

Bank Name	DE - Landwirtschaftliche Rentenbank
LEI Code	529900Z3J0N6S0F7CT25



Summary Adverse Scenario

DE - Landwirtschaftliche Re	entenbank
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Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	471
Impairment losses on financial and non-financial assets in the banking book	12
Common Equity Tier 1 capital (1)	2,906
Total Risk Exposure (1)	17,179
Common Equity Tier 1 ratio, % (1)	16.9%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	27
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	57
3 yr cumulative losses from the stress in the trading book	463
Valuation losses due to sovereign shock after tax and prudential filters	71
Common Equity Tier 1 capital (1)	2,749
Total Risk Exposure (1)	21,266
Common Equity Tier 1 ratio, % (1)	12.9%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	1,170
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 - Landwirtschaftliche Rentenbank

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	471
Impairment losses on financial and non-financial assets in the banking book	12
Common Equity Tier 1 capital (1)	2,906
Total Risk Exposure (1)	17,179
Common Equity Tier 1 ratio, % (1)	16.9%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	476
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	25
3 yr cumulative losses from the stress in the trading book	276
Common Equity Tier 1 capital (1)	3,336
Total Risk Exposure (1)	18,822
Common Equity Tier 1 ratio, % (1)	17.7%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	1,506

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

EBA territoria

	Credit Risk																				_											
				Exp	posure values (as of 31/12/	2013)			Risk e	xposure amou	ts (as of 31/	12/2013)			Value adjus	tments and p	rovisions (as o	f 31/12/2013)					Basel	line Scena	ario				1		
			F	-IRB	A	IRB		STA	F	IRB	A	IRB	5	TA	F	IRB		A-IRB	STA			is of 31/12/2014	•	as o	vf 31/12/2	2015	as c	of 31/12/20	016	as o	of 31/12/20:	4
		LTV % (as of 31/12/2013)	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulter	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulted De	faulted	Impairmen rate	t Stock of Cover	rage Ratio ault Stock	Impairment rate F	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate I	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	te Stock of Provisions	Coverage Ratio - Default Stock
	(min EUR, %)																														4	
	Central banks and central governments		0	0	0	0	6.070	0	0	0	0	0	75	0	0	0	0	0	0	0	0.01%		0.00%	0.01%	1	10.00%	0.01%	1	10.00%	0.10%	5	40.00%
	Institutions		0	0	0	0	75,657	0	0	0	0	0	14,779	0	0	0	0	0	11	0	0.02%			0.02%	27	29.32%	0.02%	35	29.31%	0.02%	21	29.46%
	Corporates		0	0	0	0	89	0	0	0	0	0	51	0	0	0	0	0	0	0	0.09%	0 5	51.43%	0.08%	0	51.42%	0.08%	0	51.36%	0.15%	0	59.59%
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0		-	0	-		0		-	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		-	0	-	· ·	0	-	-	0 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	-
		0.05		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0		-	0	-	· ·	0	-	-	0 1	-
DE - Landwirtschaftliche	Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of	0.05		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0		-	0	-	· ·	0	-	-	0	-
	Retail - Qualifying Revolving	0.01	% 0	0	0	0	0	0	U	0	0	0	U	0	0	0	U	0	0	0	-	0		-	0	-		0	-	-	0 1	-
Rentenbank	Retail - Qualitying Revolving Retail - Other Retail		0	0	0	0	0	0	U	0	0	0	U	0	0	0	U	0	0	0	-	0		-	0	-		0		-	0 1	-
	Retail - Other Retail Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	U	0	0	0	U	0	0	0	U	0	0	0		0		-	0	-		0		-	0 1	-
	Retail - Other Retail - Of Which: SHE		0	0	0	0	0		0	0	0		0	0			0	0		0						-				-	0	-
	Equity		0	0	0	0	119		0	0	0		119	0			0	0		0				-		-				-	0	-
	Securitisation		0	0	0	0	119		0	0	0		119	0		0		0	0	0							· · ·					
	Other non-credit obligation assets				ő	, in the second s	55	ő		ő		ő	40		ő	, in the second se			ő	0							(P	/		1	4 2	
	TOTAL		0	0	0	0	81 000		0		0		15.065	0					11	0	0.02%	10 7	7.42%	0.02%	28	27.40%	0.02%	36	27.42%	0.03%	26	32.44%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	01,990	0			1 ů		13,005	, , , , , , , , , , , , , , , , , , ,	ő	0	i i	0	0	0	3.02.96			0.02.70	~~~	27.1070		~	27.12.70	3.03%	1 20	
(*) Refers to the part of Securitization exposure that is deducted from		-																														

							Kisk exposure amounts (as of 51/12/2015)						value aujusc	ments and pro	ovisions (as o	value aujuschierics and provisions (as or 51/12/2013)						Dasc	sinc acein	110								
		LTV % (as of	F	-IRB	A	IRB		STA	F.	IRB	A-1	IRB	S	TA	E	IRB	A-	IRB	S	TA		as o	31/12/201	4	as c	of 31/12/3	2015	85	of 31/12/2	016		as of 3
	(min EUR, %)	31/12/2013)	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	Non-defaulted	Defaulted	In	npairment S rate Pr	tock of ovisions	rage Ratio fault Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage tatio - Default Stock	Impairmen	nt rate P
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I F	-	0		-	0		-	0	-	-	
	Institutions		0	0	0	0	3,940	0	0	0	0	0	767	0	0	0	0	0	0	0		0.02%	0	44.32%	0.02%	0	44.31%	0.02%	0	44.31%	0.059	.%
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0		-	0	-		0		-	
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0		-	0	-	-	0		-	
	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		-	
	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%	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		-	
Traffice	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0		-	0	-		0		-	
	Retail - Other Retail		0	0	0	0	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											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 Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	3,940	0	0	0	0	0	767	0	0	0	0	0	0	0		0.02%	0	44.32%	0.02%	0	44.31%	0.02%	0	44.31%	0.05%	%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0												/ I I I

						as of 31/12/2	2013)			Risk ex	posure amoun	ts (as of 31/1	2/2013)				tments and pr	rovisions (as of	31/12/2013)					
		LTV % (as of	F	-IRB	A	IRB	5	TA	F-1	RB	A-1	RB	5	TA	F-	IRB	,	N-IRB	2	A		85	s of 31/12/	2014
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	в	mpairment rate	Stock of Provisions	Coverage Ratio Default Stock
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 F	-	0	
	Institutions		0	0	0	0	3,141	0	0	0	0	0	394	0	0	0	0	0	0	0	I I	0.01%		12.91%
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I	-		
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I	-		
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I	-		
	Retail	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I	-	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I	-	0	
United Kingdom	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I	-	0	
onneed rangeonn	Retail - Qualifying Revolving		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 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	
	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	
	Equity Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	L 14	-		-
	Securitisation Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I			
	TOTAL		0	0	0	0	0	0	0	0	0	0	0 304	0	0	0	0	0	0	0	1 H		0	
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	3.141	0	0	0	0	0	394	0	0	0	0	0	0	0	1 H	0.01%	لسنسم	12.91%
	securiusauon and re-securiusauons positions deducted from capital *		0	1 0	0	1 0	0	0							. 0	1 0	1 0	1 0	0	0				

				Exp	osure values (as	s of 31/12/2	013)			Risk exp	posure amoun	ts (as of 31/1	2/2013)			Value adjust	ments and pro	visions (as of	31/12/2013)		1 1			
		LTV % (as of	F-	-IRB	A-IF	RB	S	TA	F-	IRB	A-1	IRB	SI	TA	Fil	IRB	A-	IRB	S	STA	1 1	85	of 31/12	/2014
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted		Impairment rate	Stock of Provisions	Cover Defi
Spain	Central Banks and central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE Retail - Secured on real estate property Retail - Secured on real estate property - Of Retail - Sourced on real estate property - Of Retail - Sourced on real estate property - Of Retail - Other Retail Retail - Other Retail - Of Which: SPE Retail - Other Retail - Of Which: SPE Retail - Other Retail - Of Which: SPE Securitization	0.0%				0 0 0 0 0 0 0 0 0 0 0 0	95 2.366 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 506 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					0.05% 0.01%		11
	Securitisation Other non-credit obligation assets TOTAL		0	0	0	0	0 2.461	0	0	0	0	0	0	0	0	0	0	0	0	0		0.03%		
	Securitisation and re-securitisations positions deducted from capital *		ő	0	0	0	0	0	i č	<u>,</u>	, , , , , , , , , , , , , , , , , , ,	, i i i i i i i i i i i i i i i i i i i		Ŭ	i õ	0	ő	0	ő	l ő	1 h			<u> </u>

				Exposure values (as of 31/12/2013) F-IRB A-IRB STA						Risk ex	posure amoun	ts (as of 31/1	2/2013)			Value adjust	ments and pro	ovisions (as of	31/12/2013)		1 6				Bas	seline Scena	ario	/
		LTV % (as of	F-	-IRB	A	I-IRB	S	TA	F-	IRB	A-1	IRB	s	TA	F	IRB	A-	IRB	5	STA	1 6	a	s of 31/12,	/2014	as	of 31/12/2	2015	
	(min EUR, %)	31/12/2013)	Non-defaulted	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	t Stock of Provisions		at In
	Central banks and central governments		0	0	0	0	180	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	
	Institutions		0	0	0	0	1.958	0	0	0	0	0	390	0	0	0	0	0	0	0		0.02%	0	46.72%	0.02%	0	46.73%	
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	
	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	- 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	-	-	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	- 1	
Austria	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		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	- 1	
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	- 1	
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	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	- 1	
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	ΙL	-	0	-	-	0	-	
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							1 1	
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							1 1	
	TOTAL		0	0	0	0	2,138	0	0	0	0	0	390	0	0	0	0	0	0	0	1 [0.02%	0	46.72%	0.02%	0	46.73%	-
	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 31/12/2	2013)			Risk ex	posure amour	nts (as of 31/1	12/2013)			Value adjust	tments and pr	ovisions (as of	f 31/12/2013))					Bas	seline Scen	ario			
		LTV % (as of	F-I	IRB	A·	IRB		STA	F	-IRB	A-	-IRB	-	STA	F-I	IRB	A	I-IRB	5	STA		as (of 31/12/	/2014	as	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	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	I Defaulted	Ir	npairment rate F	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
	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	1,661	0	0	0	0	0	287	0	0	0	0	0	0	0		0.03%	0	74.24%	0.03%	0	74.26%	0.03%	0	74.28%
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	· ·	-	0	-	1 - 1	0	- 1
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	1 - 1	0	
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	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	-	1 - 1	0	
	Retail - Secured on real estate property - Of	0.0%	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0		-	0	-	1 - 1	0	
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			0		-	0	-	1 - 1	0	
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0		-	0	-	1 - 1	0	
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0		-	0	-	1 - 1	0	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0		-	0	-	1 - 1	0	
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0		-	0	-	1 - 1	0	-
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- H		0		•	0	-	1 · · /		-
	Other non-credit obligation assets		0	0	U	0	0	0	U	0	0		0	0	0		0	0	0	U	- H			(I				1 /	()	1
	Other non-credit obligation assets TOTAL		0		0	0	1		0		0		207		0					0	- E	0.03%	_	74.24%	0.03%		74.26%	0.03%		74.28%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	1.001	0	0	0	, v	0	28/	0	0	ő	0	0	0	0	- h	0.03%		/7.6720	0.03%		/4.20%	0.03%		/4.28%

	Adve	rse Scenar	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
	0.09%	10	40.00%	0.09%	15	40.00%
	0.03%	33	29.44%	0.03%	47	29.42%
	0.21%	0	60.75%	0.20%	0	60.64%
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	0.03%	43	32.18%	0.04%	62	31.94%

		rse Scenar				
	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	-
	0.07%	0	43.90%	0.07%	1	43.90%
	-	0	-	-	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%	0	43.90%	0.07%	1	43.90%

ck of Batio

ent rate Stock of Ratio - De

0.01% 0 12.91%

0.40% 1 34.00%

Stock of Cover

.03% 0 46.32%

t rate Stock of Ratio

0.06% 0

0.06%

of Co

12.919

0.01%

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

- 0.01%

0.01% 0

0.02% 0 10.00%

nent Stock of Ratio - Defau

0.02% 0 46.73%

12.919

12.91%

12.91%

12.919

as of 31/12/2015 as of 31/12/2016 ment Stock of Coverage Ratio - Defaul Provisions Ratio - Defaul

Ratio

10.00% 0.02% 0 10.00%

10.00

		rse Scenar				
	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 - Defaul Stork
	-	0	-	-	0	-
	0.02%	0	12.91%	0.02%	0	12.91%
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
_	-	0		-	0	-
	0.02%	0	12.91%	0.02%	0	12.91%

_		rse Scena				
		of 31/12/		~	of 31/12/	2016
e iult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defaul Stock
	1.06%	2	40.00%	1.06%	3	40.00%
	0.03%	0	10.00%	0.02%	0	10.00%
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
_	-	0	-	-	0	-
	0.39%	2	34.40%	0.38%	3	34.74%

		rse Scenar				
	as	of 31/12/		as	of 31/12/	
sult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
		0		-	0	-
	0.04%	0	46.21%	0.04%	1	46.17%
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	0.04%	0	46.21%	0.04%	1	46.17%

		rse Scenar				
	as	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
		0		-	0	-
	0.07%	0	73.65%	0.07%	0	73.58%
	-	0	-	-	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%	0	73.65%	0.07%	0	73.58%

ss Test
ss

				oosure values	(as of 31/12)	2013)			Risk ex	cposure amour	nts (as of 31/	12/2013)			Value adju	stments and pro		31/12/2013)						line Scenario				1				erse Scenario			
	LTV % (as of	F	-IRB		A-IRB		STA	F	IRB	A	-IRB		STA		F-IRB	A	IRB	STA			as of 31/1	2/2014	as o	f 31/12/2015	2	as of 31/12/	2016	as	is of 31/12/2	2014	as	s of 31/12/201	.5	as of 3	31/12
(min EUR, %)	31/12/2013)	Non-defaulter	d Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-default	ed Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairme rate	nt Stock of Provisions	Coverage Ratio Default Stock	· Impairment rate	Stock of Provisions	fault Impairmen fault rate	nt Stock of Provisions	Coverage Ratio - Default Stock	Impairment ra	rate Stock of Provision	of cons Ratio - Defaul Stock	it Impairment rate	t Stock of Provisions	Coverage atio - Default Stock	npairment St rate Pro	Stock of Provision
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0 -	-	0	-	-	0	-	- '	0	-	-	0
Institutions		0	0	0	0	1.489	0	0	0	0	0	253	0	0	0	0	0	0	0	0.04%	0	63.11%	0.03%	0 63.20	6 0.04%	0	63.07%	0.07%	0	60.76%	0.10%	0	59.82%	0.11%	1
Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-		0 -	-	0	-	-	0	-	1 - 1	0	-	-	0
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0 -	-	0	-		0	-	1 - 1	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	-	1 - '	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	-	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	0	-	0	-	-	0 -	-	0	-		0	-	1 - 1	0	-	-	0
Retail - Secured on real estate property - O	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-		0 -	-	0	-	-	0	-	1 - 1	0	-	-	0
Retail - Secured on real estate property - O	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0 -	-	0	-		0	-	1 - 1	0	-	-	0
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	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	-	1 - 1	0	-	-	0
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	-	1 - '	0	-	-	0
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-		0 -	-	0	-	-	0	-	1 - 1	0	-	-	0
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0 -	-	0	-	-	0	-	· · ·	0	-	-	0
Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0									1		4	4 7	4 17	/		
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0										/ / /	/ 1	4 7	4 17	/ /		
TOTAL		0	0	0	0	1.489	0	0	0	0	0	253	0	0	0	0	0	0	0	0.04%	0	63.11%	0.03%	0 63.20	6 0.04%	0	63.07%	0.07%	0	60.76%	0.10%	0	59.82%	0.11%	1
Securitisation and re-securitisations positions deducted from capita	*	0	0	0	0	0	0							0	0	0	0	0	0																

						as of 31/12/2	:013)					its (as of 31/1	2/2013)				tments and pro	visions (as of	31/12/2013)			
		LTV % (as of	E	RB	A-	IRB	S	TA	F-	IRB	A-	IRB	ST	TA	Ē	IRB	A	IRB	S	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		Impairme rate
	Central banks and central governments		0	0	0	0	316	0	0	0	0	0	75	0	0	0	0	0	0	0	F	
	Institutions		0	0	0	0	924	0	0	0	0	0	341	0	0	0	0	0	0	0		0.29%
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		- 1
	Corporates - Of Which: SME		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		- 1
	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		
	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
Italy	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		
runy	Retail - Qualifying Revolving		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		
	Retail - Other Retail - Of Which: SME		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
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		r - 1
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- 1	1
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		i
	TOTAL		0	0	0	0	1.240	0	0	0	0	0	416	0	0	0	0	0	0	0	- 1	0.29%
	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 ex	posure amoun	ts (as of 31/1	2/2013)			Value adjust	ments and pro	ovisions (as o	of 31/12/2013	3)		/			Baseline Sce	nario
		LTV % (as of	F	-IRB		A-IRB	5	STA	F	-IRB	A-1	IRB	S	TA	F	-IRB	A	-IRB		STA		as of 31	/12/2014		as of 31/12	2/2015
	(min EUR, %)	31/12/2013)	Non-defaulter	d Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Impain rat	ment Stock e Provisi	of Coverage I ions Default S	tatio - Impairm ock rate	nent Stock of Provision	f Ratio - Defau Stock
	Central banks and central governments Institutions		0	0	0	0	0 829	0	0	0	0	0	0 171	0	0	0	0	0	0	0	0.03	% 0 % 0	62.07	- 6 0.029	0 % 0	- 62.07%
	Corporates Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0		1	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	
	Retail - Secured on real estate property Retail - Secured on real estate property - Of	0.09		0	0	0	0 0	ő	ů o	0	0	0	0	0	ő	0	ů o	0	0	0 0		0	-		0	-
Norv		0.09		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	-	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		1	0	1
	Equity Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	- i	0	
	Other non-credit obligation assets TOTAL		0	0	0	0	0 829	0	0	0	0	0	0 171	0	0	0	0	0	0	0	0.03	% 0	62.07	6 0.029	% 0	62.07%
	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/	2013)			Risk ex	posure amoun	ts (as of 31/1	2/2013)			Value adjust	tments and pro	ovisions (as ol	f 31/12/2013)					
	LTV % (as of	F-	-IRB	A	-IRB	S	TA	F-	IRB	A-	IRB	S	STA	F	-IRB	A-	-IRB	S	TA		as c	of 31/12/	2014
(min EUR, %)	31/12/2013)		d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		airment rate P	Stock of Provisions	Coverage Ratio Default Stock
Central banks and central governments Institutions		0	0	0	0	0 887	0	0	0	0	0	0 4	0	0	0	0	0	0	0	0.	-	0	- 10.00%
Corporates Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		:	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	-
Retail - Secured on real estate propert Retail - Secured on real estate p			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		:	0	-
Luxembourg Retail - Secured on real estate ; Retail - Qualifying Revolving			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:	CME	0	0	ů.	0	0	ő	0	0	0	0	ő	ő	0	0	0	0	ő	0		-	0	-
Retail - Other Retail - Of Which:		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			0	
Other non-credit obligation assets TOTAL		0	0	0	0	0 887	0	0	0	0	0	0 5	0	0	0	0	0	0	0	0.	.00%	0	10.00%
Securitization and re-ceruritizations positions deducted																							

| | | | Exp | posure values | (as of 31/12/3 | 2013) | | | Risk ex | posure amour | nts (as of 31/1 | 12/2013) | | | Value adjust | ments and pro | ovisions (as of | 31/12/2013)
 |
 |
 | |
 | Ba
 | seline Scen | ario | | |
|-------------------------------------------------------------|--------------|---------------|---------------|-----------------------------------|---------------------------------------------|----------------------------------------------|-------------------------------------------------------------------------|----------------------------------------------------------------------------|-----------------------------------------------------------------|--------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------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| | LTV % (as of | F- | -IRB | A | -IRB | S | STA | F | -IRB | A | -IRB | SI | TA | F-1 | RB | A | -IRB | 5
 | STA
 |
 | as of 31 | /12/2014
 | as
 | s of 31/12/ | 2015 | as | s of 31/1 |
| (min EUR, %) | 31/12/2013) | Non-defaulted | Defaulted | Non-defaulter | d Defaulted | Non-defaulted | d Defaulted | Non-defaulte | d Defaulted | Non-defaulted | d Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | d Defaulted | Non-defaulted
 | Defaulted
 | Impair
rat
 | | of Coverage Rati
 | • Impairment
rate
 | t Stock of
Provisions | Coverage
Ratio - Default
Stork | t Impairment rate | t Stock
Provisio |
| anks and central governments | | 0 | 0 | 0 | 0 | 5,202 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0
 | 0
 | 0.00
 | % 0 | 10.00%
 | 0.00%
 | 0 | 10.00% | 0.00% | (|
| ons | | 0 | 0 | 0 | 0 | 55.152 | 0 | 0 | 0 | 0 | 0 | 11.131 | 0 | 0 | 0 | 0 | 0 | 11
 | 0
 | 0.03
 | 96 18 | 28.49%
 | 0.02%
 | 25 | 28.50% | 0.02% | |
| es | | 0 | 0 | 0 | 0 | 89 | 0 | 0 | 0 | 0 | 0 | 51 | 0 | 0 | 0 | 0 | 0 | 0
 | 0
 | 0.09
 | % 0 | 51.43%
 | 0.08%
 | 0 | 51.42% | 0.08% | |
| Corporates - Of Which: Specialised Lending | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0
 | 0
 |
 | 0 | -
 | -
 | 0 | - | | 1 |
| Corporates - Of Which: SME | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0
 | 0
 |
 | 6 | -
 | -
 | 0 | - | | 1 |
| | | 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 | - | | |
| 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
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 | 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 | - | | |
| 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
 |
 | 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
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 | -
 | 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
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| n-credit obligation assets | | 0 | 0 | U | 0 | 55 | 0 | U | 0 | 0 | 0 | 40 | 0 | 0 | 0 | U | 0 | 0
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| ion and in convitications positions doducted from capital & | | 0 | 0 | 0 | 0 | 60.617 | 0 | 0 | 0 | 0 | 0 | 11.341 | 0 | 0 | 0 | 0 | 0 | 11
 | 0
 | 0.01
 | .% 18 | 27.83%
 | 0.02%
 | 25 | 27.84% | 0.02% | - |
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		rse Scenar				
	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	-
	0.38%	1	80.00%	0.42%	1	80.00%
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
_	-	0		-	0	-
_	0.38%	1	80.00%	0.42%	1	80.00%
_						

nent Stock of Coverage Ratio - Default Impairment Stock of Ratio - Default

0.28% 1

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

as of 3

Impairment Stock of Coverage Ratio - Defaut Impairment Stock of Ratio - Defaut 10.00%

0.02% 0 62.06%

0.00% 0 10.00%

as of 31/12/2016 ment Stock of Ratio - Defaul

10.00% 28.50% 51.36%

27.85%

10.00

-80.00%

80.00%

0.41%

0.41% 0

0.03%

as of 31/12/2014 stock of Cover Ratio - I

0.03% 0 62.07%

0.01%
0.02%
0.15%

0.02%

0.00% 0 10.009

stock of Ratio

28.53% 59.59%

-80.00% 0.28%

0.27% 0 80.00%

as of 3

0.00% 0 10.00%

Stock of Coverage Ratio

0 80.00%

80.00%

	Advo	rse Scena	é 0.			
		of 31/12/		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	-	-	0	-
	0.04%	0	62.07%	0.04%	0	62.06%
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	0.04%	0	62.07%	0.04%	0	62.06%

		rse Scenar				
	as	of 31/12/		as	of 31/12/	
e sult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	-	0	-	-	0	-
	0.00%	0	10.00%	0.01%	0	10.00%
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
_	-	0	-	-	0	-
	0.00%	0	10.00%	0.01%	0	10.00%

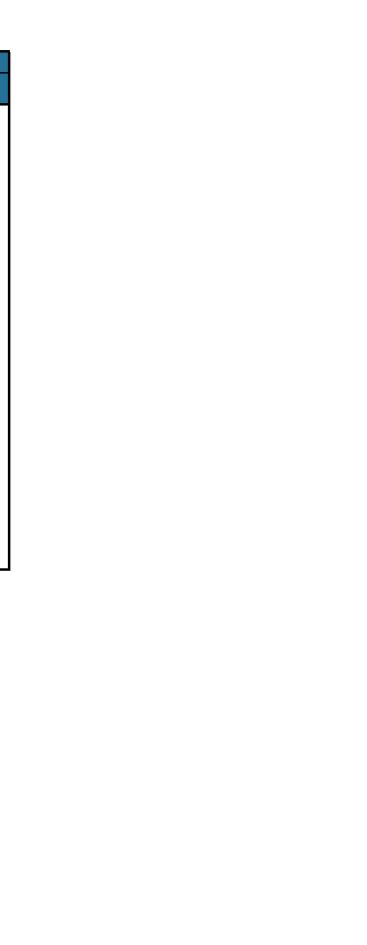
	Adve	rse Scena	io			
	as	of 31/12/	2015	as	of 31/12/	2016
e bult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork
2	0.01%	1	40.00%	0.01%	1	40.00%
	0.02%	30	28.53%	0.03%	42	28.54%
	0.21%	0	60.75%	0.20%	0	60.64%
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	0.02%	31	28.98%	0.03%	43	28.95%



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	306	281	261	273	202	196	224
Net trading income		-107	-52	-24	-200	-108	-62
of which trading losses from stress scenarios		-138	-83	-55	-232	-139	-93
Other operating income	26	4	1	-1	-30	-20	-15
Operating profit before impairments	471	125	157	194	-82	15	94
Impairment of financial assets (-)	-12	-8	-8	-9	-18	-19	-20
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-12	-8	-8	-9	-15	-17	-18
Impairment Financial assets designated at fair value through P&L (-)	0	0	0	0	-3	-2	-2
Impairment on non financial assets (-)	0	0	0	0	0	0	0
Operating profit after impairments from stress scenarios	459	117	148	186	-100	-4	74
Other Income and expenses	1	0	0	0	0	0	0
Pre-Tax profit	460	117	148	186	-100	-4	74
Тах	0	0	0	0	0	0	0
Net income	460	117	148	186	-100	-4	74
Attributable to owners of the parent	460	117	148	186	-100	-4	74
of which carried over to capital through retained earnings	460	103	134	171	-114	-18	59
of which distributed as dividends	0	14	14	15	14	14	15

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	15,499	17,012	17,012	17,012	18,095	18,273	19,255
Risk exposure amount Securitisation and re-securitisations	0	0	0	0	0	0	0
Risk exposure amount Other credit risk	15,499	17,012	17,012	17,012	18,095	18,273	19,255
Risk exposure amount for market risk	5	5	5	5	5	5	5
Risk exposure amount for operational risk	1,675	1,675	1,734	1,805	1,675	1,857	2,006
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)	0	0	0	0	0	0	0
Total Risk exposure amount	17,179	18,692	18,751	18,822	19,775	20,135	21,266



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	0						
Expective values	Trading Book (excl. correlation trading positions under CRM)	0						
Exposure values	Correlation Trading Portfolio (CRM)	0						
	Total	0						
	Banking Book	0	0	0	0	0	0	0
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0
-	Total	0	0	0	0	0	0	0
	Hold to Maturity porfolio	0	0	0	0	0	0	0
Turneiumente	Available for Sale porfolio	0	0	0	0	0	0	0
Impairments	Held for trading portfolio							
	Total	0	0	0	0	0	0	0



	(mln EUR)		v	ALUES AS C	DF 31/12/20	13			VALUES AS OF	31/12/2013	3	v	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of pro	RECT LONG ounting value gross visions) (1)					DIRECT Derivatives with po 31/12,	r SOVEREIGN EXPOS Sitive fair value at /2013	Derivatives wit	IVES (1) h negative fair value at /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	Austria	0 0 0 0 0 180 180	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 180 180	0 0 0 0 0 180 180	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Bulgaria	0 0 0 0 0 0 0													
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Cyprus														
[0 - 3M [[3M - 1 Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Czech Republic	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Tot	Estonia														
100 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Finland														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Tot	France	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0



	(mln EUR)		v	ALUES AS C	OF 31/12/20	13			VALUES AS OF	31/12/2013	3	v	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of pro	RECT LONG ounting value gross visions) (1)		is a maturi		net of cash short only where there	DIREC Derivatives with po 31/12	r SOVEREIGN EXPOS ositive fair value at /2013	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 25 146 171	0 0 0 0 0 0 0 0 0 0	0 0 0 0 25 146 171	0 0 0 0 25 146 171	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Croatia	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[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 - 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		000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Iceland	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Ireland	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Italy	0 42 0 110 164 316	0 0 0 0 0 0 0 0 0 0	0 42 0 110 0 164 316	0 42 0 73 0 164 279	0 0 0 37 0 3 7 3 7	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Latvia	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Liechtenstein	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 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 (according to be a constrained of provide the constraint of provide the constraint of the co						DIREC Derivatives with po 31/12	T SOVEREIGN EXPOS positive fair value at /2013	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 - 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 - 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 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 - 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 - 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 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Portugal	0 0 0 0 25 0 25		0 0 0 0 25 0 25	0 0 0 0 25 0 25			0 0 0 0 0 0 0 0							0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y] [10Y - more Tot	Romania			0 0 0 0 0 0 0 0											
Tot [0 - 3M [[3M - 1Y [[1Y - 2Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Slovakia														



	(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013						
		EXPOSURES (acc of pro	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		Derivatives with		S (3) (on and off balance sheet) Derivatives with negative fair value at 31/12/2013	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013(-)
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Tot	Slovenia	0 0 0 0 0 0 49 49	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 49 49	0 0 0 0 0 0 49 49	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 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 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	United Kingdom	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0 - 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 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 - 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 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	
[0-3M] [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
[0-3M[[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
[0-3M[[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

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

2014 EU-wide Stress Test

EBA	AUTHORITY	Capital			Baseline Scenario			Adverse Scenario		1	
(min EUR)		CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	31/12/2015 As of 31/12/2016		As of 31/12/2015	As of 31/12/2016	COREP CODE	REGULATION
	A	OWN FUNDS	3,474	3,587	3,727	3,904	3,333	3,296	3,317	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	2,906	3,019	3,159	3,336	2,765	2,728	2,749	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	135	135	135	135	135	135	135	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.1.1	capital instruments) Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	-	-
	A.1.2	Retained earnings	2,999	3,102	3,236	3,407	2,885	2,867	2,926	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (of CRR
	A.1.3	Accumulated other comprehensive income	0	10	17	23	-27	-46	-84	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CR
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS	0	0	0	0	-88	-61	-71	-	-
	A.1.3.2	portfolio Of which: arising from unrealised gains/losses from the rest of AFS portfolio	0	0	0	0	1	-7	-20		-
	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 CR
	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	-211	-211	-211	-211	-211	-211	-211	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	-	
	A.1.9	Sovereign Exposure in AFS portfolio (-) Intangible assets (including Goodwill)	-16	-16	-16	-16	-16	-16	-16	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	-1	-1	-1	-1	-1	-1	-1	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	0	0	0	0	0	0	0	CAI {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	CAI {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12		0	0	0	0	0	0	0		
OWN FUNDS	A.1.13	(-) Reciprocal cross holdings in CET1 Capital	U			U				CA1 {1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
	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(of CRR: Articles 36(1) point 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 institution does not have a significant investment	0	0	0	0	0	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) 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) at 48(2) of CRR
	A.1.18	A.1.18 (·) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment A.1.19 (·) Amount exceding the 17.65% threshold		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			0	0	0	0	0	0	CA1 {1.1.1.25}	Article 470 of CRR
	A.1.20	Transitional adjustments	0	0	0	0	0	0	0	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 (+/-)	0	0	0	0	0	0	0	CA1 {1.1.1.26}	Articles 469 to 472. 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	0	0	0	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)	2,906	3,019	3,159	3,336	2,765	2,728	2,749	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	568	568	568	568	568	568	568	CA1 {1.2}	Article 71 of CRR
	В.1	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for CTT activities (c)	17,179 0	18,692	18,751	18,822	19,775	20,135	21,266	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48 con
	B.2	CET1 deduction (+) of which: stemming from from CVA capital requirements (+)	0								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 (+)	0								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lendino to SMEs (-) of which: stemming from the effect of exposures that were previously part of	0								Recital (44) of CRR
	B.5	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	0	16.15%	16.85%	17.72%	13.98%	13.55%	12.93%	CA3 {1}	Article 124 to 164 of CRR
CAPITAL RATIOS (%) -	C.2	Tier 1 Capital ratio	16.92%	16.15%	16.85%	17.72%	13.98%	13.55%	12.93%	CA3 {3}	
Transitional period	C.3	Total Capital ratio	20.22%	19.19%	19.88%	20.74%	16.85%	16.37%	15.60%	CA3 (5)	-
	D	Common Equity Tier 1 Capital Threshold		1,495	1,500	1,506	1,088	1,107	1,170		
	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	F.1	upon a trigger event (2) Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					0	0	0		
	G	Fully Loaded Common Equity Tier 1 Capital ratio (3)				17.72%			12.93%		
	G	Tany coaded common Equity ther 1 Capital Patio (3)				17.7270			12.93%		

(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 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