

Bank Name	DE - Wüstenrot Bank AG Pfandbriefbank
LEI Code	QS0KV71ZZFYPT6POX557



Total Risk Exposure (1)

DE - Wüstenrot Bank AG Pfandbriefbank

2014 EU-wide Stress Test

Summary Adverse Scenario



mln EUR, % 22 19 393

4,576

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

DE - Wüstenrot Bank AG Pfandbriefbank

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	22
Impairment losses on financial and non-financial assets in the banking book	19
Common Equity Tier 1 capital (1)	393
Total Risk Exposure (1)	4,576
Common Equity Tier 1 ratio, % (1)	8.6%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	7
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	26
3 yr cumulative losses from the stress in the trading book	1
Common Equity Tier 1 capital (1)	373
Total Risk Exposure (1)	4,646
Common Equity Tier 1 ratio, % (1)	8.0%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	372
(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.

Actual figures as of 31 December 2013
Operating profit before impairments
Impairment losses on financial and non-financial assets in the banking book
Common Equity Tier 1 capital (1)

Common Equity Tier 1 ratio, % (1)	8.6%
Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	-12
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	46
3 yr cumulative losses from the stress in the trading book	7
Valuation losses due to sovereign shock after tax and prudential filters	8
Common Equity Tier 1 capital (1)	313
Total Risk Exposure (1)	4,824
Common Equity Tier 1 ratio, % (1)	6.5%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	265
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

EBA 2014 EU-wide Stress Test

	Credit Risk																				_									-			
				Exp	posure values	(as of 31/12/2	2013)			Risk ex	kposure amour	ts (as of 31/	12/2013)			Value adjust	ments and pro	ovisions (as o	f 31/12/2013)					Bas	eline Scenar	rio							
			F	-IRB		l-IRB	-	STA	F-	IRB	A	IRB		TA	F	-IRB	A	-IRB	5	TA		as of 31/1	2/2014	as	of 31/12/20	015	as c	f 31/12/2016		as of 3	1/12/2014		I
		LTV % (as of 31/12/2013)	Non-defaulter	d Defaulted	Non-defaulte	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulter	Defaulted	Non-defaulter	1 Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairm rate	ent Stock of Provision	Coverage Ratio	· Impairment rate	Stock of Provisions	Coverage Latio - Default Stock	Impairment rate	Stock of Ratio	verage - Default	Impairment rate	Stock of Provisions	Coverage atio - Default	
	(min EUR, %)																									SIDOK			Stock			Stock	
	Central banks and central governments		0	0	0	0	1.319	0	0	0	0	0	0	0	0	0	0	0	0	0	0.009	0	-	0.00%	0	40.00%	0.00%	0 4	0.00%	0.01%	2	40.00%	6
	Institutions		0	0	0	0	3,609	0	0	0	0	0	549	0	0	0	0	0	0	0	-0.019		-	-0.01%	0	16.60%	-0.01%		5.60%	-0.01%	0	16.60%	-
	Corporates		0	0	0	0	244	1	0	0	0	0	110	1	0	0	0	0	0	0	0.109	1	5.97%	0.14%	1	6.38%	0.13%	1 6	.49%	0.14%	1	7.47%	e
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-	-	0	-	-	0	-	
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-	-	0	-	-	0	-	
	Retail		0	0	0	0	8.800	193	0	0	0	0	3.447	133	0	0	0	0	15	49	0.109		15.33%	0.09%	81	13.70%	0.08%		2.78%	0.13%	81	17.62%	e
	Retail - Secured on real estate property	0.0%	6 0	0	0	0	7.295	125	0	0	0	0	2.697	81	0	0	0	0	8	24	0.099	39	11.73%	0.09%	46	10.67%	0.07%	52 1	0.10%	0.12%	46	14.34%	e
Wüstenrot Bank AG	Retail - Secured on real estate property - Of	0.0%		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-	-	0	-	-	0	-	
	Retail - Secured on real estate property - Of	53.2%	6 0	0	0	0	7,295	125	0	0	0	0	2,697	81	0	0	0	0	8	24	0.099	39	11.73%	0.09%	46	10.67%	0.07%	52 1	0.10%	0.12%	46	14.34%	6
Pfandbriefbank	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-	-	0	-	-	0	-	
	Retail - Other Retail		0	0	0	0	1,506	68	0	0	0	0	750	52	0	0	0	0	7	25	0.129	34	23.61%	0.11%	35	21.91%	0.10%	37 2	0.74%	0.15%	35	25.15%	6
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-	-	0	-	-	0	-	
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	1.506	68	0	0	0	0	750	52	0	0	0	0	7	25	0.129		23.61%	0.11%	35	21.91%	0.10%	37 2	0.74%	0.15%	35	25.15%	6
	Equity		0	0	0	0	20	0	0	0	0	0	20	0	0	0	0	0	0	0	0.00%	0		0.00%	0		0.00%	0		0.00%	0		9
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0												/ //	
	Other non-credit obligation assets		0	0	0	0	61	0	0	0	0	0	91	0	0	0	0	0	0	0													4
	TOTAL		0	0	0	0	14,055	194	0	0	0	0	4,218	134	0	0	0	0	15	49	0.079	73	15.19%	0.06%	82	13.56%	0.05%	90 1	2.64%	0.09%	84	17.48%	0
	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 e	kposure amou	nts (as of 31/:	12/2013)			Value adjus	tments and p	rovisions (as of	31/12/2013)					Bas	eline Scena	ario							
		LTV % (as of	F-	-IRB	A-	IRB	5	STA	F	IRB		N-IRB		STA	F-	IRB		A-IRB	S	TA		as of 31/12	/2014	as	of 31/12/2	2015	as	of 31/12/2	1016		s of 31/12/		
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-default	ed 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 Stock of Provision	f Ratio - Defa IS Stock	ut ^{Impi}
	Central banks and central governments		0	0	0	0	661	0	0	0	0	0	0	0	0	0	0	0	0	0	-0.01		-	0.00%	0	40.00%	0.00%	0	40.00%	0.00%		40.00%	
	Institutions		0	0	0	0	1,558	0	0	0	0	0	98	0	0	0	0	0	0	0	-0.03		-	-0.03%	0	16.60%	-0.03%	0	16.60%	-0.03%		16.60%	
	Corporates		0	0	0	0	203	1	0	0	0	0	100	1	0	0	0	0	0	0	0.109	6 1	6.54%	0.13%	1	7.02%	0.13%	1	7.13%	0.13%	1	8.20%	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	-	
	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	8,779	192	0	0	0	0	3,438	133	0	0	0	0	15	48	0.109		15.31%	0.09%	81	13.69%	0.09%	88	12.46%	0.13%	81	17.60%	
	Retail - Secured on real estate property	0.0%	0	0	0	0	7.278	124	0	0	0	0	2.691	81	0	0	0	0	8	24	0.091	6 39	11.73%	0.09%	46	10.67%	0.08%	52	9.82%	0.12%	46	14.34%	0
	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0	-	-	0	-	
Germany	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	7,278	124	0	0	0	0	2,691	81	0	0	0	0	8	24	0.099	6 39	11.73%	0.09%	46	10.67%	0.08%	52	9.82%	0.12%	46	14.34%	0
,	Retail - Qualifying Revolving Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-		35	-	-	0	- 20.43%	-	0		
	Retail - Other Retail Retail - Other Retail - Of Which: SME		0	0	0	0	1,500	68	U	0	0	0	/4/	52	0	0	0	0	/		0.129	6 33	23.57%	0.11%	25	21.88%	0.11%	3/	20.43%	0.15%	5	25.11%	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0	0	0	1,500	0	U	0	0		747		0		0	0	0	0	0.129		23.57%	0.11%	35	21.88%	0.11%	0	20.43%	0.15%		25.11%	
	Feddir - Ociel Retail - Of Which, hor-sele			0	0	0	1,500		0		0		/4/	52				0		-	0.009		23.3/%	0.00%	30	21.88%	0.00%	5/	20.43%	0.15%	35	25.11%	0.
	Securitisation			0	0	0	20	0	0		0	0	20					0	0	0	0.004	6 U		0.00%	0		0.00%	0		0.00%			- °
	Other non-credit obligation assets		ů	0			61				ő		60	l ő	ő					0													
	TOTAL		ő	0	0	0	11.282	193	0				3 725	133	ő				15	48	0.085	6 73	15.19%	0.07%	82	13.57%	0.07%	90	12.36%	0.10%	83	17.47%	
	Securitisation and re-securitisations positions deducted from capital *		ő	ů ů	ő	ő	0	0	, in the second s	, in the second se	Ŭ	Ŭ	3,123	1.55	ő	ő	ů	0	0	0	0.00		13.13%	0.07 /2	- Vii	13.37 %	0.07 /2		11.50 %	0.1070		1.0 %	Ť

				Exp	osure values (as of 31/12/2	2013)			Risk ex	posure amoun	its (as of 31/1	12/2013)			Value adjust	tments and p	rovisions (as c	of 31/12/2013	•)		(seline Scen	
		LTV % (as of	F	-IRB	A-	IRB	5	TA	F-	IRB	A-	IRB	S	TA	E E	RB	,	N-IRB		STA		8	is of 31/12	/2014	as r	of 31/12/	2015
	(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-defaulte	d Defaulted	Non-defaulter	d Defaulted				Coverage Ratio Default Stock		Stock of Provisions	Co Ratio
	Central banks and central governments		0	0	0	0	216	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0.00%	0	-	0.00%	0	4
	Institutions		0	0	0	0	493	0	0	0	0	0	73	0	0	0	0	0	0	0	I	0.00%	0	-	0.00%	0	11
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I	0.17%	0	8.69%	0.16%	0	8
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I	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	I	1 - 1	0	-		0	1
	Retail		0	0	0	0	3	1	0	0	0	0	1	0	0	0	0	0	0	0	I	-0.05%	0	17.43%	0.07%	0	1
	Retail - Secured on real estate property	0.0%	0	0	0	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0	I	-0.19%	0	8.80%	0.05%	0	8
	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	1 - 1	0	-		0	
France	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0	I	-0.19%	0	8.80%	0.05%	0	8
Trance	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I	1 - 1	0	-		0	1
	Retail - Other Retail		0	0	0	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0	I	0.10%	0	36.88%	0.10%	0	3
	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	1 - 1	0	-		0	1
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0	I	0.10%	0	36.88%	0.10%	0	34
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I	<u> </u>	0	-	· · ·	0	
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I	1 /			4 /	1 1	4
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	5	0	0	0	0	0	0	0	I						4
	TOTAL		0	0	0	0	711	1	0	0	0	0	80	0	0	0	0	0	0	0		0.00%	0	17.38%	0.00%	0	1
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0							4

				Exp	osure values	(as of 31/12/2	2013)			Risk ex	posure amoun	ts (as of 31/1	2/2013)			Value adjus	tments and pr	rovisions (as o	(31/12/2013)					Ba	seline Scen	ario		
		LTV % (as of	F-	IRB	A	I-IRB	-	TA .	F	IRB	A-	IRB	S	ITA	Fi	IRB	,	A-IRB	S	TA		as of 3	/12/2014	a	s of 31/12/	2015	as o	131/12/2016
	(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-defaulte	d Defaulted	Non-defaulted	Defaulted		ment Stoc te Prové		• Impairmen rate	t Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate P	Stock of Provisions Stock
	Central banks and central governments Institutions		0	0	0	0	0 360	0	0	0	0	0	0 45	0	0	0	0	0	0	0	0.0		-	- 0.00%	0	- 16.60%	- 0.00%	0 - 0 16.60%
	Corporates Corporates - Of Which: Specialised Lending		0	0	0	0	5	0	0	0	0	0	5	0	0	0	0	0	0	0	0.1	7% 0	8.83%	0.16%	0	8.62%	0.32%	0 11.22%
	Corporates - Of Which: SME		0	0	0	0	0	ő	0	0	0	0	0	0	0	0	0	0	ů.	0				1.	0			0 -
	Retail Retail - Secured on real estate property	0.0%	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0.0		4.54% 3.37%	0.03%	0	4.97% 3.65%	0.03%	0 6.11% 0 4.43%
	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	26	- 3.37%	- 0.02%	0	- 3.65%	- 0.02%	0 - 0 4.43%
United Kingdom	Retail - Qualifying Revolving	0.0%	0	0	0	0	Ó	0	0	0	0	0	0	0	0	0	0	0	0	0			-	-	0	-	-	0 -
	Retail - Other Retail Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.0	3% (18.84%	0.09%	0	21.12%	0.08%	0 26.44%
	Retail - Other Retail - Of Which: non-SME Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.0	3% 0	18.84%	0.09%	0	21.12%	0.08%	0 26.44%
	Securitisation		ő	0	0	0	0	0	0	ő	0	0	0	ő	0	0	0	0	0	0					l ů	-	-	
	Other non-credit obligation assets TOTAL		0	0	0	0	0 366	0	0	0	0	0	12 63	0	0	0	0	0	0	0	0.0	2% (8.60%	0.00%	0	9.39%	0.01%	0 11.81%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0								

				EX.	posure values	(as of 31/12/	2013)			KISK EXP	posure amour	105 (as or 31/1	12/2013)			value aujus	itments and pro	ovisions (as o	1 31/12/2013)						seilne Scer							
		LTV % (as of	F	-IRB	A	-IRB	ST	TA	F-IF	RB	A	-IRB		STA	F-	IRB	A	-IRB	5	TA		as of 31,	12/2014	as	of 31/12	2015	as	of 31/12/20	16	as	s of 31/1	į
	(min EUR, %)	31/12/2013)	Non-defaulte	d Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impa ra		of Coverage Rati	 Impairment rate 	t Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	t Stock of Provisions	Coverage atio - Default Stock	Impairment rai	ate St Pro	DC IVÈ
	Central banks and central governments		0	0	0	0	152	0	0	0	0	0	0	0	0	0	0	0	0	0	0.0	0% 0	-	0.00%	0	40.00%	0.00%	0	40.00%	0.06%	T	1
	Institutions		0	0	0	0	204	0	0	0	0	0	58	0	0	0	0	0	0	0	0.0	0% 0	-	0.00%	0	16.60%	0.00%	0	16.60%	0.00%		2
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		. 0	-	-	0	-	-	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	-	-	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	-	-	0	-	-	0	-	-		1
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.0		6.67%	0.03%	0	6.51%	0.03%		8.39%	0.04%		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	3% 0	6.48%	0.03%	0	6.31%	0.03%	0	8.12%	0.04%		- 1
	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		. 0	-	-	0	-	-	0	-	-		- 5
Italy	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	3% 0	6.48%	0.03%	0	6.31%	0.03%	0	8.12%	0.04%		1
1001)	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
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.0	3% 0	12.44%	0.03%	0	12.64%	0.03%	0	16.65%	0.04%		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	-	-	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	3% 0	12.44%	0.03%	0	12.64%	0.03%	0	16.65%	0.04%		1
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		. 0			0	-	-	0	-	· ·		_/
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0								4 17		1		
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0												7
	TOTAL		0	0	0	0	356	0	0	0	0	0	58	0	0	0	0	0	0	0	0.0	0% 0	6.67%	0.00%	0	26.82%	0.00%		27.43%	0.03%	_	-'
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0												Æ

				Exp	osure values	(as of 31/12/2	2013)			Risk e	xposure amounts	s (as of 31/1	2/2013)			Value adjus	tments and pri	ovisions (as ol	f 31/12/2013)					Ba	seline Scena	ario						
		LTV % (as of	F-	-IRB	A	-IRB	5	STA	F	IRB	A-IF	RB	-	STA	F-	-IRB	A	-IRB	S	TA		as of 31	/12/2014	a	s of 31/12/2	2015	85	of 31/12/2016		as of 31	L/12/2014	
		31/12/2013)	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Impa ra		of Coverage Ratio	• Impairmen rate	t Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	ut 1	Impairment rate Pro	Rock of rovisions	werage o - Default Stock
	Central banks and central governments		0	0	0	0	109	0	0	0	0	0	0	0	0	0	0	0	0	0		- 0	-	-	0			0 -	п г	-	0	-
	Institutions		0	0	0	0	176	0	0	0	0	0	31	0	0	0	0	0	0	0	0.0	30% 0	-	0.00%	0	16.60%	0.00%	0 16.60%		0.00%	0 1F	6.60%
	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 1	-	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	-	1 - 1	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 -	1 1	-	0	-
	Retail		0	0	0	0	2	0	0	0	0	0	1	0	0	0	0	0	0	0		04% 0	3.95%	0.04%	0	4.51%	0.04%	0 5.28%	1 1	0.06%		5.08%
	Retail - Secured on real estate property	0.0%		0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0.0	04% 0	4.41%	0.04%	0	4.40%	0.04%	0 5.47%	1 1	0.06%	0 6	5.53%
	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 - 1	0 -	1 1	-	0	-
Netherlands	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0.0	04% 0	4.41%	0.04%	0	4.40%	0.04%	0 5.47%	1 1	0.06%	0 6	5.53%
neurenanas	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		- 0	-	-	0	-	1 - 1	0 -		-	0	-
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.0	94% 0	3.10%	0.04%	0	4.71%	0.04%	0 4.92%	1 1	0.07%	0 5	5.25%
	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 -	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	04% 0	3.10%	0.04%	0	4.71%	0.04%	0 4.92%		0.07%	0 5	5.25%
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		- 0	-	-	0	-	L - J	0 -		-	0	-
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0												
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							4 1			/		
	TOTAL		0	0	0	0	287	0	0	0	0	0	32	0	0	0	0	0	0	0	0.0	00% 0	3.95%	0.00%	0	8.69%	0.00%	0 9.99%		0.00%	0 11	46%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0									_			

	Adve	rse Scena	io			
	as	of 31/12/	2015	as	of 31/12/	2016
: ult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	0.01%	4	40.00%	0.01%	6	40.00%
	-0.01%	0	16.60%	-0.02%	0	16.60%
	0.18%	1	7.83%	0.17%	2	7.76%
	-	0	-	-	0	-
	-	0	-	-	0	-
	0.12%	93	15.82%	0.10%	103	14.61%
	0.11%	55	13.06%	0.10%	63	12.17%
	-	0	-	-	0	-
	0.11%	55	13.06%	0.10%	63	12.17%
	-	0	-	-	0	-
	0.14%	38	23.35%	0.13%	40	21.96%
	-	0	-	-	0	-
	0.14%	38	23.35%	0.13%	40	21.96%
_	0.00%	0		0.00%	0	-
	0.08%	98	15.69%	0.07%	110	14.49%

	Adve	rse Scena	io			
	85	of 31/12/	2015	85	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%	2	40.00%	0.00%	4	40.00%
	-0.03%	0	16.60%	-0.03%	0	16.60%
	0.17%	1	8.74%	0.17%	1	8.75%
	-	0	-	-	0	-
	-	0	-	-	0	-
	0.12%	93	15.81%	0.10%	102	14.61%
	0.11%	55	13.05%	0.10%	63	12.17%
	-	0	-	-	0	-
	0.11%	55	13.05%	0.10%	63	12.17%
	-	0	-	-	0	-
	0.14%	38	23.32%	0.13%	40	21.94%
	-	0	-	-	0	-
	0.14%	38	23.32%	0.13%	40	21.94%
	0.00%	0	-	0.00%	0	-
	0.10%	96	15.69%	0.08%	108	14.49%

			Adve	rse Scena	io			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
pairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork
0.03%	0	40.00%	0.03%	0	40.00%	0.03%	0	40.00%
0.00%	0	16.60%	0.00%	0	16.60%	0.00%	0	16.60%
0.21%	0	10.71%	0.21%	0	10.37%	0.20%	0	9.95%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-0.02%	0	18.52%	0.10%	0	17.88%	0.08%	0	17.36%
-0.16%	0	9.79%	0.07%	0	9.61%	0.05%	0	9.44%
-	0	-	-	0	-	-	0	-
-0.16%	0	9.79%	0.07%	0	9.61%	0.05%	0	9.44%
-	0	-	-	0	-	-	0	-
0.13%	0	38.20%	0.13%	0	35.57%	0.12%	0	33.58%
-	0	-	-	0	-	-	0	-
0.13%	0	38.20%	0.13%	0	35.57%	0.12%	0	33.58%
-	0	-	-	0	-	-	0	-
0.01%	0	20.72%	0.01%	0	21.69%	0.01%	0	22.43%

hent Stock of Ratio - Default Impairment Stock of Ratio - Default rate Provisions Ratio - Default 40.00% 16.60% 8.55%

-16.82% 8.63% -34.41% -34.41%

0.00% 0.00% 0.16%

0.07% -0.04%

0.10% 0.10%

40.00% 16.60% 11.11%

16.49% 8.56% 8.56% 32.79% 32.79%

17.14%

-0.02% -0.16% -0.16% -0.13% -0.13%

0.00% 0.21%

0.04% 0.04% 0.04% 0.09%

			Adve	rse Scena	io			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
irment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
-	0	-	-	0	-	-	0	-
0.00%	0	16.60%	0.00%	0	16.60%	0.00%	0	16.60%
0.21%	0	10.86%	0.21%	0	10.56%	0.20%	0	10.07%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.04%	0	6.27%	0.04%	0	5.98%	0.04%	0	5.63%
0.04%	0	5.18%	0.04%	0	4.87%	0.03%	0	4.49%
-	0	-	-	0	-	-	0	-
0.04%	0	5.18%	0.04%	0	4.87%	0.03%	0	4.49%
-	0	-	-	0	-	-	0	-
0.09%	0	19.20%	0.09%	0	19.09%	0.10%	0	18.92%
-	0	-	-	0	-	-	0	-
0.09%	0	19.20%	0.09%	0	19.09%	0.10%	0	18.92%
-	0	-	-	0	-	-	0	-
0.01%	0	11.86%	0.01%	0	11.90%	0.01%	0	11.65%

		rse Scenar				
014	85	of 31/12/		as	of 31/12/	
Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
40.00%	0.06%	0	40.00%	0.06%	0	40.00%
16.60%	0.00%	0	16.60%	0.00%	0	16.60%
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
8.85%	-0.03%	0	0.96%	0.04%	0	8.10%
8.67%	-0.03%	0	0.50%	0.04%	0	7.89%
-	-	0	-	-	0	-
8.67%	-0.03%	0	0.50%	0.04%	0	7.89%
-	-	0	-	-	0	-
14.22%	0.04%	0	14.12%	0.05%	0	13.80%
-	-	0	-	-	0	-
14.22%	0.04%	0	14.12%	0.05%	0	13.80%
-	-	0	-	-	0	-
38.38%	0.03%	0	38.32%	0.03%	0	38.34%

			Adve	rse Scenar	io			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
nt rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	0	-	-	0	-	-	0	-
%	0	16.60%	0.00%	0	16.60%	0.00%	0	16.60%
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
%	0	6.08%	0.06%	0	5.77%	0.05%	0	5.36%
%	0	6.53%	0.06%	0	6.20%	0.05%	0	5.77%
	0	-	-	0	-	-	0	-
%	0	6.53%	0.06%	0	6.20%	0.05%	0	5.77%
	0	-	-	0	-	-	0	-
%	0	5.25%	0.06%	0	4.97%	0.06%	0	4.59%
	0	-	-	0	-	-	0	-
%	0	5.25%	0.06%	0	4.97%	0.06%	0	4.59%
	0	-	-	0	-	-	0	-
%	0	11.46%	0.00%	0	11.26%	0.00%	0	11.16%

EBA MARKAN		2014 EU-wide Stress Test
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			Exp	osure values	(as of 31/12/2	2013)			Risk e	xposure amoun	its (as of 31/1	12/2013)			Value adjust	tments and pro	visions (as of	31/12/2013)					Baselir	ne Scenario							Ad	verse Scenari	10		
	LTV % (as of		F-IRB		A-IRB	5	STA	F	-IRB	A-	IRB	ST	'A	E	IRB	A	RB	S	A	as	f 31/12/2	2014	as of 3	31/12/2015		as of 31/	/12/2016	85	s of 31/12/	2014	8	s of 31/12/2	2015	as of	of 31/12/2016
(min EUR, %)	31/12/2013)	Non-default	ed 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-defaulted	Defaulted	Impairment rate i	Stock of c	overage Ratio - In Default Stock	npairment S rate Pri	tock of ovisions	erage - Default ra	irment Stock ate Provis	k of ions Coverage Ratio - Defaul Stock	Impairment ra	ate Stock of Provisio	of ns Stock	_{ult} Impairmer rate	nt Stock of Provisions	Coverage Ratio - Default Stock	Impairment S rate Pr	Stock of Provisions
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-	- 0	- 1	-	0	-	-	0		-	0
Institutions		0	0	0	0	179	0	0	0	0	0	108	0	0	0	0	0	0	0	0.00%	0		0.00%			00% 0	16.60%	0.00%	0	16.60%			16.60%		0 1
Corporates		0	0	0	0	5	0	0	0	0	0	5	0	0	0	0	0	0	0	0.17%	0	8.83%	0.17%	0 8.	83% 0.	16% 0	8.69%	0.21%	0	10.86%	0.21%	0	10.56%	0.21%	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	- 1	-	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		0	-	-	0	-	-	0
Retail		0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0.04%	0	41.68%	0.04%	0 40	59% 0.0	04% 0	39.34%	0.05%	0	43.45%	0.05%	0	42.33%	0.05%	0
Retail - Secured on real estate property	0.0%	6 0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0.04%	0	7.07%	0.04%	0 7.	11% 0.0	04% 0	6.97%	0.05%	0	9.01%	0.05%	0	8.71%	0.05%	0
Retail - Secured on real estate property - O		6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-		- 1		0	-	-	0	-	-	0
Spain Retail - Secured on real estate property - O	0.0%	6 0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0.04%	0	7.07%	0.04%	0 7.	11% 0.0	04% 0	6.97%	0.05%	0	9.01%	0.05%	0	8.71%	0.05%	0
Retail - Qualitying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-	- 0	- 1		0	-	-	0	-	-	0
Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.04%	0	42.85%	0.04%	0 42	82% 0.0	04% 0	42.53%	0.06%	0	44.62%	0.06%	0	44.64%	0.06%	0
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-		- 1		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	0.04%	0	42.85%	0.04%	0 42	82% 0.0	04% 0	42.53%	0.06%	0	44.62%	0.06%	0	44.64%	0.06%	0
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	- 0	- 1		0	-	-	0	-	-	0
Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0										/ 7				/ V	/ /	
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0														/V	/	/
TOTAL		0	0	0	0	185	0	0	0	0	0	114	0	0	0	0	0	0	0	0.01%	0	29.36%	0.01%	0 23	49% 0.0	01% 0	20.19%	0.01%	0	30.71%	0.01%	0	24.75%	0.01%	0
Securitisation and re-securitisations positions deducted from capita	*	0	0	0	0	0	0							0	0	0	0	0	0																

Rock of Coverage Ratio

4.07% 3.66% 3.66% 9.27% 9.27%

4.07%

0.07% 0.06% -0.06% 0

0.23% -0.23%

as of 3

Con

-16.60%

-4.12% 3.57% -3.57% -10.98% -10.98%

10.96%

0.07% 0.06% 0.06%

-0.27% -0.27%

0.00% 0

as of 3 pairment Stock of Coverage Impairment Stock of Ratio - Defaut

of Cou

-16.60%

4.07% 3.51% 3.51% 11.15% 11.15%

11.86%

0.00%

0.12% 0.11% 0.11% 0.30%

0.00%

as of 3 ment rate Stock of Ratio -

0.00% 0 16.60%

as of 31/12/2014 rment rate Stock of Ratio -

				Exp	osure values (as of 31/12/2	2013)			Risk ex	posure amour	its (as of 31/1	2/2013)			Value adjus	tments and pr	ovisions (as ol	31/12/2013)		4 1	
		LTV % (as of	E	IRB	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	d Defaulted	Non-defaulted	Defaulted		Impairment rate
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 '	
	Institutions		0	0	0	0	174	0	0	0	0	0	17	0	0	0	0	0	0	0	1 '	0.00%
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	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 '	0.07%
	Retail - Secured on real estate property	0.0%	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 '	0.07%
	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 '	-
Norway	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 '	0.07%
Norway	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 '	0.22%
	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 '	0.22%
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 '	
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 '	
	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		0	0	0	0	175	0	0	0	0	0	18	0	0	0	0	0	0	0	4	0.00%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0	1 '	

				Ex	posure values (as of 31/12/2	2013)			Risk ex	posure amour	nts (as of 31/1	2/2013)			Value adjus	ments and pro	ovisions (as o	f 31/12/2013)				Ba	seline Scer	nario			
		LTV % (as of	F	-IRB	A	-IRB		STA	F	-IRB	A	-IRB	-	ITA	F-	-IRB	A	-IRB		STA	a	is of 31/12	/2014	85	s of 31/12	/2015	85	s of 31/12/	016
	(min EUR, %)	31/12/2013)	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Impairment rate	t Stock of Provisions	Coverage Ratio Default Stock	Impairmen rate	t Stock of Provisions	Coverage Ratio - Defaul Stock	Impairment rate	t Stock of Provisions	Coverage Ratio - Default Stock
	Central banks and central governments Institutions		0	0	0	0	0 136	0	0	0	0	0	0 14	0	0	0	0	0	0	0	0.00%	0	-	- 0.00%	0	- 16.60%	- 0.00%	0	- 16.60%
	Corporates Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1		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	:		0	1	1	0	-
	Retail - Secured on real estate property Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	-		0	1	:	0	-
Denmark	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	1	0		:	0	1 :	:	0	-
	Retail - Other Retail Retail - Other Retail - Of Which: SME		0 0	0	0	0 0	0	0	0	0	0	0	ů o	ő	0	0	ů o	0	0 0	0	-	0	-	-	0	· ·		0	-
	Retail - Other Retail - Of Which: John Retail - Other Retail - Of Which: non-SME Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	-	-	0	1		0	-
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0			0			0	- i
	Other non-credit obligation assets TOTAL		0	0	0	0	0 136	0	0	0	0	0	1 15	0	0	0	0	0	0	0	0.00%	0		0.00%	0	16.60%	0.00%	0	16.60%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0									

					osure values (as of 31/12/3	2013)			Risk ex	posure amoun	ts (as of 31/1	2/2013)			Value adjust	tments and pr	ovisions (as o	31/12/2013))				
		LTV % (as of	F-	IRB	A	IRB	S	TA	F-	IRB	A-	IRB	S	STA	F-	-IRB	A	I-IRB	S	TA		as	of 31/12/	2014
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	I Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	In	npairment 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		-	0	-
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-
	Corporates		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	-
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-
	Retail - Secured on real estate property	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	-
Please, select the country	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	-
ricuse, select the country	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	-
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	L L	-	0	-
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
	TOTAL Securitization and re-securitizations notitions deducted from canital *		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		· ·	0	-

					oosure values (a	s of 31/12/2	2013)			Risk ex	posure amour	nts (as of 31/1	12/2013)			Value adjust	tments and pr	ovisions (as of	31/12/2013					Basel	line Scenar	rio		
		LTV % (as of	F-	IRB	A-I	RB		STA	F-	IRB	A	-IRB	S	TA	F	IRB	A	-IRB		TA	as of 3	1/12/2014		as o	f 31/12/20	015	as c	of 31/12/2016
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	rment Stoc te Prové	k of Covera ilons Defa	ige Ratio - If ult Stock		Stock of Provisions	Coverage tatio - Default Stock	Impairment rate	Stock of Provisions
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- (1			0	-	-	0 -
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- 0		-	-	0	-	-	0 -
	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	-	-	0 -
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- (-	-	0	-	-	0 -
	Retail - Secured on real estate property	0.0%		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- (-	-	0	-	-	0 -
	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 -
Please, select the country	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 -
ricuse, select the country	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 -
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0								
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0								
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- (0	-		0 -
*) Refers to the part of Securitization exposure that is deducted from	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	1 0	0	0								

		Adve	rse Scena	rio			
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 - Default Stock
0	-	-	0	-	-	0	-
0	16.60%	0.00%	0	16.60%	0.00%	0	16.60%
0	-	-	0	-	-	0	-
0	-	-	0	-	-	0	-
0	-	-	0	-	-	0	-
0	6.26%	0.11%	0	6.08%	-0.12%	0	1.91%
0	5.83%	0.10%	0	5.57%	-0.15%	0	1.04%
0	-	-	0	-	-	0	-
0	5.83%	0.10%	0	5.57%	-0.15%	0	1.04%
0	-	-	0	-	-	0	-
0	11.10%	0.36%	0	12.03%	0.36%	0	12.05%
0	-	-	0	-	-	0	-
0	11.10%	0.36%	0	12.03%	0.36%	0	12.05%
0	-	-	0	-	-	0	-
0	13.54%	0.00%	0	13.45%	0.00%	0	12.15%

	Advo	rse Scena	io			
		of 31/12/		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	-
	0.00%	0	16.60%	0.00%	0	16.60%
	-	0	-	-	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	16.60%	0.00%	0	16.60%

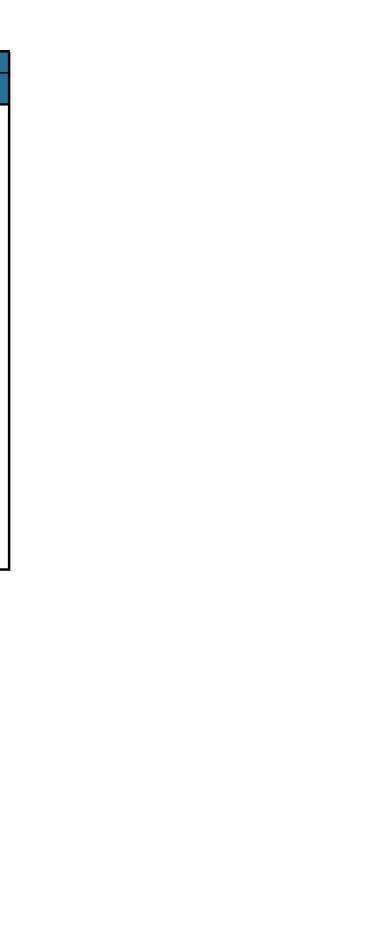
	Adve	rse Scena	io			
	as	of 31/12/	2015	as	of 31/12/	2016
e sult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-

		rse Scena				
	as	of 31/12/	2015	as	of 31/12/	2016
je fault	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-



P&L		E	Baseline Scenari	o	ļ	Adverse Scenari	0
(mln EUR)	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Net interest income	87	87	87	87	87	81	87
Net trading income		0	0	0	-3	-2	-1
of which trading losses from stress scenarios		-1	0	0	-3	-2	-1
Other operating income	15	2	2	2	2	2	2
Operating profit before impairments	22	1	4	2	-4	-6	-1
Impairment of financial assets (-)	-19	-9	-9	-8	-20	-14	-12
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-6	-9	-9	-8	-20	-14	-12
Impairment Financial assets designated at fair value through P&L (-)	-13	0	0	0	0	0	0
Impairment on non financial assets (-)	0	0	0	0	0	0	0
Operating profit after impairments from stress scenarios	4	-9	-5	-6	-25	-20	-14
Other Income and expenses	1	0	0	0	-4	-4	-4
Pre-Tax profit	5	-9	-5	-6	-29	-24	-18
Тах	-2	0	0	0	0	0	0
Net income	3	-9	-5	-6	-29	-24	-18
Attributable to owners of the parent	3	-9	-5	-6	-29	-24	-18
of which carried over to capital through retained earnings	3	-9	-5	-6	-29	-24	-18
of which distributed as dividends	0	0	0	0	0	0	0

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





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	4,352	4,389	4,403	4,421	4,467	4,552	4,600
Risk exposure amount Securitisation and re-securitisations	0	0	0	0	0	0	0
Risk exposure amount Other credit risk	4,352	4,389	4,403	4,421	4,467	4,552	4,600
Risk exposure amount for market risk	34	34	34	34	34	34	34
Risk exposure amount for operational risk	190	190	191	191	190	190	189
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	4,576	4,613	4,628	4,646	4,691	4,776	4,824



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	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,	r SOVEREIGN EXPOS Sitive fair value at /2013	Derivatives wit	TVES (1) h negative fair value at //12/2013	Derivatives with	REIGN EXPOSURES		th negative fair
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013(-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Austria	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 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 25 28 61 114	0 0 25 0 50 75	0 0 0 25 28 61 114	0 0 0 28 11 39										
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Bulgaria														
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Cyprus														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Czech Republic	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1 Y [[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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Tot	Estonia														
10 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Finland	0 0 0 0 41 6 47		0 0 0 0 41 6 47	0 0 0 0 41 6 47										
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Tot	France	0 0 70 0 10 98 35 213	0 0 70 0 0 50 50 0 120	0 0 70 0 10 98 35 213	0 0 0 10 48 35 93		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 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 (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	T 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	52 0 20 307 212 106 696	0 0 20 60 212 45 337	52 0 20 307 212 106 696	52 0 0 190 0 61 303	0 0 0 0 0 0 0 0 0 0	0 0 0 56 0 56 56	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Croatia	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Greece	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Hungary	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	
[0 - 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 - 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 0 0 0 50 100 150	0 0 0 0 50 100 150	0 0 0 0 50 100 150	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 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 0 25	0 0 0 0 0 1 0 1	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0 - 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 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 0 0 0 0 0 0



	(mln EUR)		v	ALUES AS C	DF 31/12/20	13			VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of prov			is a maturi		net of cash short only where there	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 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Luxembourg	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Malta	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Netherlands	0 0 0 107 0 107	0 0 0 0 0 0 0 0 0	0 0 0 107 0 107	0 0 0 107 0 107	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Norway	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Poland	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 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 17 0 17 0 17	0 0 0 17 0 17 0 17	0 0 0 17 0 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 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Slovakia														



	(mln EUR)		v	ALUES AS C	OF 31/12/20	13			VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of prov	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] [SY-10Y] [10Y-more Tot	Slovenia	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[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 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Sweden	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y [[5Y - 10Y] [10Y - more Tot	United Kingdom	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Australia	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Canada	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 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 - 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 0



	(mln EUR)		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)		ereign debt to oth is a maturit	exposures (long) net of cash short her counterpaties only where there ity matching) (1)				Derivatives v		INDIRECT SOVEREIGN EXPOSURE Derivatives with positive fair value at 31/12/2013					
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional 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		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Switzerland	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
[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	
[0-3M] [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	
[0-3M] [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	
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Latin America and the Caribbean	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	
[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	
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Others	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	

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

EBA EUROPEAN BANKING ALTHORITY

2014 EU-wide Stress Test

EBA	AUTHORITY	Capital			Baseline Scenario	,		Adverse Scenario		1	
(mln EUR)		CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	COREP CODE	REGULATION
(min cory	A	OWN FUNDS	496	470	441	413	446	397	353	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	393	384	379	373	360	334	313	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	346	346	346	346	346	346	346	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	0	-9	-14	-20	-29	-53	-70	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l)
	A.1.3	Accumulated other comprehensive income	0	0	0	0	-22	-15	-15	CA1 {1.1.1.3}	of CRR Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS	0	0	0	0	-16	-12	-13	-	-
	A.1.3.2	portfolio Of which: arising from unrealised gains/losses from the rest of AFS portfolio	0	0	0	0	-6	-3	-2	-	-
	A.1.4	Other Reserves	5	5	5	5	5	5	5	CA1 {1.1.14}	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	43	43	43	43	43	43	43	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0	CA1 {1.1.1.7}	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised	0	0	0	0	4	2	1	CA1 {1.1.1.9}	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	gains/losses from AFS portfolio Adjustments to CET1 due to prudential filters from unrealised gains/losses from	0	0	0	0	13	7	5		
	A.1.9	Sovereign Exposure in AFS portfolio (-) Intangible assets (including Goodwill)	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	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.1.11	differences net of associated DTLs (-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	0	0	0	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(·) Defined benefit pension fund assets	0	0	0	0	0	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Denneu Deneni, persouri unu asses (-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (c) and 44 of CRR
OWN FUNDS	A.1.15									OI (I.I.I.I)	Produces =(1222), 30(1) point (g) and == or CAR
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	0	0	D	0	0	0	O	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR: Articles 36(1) noint k) (iv) and 157(8) of CRR and
	A.1.15.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	D	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) an 79 of CRR
	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	Ð	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.18	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.19	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0	CA1 {1.1.1.25}	Article 470 of CRR
	A.1.20	Transitional adjustments	0	0	0	0	0	0	0	CA1 {1.1.16 + 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)	393	384	379	373	360	334	313	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	103	86	63	40	86	63	40	CA1 {1.2}	Article 71 of CRR
	В В.1	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for	4,576 0	4,613	4,628	4,646	4,691	4,776	4,824	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.2	CET1 deduction (+) of which: stemming from CVA capital requirements (+)	33								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 lending to SMEs (-)	0								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 C.1	of which: others subject to the discretion of National Competent Authorities Common Equity Tier 1 Capital ratio	0 8.58%	8.32%	8.18%	8.02%	7.67%	7.00%	6.50%	CA3 {1}	Article 124 to 164 of CRR
CAPITAL RATIOS (%)	C.2	Tier 1 Capital ratio	8.58%	8.32%	8.18%	8.02%	7.67%	7.00%	6.50%	CA3 {3}	-
Transitional period	C.3	Total Capital ratio	10.84%	10.19%	9.53%	8.88%	9.51%	8.31%	7.33%	CA3 (5)	-
	D	Common Equity Tier 1 Capital Threshold		369	370	372	258	263	265		
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1)		0	0	0	0	0	0		
		Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under							-		
Memorandum items	F F.1	the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2) Of which: eligible instruments whose trigger is above CET1 capital ratio in the					0	0	0		
		adverse scenario (2)									
	G	Fully Loaded Common Equity Tier 1 Capital ratio (3)				8.02%			6.50%		

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

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2014 EU-wide Stress Test - Restructuring scenarios

	Effects of mandatory restructuring plans publicly announced before 31 December 2013 and formally agreed with the European Co								
	Baseline s	cenario	Adverse	e scenario	Narrative description of the transactions. (type, date of				
(mln EUR)	(min EUR) CET1 impact		CET1 impact	Risk exposure amount impact	completion/commitment, portfolios, subsidiaries, branche				
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 (+)	6
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 (+/-)	30
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