b>1</b>	0 0 36 122 0 0 <b>159</b>	0 0 0 -4 0 - <b>4</b>
[ 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 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y [ [ 5Y - 10Y ] [ 10Y - more Tot	United Kingdom	0 7 19 0 0 8 0 <b>34</b>	0 7 19 0 0 8 0 <b>34</b>	0 7 19 0 0 8 0 <b>34</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 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 - 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 15 0 0 0 0 0 15	0 0 0 0 0 0 0 0
[0 - 3M [ [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Tot	Hong Kong	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Tot	Japan													0 0 0 0 0 0 0 0	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	U.S.	0 47 520 730 98 59 0 1,454	0 47 494 730 94 0 0 <b>1,365</b>	0 47 520 730 98 59 0 <b>1,454</b>	0 0 26 0 4 59 0 89	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 25 493 0 5 <b>18</b>	0 0 0 -6 0 0 -7



	(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
		EXPOSURES (acc of pro			is a maturit		net of cash short only where there	Derivatives v			JRES IN DERIVA Derivatives wi 3		INDIRECT SOVEREIGN EXPOSURES (3 at 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 valu		<sup>;</sup> 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 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 41 41	0 0 0 0 0 0 41 41	0 0 0 0 0 41 41	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 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 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 4 0 5 1 <b>10</b>	0 0 4 0 5 1 10	0 4 0 5 1 <b>10</b>	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 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 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Latin America and the Caribbean	1 0 0 0 0 2 <b>3</b>	1 0 0 0 0 0 2 <b>3</b>	1 0 0 0 0 2 3	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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 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

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

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2014 EU-wide Stress Test

	BANKING AUTHORITY	Capital Baseline Scenario Adverse Scenario				,	1				
(mln EUR)	- 1	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	9,659	9,822	9,992	10,238	9,196	9,090	9,181	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	6,932	7,125	7,074	7,129	6,349	5,986	5,930	CA1 {1.1.1}	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own	3,960	3,960	3,960	3,960	3,960	3,960	3,960	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	3,094	3,186	3,335	3,553	2,423	2,177	2,227	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	-5	4	1	-1	-289	-199	-208	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	53	53	53	53	-135	-84	-112	-	-
	A.1.3.2	portfolio Of which: arising from unrealised gains/losses from the rest of AFS portfolio	88	9	5	4	-97	-58	-39		-
	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	0	0	0	0	0	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of 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	-53	-53	-53	-53	-53	-53	-53	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)	-159	-159	-159	-159	-159	-159	-159	CA1 {1.1.1.10 +	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary	-5	-5	-5	-5	-5	-5	-5	1.1.1.11} CA1 {1.1.1.12}	4(115), 36(1) point (b) and 37 point (a) of CCR Articles 36(1) point (c) and 38 of CRR
	A.1.10	differences net of associated DTLs (-) IRB shortfall of credit risk adjustments to expected losses	-632	-701	-631	-547	-470	-257	-127	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11		-9	-9	-9	-9	-9	-9	-127	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
		(-) Defined benefit pension fund assets	0	0	0	0	0	0	0		Articles 4(122), 36(1) point (g) and 44 of CRR
OWN FUNDS	A.1.13	(-) Reciprocal cross holdings in CET1 Capital	U	0	0	U	U	0	0	CA1 {1.1.15}	Arocles 4(122), 36(1) point (g) and 44 or Cox
	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	0	0	0	0	0	0	0	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	U	0	U	U	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	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	0	0	0	0	0	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and
	A.1.10	institution does not have a significant investment	U	0	0	U	U	U	0	CAI {1.1.1.22}	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) and 48(2) of CRR
		(-) Holdings of CET1 capital instruments of financial sector entities where the									Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b);
	A.1.18	institution has a significant investment	0	0	0	0	0	0	0	CA1 {1.1.1.24}	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} CA1 {1.1.1.6 + 1.1.8 +	Article 470 of CRR
	A.1.20	Transitional adjustments	741	902	636	390	951	531	304	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 (+/-) ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional	741	902	636	390	951	531	304	CA1 {1.1.1.26}	Articles 469 to 472. 478 and 481 of CRR
	A.2	adjustments)	459	445	466	472	519	559	543	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)	7,392	7,569	7,540	7,601	6,869	6,545	6,473	CA1 {1.1}	Artide 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,267	2,252	2,452	2,637	2,327	2,545	2,708	CA1 {1.2}	Article 71 of CRR
	В	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for	56,689	62,457	61,840	61,618	70,969	72,283	72,641	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48 of
	B.1 B.2	or which: stemming from exposures that fail below the 10% / 15% inflits for CET1 deduction (+) of which: stemming from from CVA capital requirements (+)	508 805								Articles 36(1) points (a) and (i); Article 38 and Article 48 of CRR Article 381 to 386 of CRR
OWN FUNDS REQUIREMENTS	B.3	of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+)	650								Articles 153(2) of CRR
ALQUIRL/JEN15	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-220								Recital (44) of CRR
	B.5	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							<u> </u>	Article 124 to 164 of CRR
CAPITAL RATIOS (%) -	C.1	Common Equity Tier 1 Capital ratio	12.23%	11.41%	11.44%	11.57%	8.95%	8.28%	8.16%	CA3 {1}	-
Transitional period	C.2	Tier 1 Capital ratio	13.04%	12.12%	12.19%	12.34%	9.68%	9.05%	8.91%	CA3 {3}	-
	C.3	Total Capital ratio	17.04%	15.73%	16.16%	16.61%	12.96%	12.58%	12.64%	CA3 (5)	-
	D	Common Equity Tier 1 Capital Threshold		4,997	4,947	4,929	3,903	3,976	3,995		
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1)		0	0	0	0	0	0		
	F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down					0	0	0		
Memorandum items		upon a trigger event (2)									
	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)				10.94%			7.74%	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) (-)	-18
Other material losses and provisions from 1 January to 30 September 2014 (-)	0