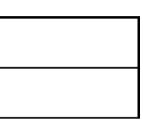
Bank Name	DNB Pank AS
LEI Code	213800JD2L89GGG7LF07



Summary Adverse Scenario

DNB Pank AS	
Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	4
Impairment losses on financial and non-financial assets in the banking book	28
Common Equity Tier 1 capital (1)	69
Total Risk Exposure (1)	483
Common Equity Tier 1 ratio, % (1)	14.2%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	8
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	16
3 yr cumulative losses from the stress in the trading book	0
Valuation losses due to sovereign shock after tax and prudential filters	0
Common Equity Tier 1 capital (1)	61
Total Risk Exposure (1)	514
Common Equity Tier 1 ratio, % (1)	11.8%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	28
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 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.

(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

DNB Pank AS

Actual figures as of 3 Operating profit before Impairment losses on fi Common Equity Tier 1 o Total Risk Exposure (1) Common Equity Tier

Outcome of the base

3 yr cumulative operati 3 yr cumulative impairr 3 yr cumulative losses f Common Equity Tier 1 Total Risk Exposure (1) **Common Equity Tier**

Memorandum items Common EU wide CE (1) According to CRR/CRD4 01/01/2014.

2014 EU-wide Stress Test

Summary Baseline Scenario

31 December 2013	mln EUR, %
e impairments	4
financial and non-financial assets in the banking book	28
. capital (1)	69
1)	483
r 1 ratio, % (1)	14.2%

eline scenario as of 31 December 2016	mln EUR, %
ting profit before impairments	12
ment losses on financial and non-financial assets in the banking book	8
from the stress in the trading book	0
capital (1)	72
.)	488
r 1 ratio, % (1)	14.8%

S	mln EUR
ET1 Threshold (8.0%)	39
4 definition transitional arrangements as per reporting date. Figures as of 31/12/2013 computed a	of first day of application.

(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:

(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

				Ехр	osure values (as of 31/12/	2013)		Risk exp	posure amoun	ts (as of 31/1	12/2013)		Value adjustments and pro	ovisions (as of	31/12/2013)
			F-1	IRB	A-IRB	S	ГА	F-IRB	A-1	IRB	STA	F-I	RB A-	-IRB	STA
	(mln EUR, %)	LTV % (as of 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 Defau
	Central banks and central governments		0	0) 0 () 53	0	0 0	0	C) 32 0	0	0 (0 0	0
	Institutions		0	0	0 0	13	0	0 0	0	C	0 12 0	0	0 0	o o	0
	Corporates		0	0	0 0	246	30	0 0	0	C	245 20	0	0 0	0 0	0
	Corporates - Of Which: Specialised Lending		0	0	0 0	0 0	0	0 0	0	C	0 0	0	0 0	0 0	0
	Corporates - Of Which: SME		0	0	0 0	246	30	0 0	0	C	245 20	0	0 0	0 0	0
	Retail		0	0	0 0	254	9	0 0	0	C	0 168 5	0	0 0	0 0	1
	Retail - Secured on real estate property	0.64	0	0	0 0	42	1	0 0	0	C	0 16 1	0	0 0	0 0	0
	Retail - Secured on real estate property - Of Which: SME	0.00	0	0	0 0	0 0	0	0 0	0	C	0 0	0	0 0	0 0	0
DNB Pank AS	Retail - Secured on real estate property - Of Which: non-SME	0.64	0	0	0 0) 42	1	0 0	0	C	0 16 1	0	0 0	0 0	0
DIND FAILK AS	Retail - Qualifying Revolving		0	0	0 0	0 0	0	0 0	0	C	0 0	0	0 0	0 0	0
	Retail - Other Retail		0	0	0 0	212	8	0 0	0	C) 152 4	0	0 0	0 0	1
	Retail - Other Retail - Of Which: SME		0	0	0 0	170	6	0 0	0	C) 124 3	0	0 0	0 0	1
	Retail - Other Retail - Of Which: non-SME		0	0	0 0	9 42	2	0 0	0	C	28 1	0	0 0	0 0	0
	Equity		0	0	0 0	0 0	0	0 0	0	C	0 0	0	0 0	0 0	0
	Securitisation		0	0	0 0	0 0	0	0 0	0	C	0 0	0	0 0	0 0	0
	Other non-credit obligation assets		0	0	0 0	0 0	0	0 0	0	C	0 0	0	0 0	0 0	0
	TOTAL		0	0	0 () 566	39	0 0	0	C) 457 26	0	0 0	0 0	1
	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 31/12/2	2013)		Risk e	exposure amounts (as of 31/	12/2013)	Value adjust	tments and pro	ovisions (as of	31/12/2013)	
		LTV % (as of	F-1	IRB	A-	IRB	ST	ГА	F-IRB	A-IRB	STA	F-IRB	A٠	-IRB	ST	A
		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
	(mln EUR, %)															
	Central banks and central governments		0		0 0) () 53	0	0	0 0) 25	0 0	0 (0 0	0	0
	Institutions		0		0 0) () 13	0	0	0 0	0 9	0 0	0 (0 0	0	0
	Corporates		0		0 0) (246	30	0	0 0	245 20	0 0	0 (0 0	0	10
	Corporates - Of Which: Specialised Lending		0		0 0) (0 0	0	0	0 0	0 0	0 0	0 (0 0	0	C
	Corporates - Of Which: SME		0		0 0) (246	30	0	0 0	245 20	0 0	0 (0 0	0	10
	Retail		0		0 0) () 254	9	0	0 0	0 168	5 0	0 (0 0	1	4
	Retail - Secured on real estate property	0.64			0 0) () 42	1	0	0 0	D 16	1 0	0 (0 0	0	C
	Retail - Secured on real estate property - Of Which: SME	0.00			0 0) (0 0	0	0	0 0	0 0	0 0	0 (0 0	0	C
Estonia	Retail - Secured on real estate property - Of Which: non-SME	0.64	0		0 0) () 42	1	0	0 0	D 16	1 0	0 (0 0	0	C
LStorna	Retail - Qualifying Revolving		0		0 0) (0 0	0	0	0 0	0 0	0 0	0 (0 0	0	C
	Retail - Other Retail		0		0 0) (212	8	0	0 0	D 152 4	4 0	0 (0 0	1	4
	Retail - Other Retail - Of Which: SME		0		0 0) () 170	6	0	0 0	0 124	3 0	0 (0 0	1	2
	Retail - Other Retail - Of Which: non-SME		0		0 0) () 42	2	0	0 0	0 28	1 0	0 (0 0	0	2
	Equity		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) () 566	39	0	0 0	0 446 20	5 0	0 (0 0	1	15
	Securitisation and re-securitisations positions deducted from capital *		0		0 0) (0 0	0				0	0 (0 0	0	0

				Exp	osure valu <u>es (</u>	(as of 31/12/2	.013)			Risk ex	posure amounts (as of 31/	12/2013)	Value adju	stments and prov	visions (as of 3	31/12/2013)	
		LTV % (as of	F-1	IRB	A-	IRB	S	ТА	F-1	IRB	A-IRB	STA	F-IRB	A-IRB		ST	A
	(mln EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	l Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
	Central banks and central governments Institutions		0	0	0) 0	0		0	0				0 0	0	0	
	Corporates		0	0	0		0		0	0				0 0	0	0	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0) 0) 0	0		0	0				0 0 0 0	0 0	0 0	
Retail Retail - Secured on real estate property	0.00	0	0	0	0 0	0		0	0			0	0 0	0	0		
	Retail - Secured on real estate property - Of Which: SME	0.00 0.00	0	0	0) 0	0		0	0				0 0	0	0	
Please, select the country	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	0.00	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	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0	0	0 0	0		0					0 0	0	0	
	Equity Securitisation		0	0	0		0		0	0				0 0	0	0	
	Other non-credit obligation assets TOTAL		0	0	0		0		0	0				0 0	0	0	
	Securitisation and re-securitisations positions deducted from capital *		0	0	0		0		0				0	0 0	0	0	

				Expo	osure values (as of 31/12/2	2013)			Risk ex	posure amoun	ts (as of 3 <u>1/</u> 1	12/2013)		Value <u>adjust</u> i	ments and provisions (as of	31/12/2013)
		LTV % (as of	F	IRB	A-IRB	ST	ГА	F-I	IRB	A-1	RB	S	ТА	F-IRB	A-IRB	STA
		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 Defaulte
	(mln EUR, %)															
	Central banks and central governments			0 0	0 0	0	0	0	(0 0	C	0 0	C	0 0	0 0	0
	Institutions			0 0	0 0	0	0	0	(0 0	C	0 0	C	0 0	0 0	0
	Corporates			0 0	0 0	0	0	0	(0 0	C	0 0	C	0 0	0 0	0
	Corporates - Of Which: Specialised Lending			0 0	0 0	0	0	0	(0 0	C	0 0	C	0 0	0 0	0
	Corporates - Of Which: SME			0 0	0 0	0	0	0	(0 0	C	0 0	C	0 0	0 0	0
	Retail			0 0	0 0	0	0	0	(0 0	C	0 0	C	0 0	0 0	0
	Retail - Secured on real estate property	0.00		0 0	0 0	0	0	0	(0 0	C	0 0	C	0 0	0 0	0
	Retail - Secured on real estate property - Of Which: SME	0.00		0 0	0 0	0	0	0	(0 0	C	0 0	C	0 0	0 0	0
ase, select the country	Retail - Secured on real estate property - Of Which: non-SME	0.00		0 0	0 0	0	0	0	(0 0	() 0	C	0 0	0 0	0
ase, select the country	Retail - Qualifying Revolving			0 0	0 0	0	0	0	(0 0	C	0 0	C	0 0	0 0	0
	Retail - Other Retail			0 0	0 0	0	0	0	(0 0	(0 0	C	0 0	0 0	0
	Retail - Other Retail - Of Which: SME			0 0	0 0	0	0	0	(0 0	C	0 0	C	0 0	0 0	0
	Retail - Other Retail - Of Which: non-SME			0 0	0 0	0	0	0	(0 0	C	0 0	C	0 0	0 0	0
	Equity			0 0	0 0	0	0	0	(0 0	C	0 0	C	0 0	0 0	0
	Securitisation			0 0	0 0	0	0	0	(0 0	C) 0	C	0 0	0 0	0
	Other non-credit obligation assets			0 0	0 0	0	0	0	(0 0	(0 0	C	0 0	0 0	0
	TOTAL			0 0	0 0	0	0	0	(0 0	C	0 0	C	0 0	0 0	0
	Securitisation and re-securitisations positions deducted from capital *			0 0	0 0	0	0							0 0	0 0	0

			Exp	osure values (as of 31/12/2	2013)			Risk <u>ex</u>	posure amounts ((as of 31 <u>/</u> 1	.2/2013)		Value adj <u>ust</u>	ments and pro	ovisions (a <u>s of</u>	31/12/2013)	
		LTV % (as of	F-IRB	A-IRB	S	ΤA	F-I	RB	A-IRB		STA	F-I	RB	A-	IRB	S	ТА
	(mln EUR, %)	31/12/2013)	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted	l Defaulted	Non-defaulted	Defaulted	Non-defaulted I	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
	Central banks and central governments		0 () 0 () 0	0 0	0	C	0 0	0	0	0 0	() 0	0	0	
	Institutions		0 0	0 0	0 0	0 0	0	C	0	0	0	0 0	(0	0	0	1
	Corporates		0 0	0 0	0 0	0 0	0	C	0	0	0	0 0	(0	0	0	1
	Corporates - Of Which: Specialised Lending		0 0	0 0 0	0 0	0 0	0	C	0 0	0	0	0 0	(0 0	0	0	
	Corporates - Of Which: SME		0 0	0 0 0	0 0	0 0	0	C	0 0	0	0	0 0	(0	0	0	1
	Retail		0 0	0 0 0	0 0	0 0	0	C	0 0	0	0	0 0	(0	0	0	1
	Retail - Secured on real estate property	0.00	0 0	0 0 0	0 0	0 0	0	C	0 0	0	0	0 0	C	0 0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0.00	0 0	0 0 0	0 0	0 0	0	C	0 0	0	0	0 0	C	0 0	0	0	1
lease, select the country	Retail - Secured on real estate property - Of Which: non-SME	0.00	0 0	0 0 0	0 0	0 0	0	C	0 0	0	0	0 0	C	0 0	0	0	1
lease, select the country	Retail - Qualifying Revolving		0 0	0 0 0	0 0	0 0	0	С	0	0	0	0 0	(0 0	0	0	1
	Retail - Other Retail		0 0	0 0	0	0	0	C	0	0	0	0 0	(0	0	0	1
	Retail - Other Retail - Of Which: SME		0 0	0 0	0	0	0	C	0	0	0	0 0	(0	0	0	1
	Retail - Other Retail - Of Which: non-SME		0 0	0 0	0	0	0	C	0	0	0	0 0	(0	0	0	1
	Equity		0 0		0		0	C	0	0	0	0 0	(0	0	0	1
	Securitisation		0 0		0	0	0	C	0	0	0	0 0	(0	0	0	
	Other non-credit obligation assets TOTAL						0	C		0	0	0 0	(0	0	
	Securitisation and re-securitisations positions deducted from capital *		0 0) 0							0	() 0	0	0	

			Bas	eline Scen	ario				
as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016	
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	
0.00%	0 - 0 - 40 56.24% 0 - 0 - 7 45.63% 1 31.18% 0 -		0.00%	0	5.00%	0.00%	0	5.00%	
0.00%	0	-	0.00%	0	0.00%	0.00%	0	0.00%	
0.58%	40 56.24% 0 - 0 - 7 45.63%	56.24%	0.54%	41	55.54%	0.50%	42	54.94%	
-	0 - 40 56.24% 0 - 0 - 7 45.63% 1 31.18% 0 -	-	-	0	-	-	0	-	
-	0	-	-	0	-	-	0	-	
0.60%	7	45.63%	0.56%	8	43.71%	0.52%	9	42.58%	
0.36%	1	31.18%	0.32%	0.32%	1	28.32%	0.30%	1	26.73%
-	0	-			-	0	-	-	0
0.36%	1	31.18%	0.32%	1	28.32%	0.30%	1	26.73%	
0.18%	0	99.86%	0.15%	0	99.74%	0.15%	0	99.63%	
0.64%	6	47.71%	0.60%	7	46.18%	0.56%	8	45.27%	
0.72%	4	42.92%	0.68%	5	42.82%	0.64%	6	42.76%	
0.32%	2	63.03%	0.29%	2	58.44%	0.26%	2	55.27%	
-	0	-	-	0	-	-	0	-	
	- 0 -								
0.51%	46	54.57%	0.48%	49	53.32%	0.44%	51	52.32%	

			Base	eline Scen	ario			
as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
0.00%	0	-	0.00%	0	5.00%	0.00%	0	5.00%
0.00%	0	-	0.00%	0	0.00%	0.00%	0	0.00%
0.58%	40	56.24%	0.54%	41	55.54%	0.50%	42	54.94%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.60%	7	45.63%	0.56%	8	43.71%	0.52%	9	42.58%
0.36%	1	31.18%	0.32%	1	28.32%	0.30%	1	26.73%
-	0	-	-	0	-	-	0	-
0.36%	1	31.18%	0.32%	1	28.32%	0.30%	1	26.73%
0.18%	0	99.86%	0.15%	0	99.74%	0.15%	0	99.63%
0.64%	6	47.71%	0.60%	7	46.18%	0.56%	8	45.27%
0.72%	4	42.92%	0.68%	5	42.82%	0.64%	6	42.76%
0.32%	2	63.03%	0.29%	2	58.44%	0.26%	2	55.27%
-	0	-	-	0	-	-	0	-
0.51%	46	54.57%	0.48%	49	53.32%	0.44%	51	52.32%

			Bas	eline Scen	ario			
as		/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate		Coverage Ratio Default Stock	Impairment rate	D	Vatio -	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-

			Bas	eline Scen	ario			
as	s of 31/12	/2014		of 31/12/		as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-

				eline Scen				
as	s of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio · Default Stock	Impairment rate	Stock of Provisions	Vatio -	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-

			Adve	rse Scenar	io			
as of	31/12/20	14	as	of 31/12/2	2015	as	of 31/12/2	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
0.00%	0	5.00%	0.00%	0	5.00%	0.00%	0	5.00%
0.00%	0	0 0.00% 0.00% 40 56.35% 1.10% 0 - - 0 - - 8 48.62% 1.20%		0	0.00%	0.00%	0	0.00%
0.84%	40	56.35%	1.10%	42	55.54%	1.54%	46	54.59%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.89%	8	48.62%	1.20%	11	46.48%	1.56%	14	45.42%
0.48%	1	32.49%	0.67%	1	29.02%	0.78%	1	27.26%
-	0	-	-	0	-	-	0	-
0.48%	1	32.49%	0.67%	1	29.02%	0.78%	1	27.26%
0.31%	0	100.00%	0.52%	0	99.68%	0.55%	0	99.34%
0.98%	7	50.97%	1.31%	10	49.37%	1.72%	13	
1.08%	5	47.09%	1.42%	7	47.70%	1.91%	10	
0.56%	2	63.45%	0.86%	2	55.33%	0.96%	3	50.33%
-	0	-	-	0	-	-	0	-
0.76%	48	55.05%	1.01%	53	53.54%	1.35%	60	52.13%

			Adve	rse Scenai	rio			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stocl
0.00%	Provisions Default Stock Pate 0.00% 0 5.00% 0.00% 0.00% 0 0.00% 0.00% 0.00% 0 0.00% 0.00% 0.84% 40 56.35% 1.10% - 0 - - 0 - - - 89% 8 48.62% 1.20%	0	5.00%	0.00%	0	5.00%		
0.00%	00% 0 0.00% 0.00% 84% 40 56.35% 1.10% - 0 - - - 0 - - - 0 - -		0	0.00%	0.00%	0	0.00%	
0.84%			42	55.54%	1.54%	46	54.59%	
-			0	-	-	0	-	
-			0	-	-	0	-	
0.89%	8	48.62%	1.20%	11	46.48%	1.56%	14	45.42%
0.48%	40 56.35% 1.10% 0 - - 0 - - 8 48.62% 1.20% 1 32.49% 0.67% 0 - -	1	29.02%	0.78%	1	27.26%		
-	0	0 0 8 48.62% 1.20% 1 32.49% 0.67%		0	-	-	0	-
0.48%	1	32.49%	32.49% 0.67% 32.49% 0.67%		29.02%	0.78%	1	27.26%
0.31%	0	100.00%			99.68%	0.55%	0	99.34%
0.98%	7	50.97%	1.31%	10	49.37%	1.72%	13	48.52%
1.08%	5	47.09%	1.42%	7	47.70%	1.91%	10	48.06%
0.56%	2	63.45%	0.86%	2	55.33%	0.96%	3	50.33%
-	0	-	-	0	-	-	0	-
0.76%	48	55.05%	1.01%	53	53.54%	1.35%	60	52.13%

			Adve	rse Scena	rio			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Katio -	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
-	- 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	- 0 - 0		-	0	-	-	0	-
-			-	0	-	-	0	-
-			-	0	-	-	0	-
-			-	0	-	-	0	-
-			-	0	-	-	0	-
-				0	-	-	0	-
-				0	-	-	0	-
-			-	0	-	-	0	-
-			-	0	-	-	0	-
-			-	0	-	-	0	-
-			-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-

			Adve	rse Scena	rio									
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016						
Impairment rate	Stock of Provisions	Ratio -	Impairment rate	Stock of Provisions		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stocl						
-	ent rate SLUCK OF Ratio -	0	-	-	0	-								
-	0	0 - 0 -		0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	- 0 -		-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-		0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	-	-	-	-	-	-	0	-	-	0	-
-	0	-						0	-	-	0	-		
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						

Impairment rate Drevisions Ratio - Rat				Adve	rse Scenai	rio			
Impairment rate Stock of Provisions Ratio - Default Stock Impairment rate Stock of Default Stock Ratio - rate Impairment rate Stock of Provisions Ratio - Default Stock - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - -	as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
- 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - <th>Impairment rate</th> <th></th> <th>Ratio -</th> <th></th> <th></th> <th>Ratio -</th> <th></th> <th></th> <th>Coverage Ratio - Default Stock</th>	Impairment rate		Ratio -			Ratio -			Coverage Ratio - Default Stock
- 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - 0 - - 0 - - 0 - 0 - - 0 - - 0 - 0 - - 0 - - 0 - 0 -	-	0	-	-	0	-	-	0	-
- 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - 0 - - 0 - - 0 - 0 - - 0 - - 0 - 0 - - 0 - - 0 - 0 -	-	0	-	-	0	-	-	0	-
- 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - 0 - - 0 - - 0 - 0 - - 0 - - 0 - 0 - - 0 - - 0 - 0 -	-	0	-	-	0	-	-	0	-
- 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - 0 - - 0 - - 0 - 0 - - 0 - - 0 - 0 - - 0 - - 0 - 0 -	-	0	-	-	0	-	-	0	-
- 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 -	-	0	-	-	0	-	-	0	-
- 0 - 0 - 0 - - 0 - - 0 - 0 - - 0 - - 0 - 0 - - 0 - - 0 - 0 - - 0 - - 0 - 0 - - 0 - - 0 - 0 - - 0 - - 0 - 0 - - 0 - - 0 - 0 - - 0 - - 0 - 0 -	-	0	-	-	0	-	-	0	-
- 0 - 0 - 0 - - 0 - - 0 - 0 - - 0 - - 0 - 0 - - 0 - - 0 - 0 - - 0 - - 0 - 0 - - 0 - - 0 - 0 - - 0 - - 0 - 0 - - 0 - - 0 - 0 -	-	0	-	-	0	-	-	0	-
- 0 - 0 - 0 -	-	0	-	-	0	-	-	0	-
- 0 - 0 - 0 -	-	0	-	-	0	-	-	0	-
- 0 - 0 - 0 -	-	0	-	-	0	-	-	0	-
- 0 - 0 - 0 -	-	0	-	-	0	-	-	0	-
	-	Ŭ	-	-	0	-	-	0	-
	-	Ŭ	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
- 0 - 0 - 0 -	-	0	-	-	0	-	-	0	-

(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

				Exp	posure values (as of 31/12/2	2013)			Risk exp	oosure amoun	ts (as of 31/1	12/2013)			Value adjusti	ments and pro	visions (as of	f 31/12/2013)	
		LTV % (as of	F-)	IRB	A-:	IRB	ST	A	F-1	RB	A-	IRB	STA	٩	F-I	IRB	A-I	RB	ST/	A
		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	Defau
	(mln EUR, %)																			
	Central banks and central governments		0		0 0	0	0 0	0	0	0	0	C	0	0	0	0	0	(0	
	Institutions Corporates		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	(
	Corporates - Of Which: SME							0		0	0			0				(
	Retail		0		0 0			0	0	0	0			0	0		0	(o o	
	Retail - Secured on real estate property	0.00	0		0 0	C	0 0	0	0	0	0	C) 0	0	0	0	0	C	0	
	Retail - Secured on real estate property - Of Which: SME	0.00	0		0 0	0	0 0	0	0	0	0	C	0	0	0	0	0	C	0	
se, select the country	Retail - Secured on real estate property - Of Which: non-SME	0.00	0		0 0	C	0 0	0	0	0	0	C) 0	0	0	0	0	C	0	
ise, select the country	Retail - Qualifying Revolving		0		0 0	0	0 0	0	0	0	0	C	0	0	0	0	0	C	0	
	Retail - Other Retail		0		0 0	0	0 0	0	0	0	0	C	0	0	0	0	0	(0	
	Retail - Other Retail - Of Which: SME		0		0 0		0	0	0	0	0	C	0	0	0	0	0	(0	
	Retail - Other Retail - Of Which: non-SME		0		0 0			0	0	0	0			0	0	0	0	(
	Equity Securitisation		0					0	0	0	0			0	0		0	(
	Other non-credit obligation assets							0		0	0			0			0	(
	TOTAL		0		0 0			0		0	0			0				(
	Securitisation and re-securitisations positions deducted from capital *		0		0 0			0						0	0	0	0	(0	

				Exp	osure values (as of 31/12/	2013)			Risk ex	posure amount	ts (as of $31/1$.2/2013)			Value adjust	tments and p	provisions (as o	f 31/12/2013)	
		LTV % (as of	F-	IRB	A-:	IRB	S	TA	F-IRE	3	A-I	RB	STA		F-I	RB		A-IRB	S	ТА
	(mln EUR, %)	31/12/2013)	Non-defaultec	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted [Defaulted	Non-defaulted	Defaulted	Non-defaulte	ed Defaulted	Non-defaulted	Defau
	Central banks and central governments		(0	0		0 0	C	0	0	0 0	0	0	0	0	(0	0	0 0	
	Institutions		0	0 0	0		0 0	C	0 0	0	0 0	0	0	0	0		0	0	0 0	
	Corporates		0	0	0		0 0	C	0 0	0	0 0	0	0	0	0		0	0	0 0	
	Corporates - Of Which: Specialised Lending		(0	0		0 0	C	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	
	Retail Retail Secured on real estate property	0.00			0					0		0	0	0	0		0	0		
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0.00 0.00			0					0		0	0	0	0		0	0		
	Retail - Secured on real estate property - Of Which: non-SME	0.00			0					0		0	0	0			0	0		
ase, select the country	Retail - Qualifying Revolving	0.00			0					0		0	0	0			0	0		
	Retail - Other Retail				0		0 0		0	0	0	0	0	0	0		0	0		
	Retail - Other Retail - Of Which: SME		C	0	0		0 0	C	0	0	0 0	0	0	0	0		0	0	0 0	
	Retail - Other Retail - Of Which: non-SME		0	0	0		0 0	C	0 0	0	0 0	0	0	0	0		0	0	0 0	
	Equity		0	0	0		0 0	C	0 0	0	0 0	0	0	0	0	(0	0	0 0	
	Securitisation		0	0 0	0		0 0	C	0 0	0	0 0	0	0	0	0		0	0	0 0	
	Other non-credit obligation assets		0	0	0		0 0	C	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 0	C) 0	0	0 0	0	0	0	0 0		0	0	0 0	

				Exp	osure values (as of 31/12/	2013)	Risk ex	posure amounts (as	s of 31/12/	/2013)			Value adjust	ments and pro	visions (as of	31/12/2013)	
		LTV % (as of	F	-IRB	A-IRB	STA	F-IRB	A-IRB		ST	A	F-I		A-I		ST	
		31/12/2013)	Non-defaulted	d Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted De	efaulted N	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulte
	(mln EUR, %)																
	Central banks and central governments			0 0	0	0 0	0 0 0	0 0	0	0	C) 0		0 0	0	0	
	Institutions		(0 0	0	0 0	0 0 0	0 0	0	0	C	0 0		0 0	C	0	
	Corporates			0 0	0	0 0	0 0 0	0 0	0	0	C	0 0		0 0	0	0	
	Corporates - Of Which: Specialised Lending			0 0	0	0 0	0 0 0	0 0	0	0	C	0 0		0 0	0	0	
	Corporates - Of Which: SME			0 0	0	0 0	0 0 0	0 0	0	0	C	0 0		0 0	0	0	
	Retail			0 0	0 0	0 0	0 0 0	0 0	0	0	C	0 0		0 0	0	0	
	Retail - Secured on real estate property	0.00) (0 0	0	0 0	0 0 0	0 0	0	0	C	0 0		0 0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0.00) (0 0	0	0 0	0 0 0	0 0	0	0	C	0 0		0 0	0	0	
lease, select the country	Retail - Secured on real estate property - Of Which: non-SME	0.00) (0 0	0	0 0	0 0 0	0 0	0	0	C	0 0		0 0	0	0	
lease, select the country	Retail - Qualifying Revolving			0 0	0	0 0	0 0 0	0 0	0	0	C	0 0		0 0	0	0	
	Retail - Other Retail			0 0	0	0 0	0 0 0	0 0	0	0	C	0 0		0 0	0	0	
	Retail - Other Retail - Of Which: SME			0 0	0	0 0	0 0 0	0 0	0	0	C	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	C	0 0		0 0	0	0	
	Equity			0 0	0	0 0	0 0 0	0 0	0	0	C	0 0		0 0	0	0	
	Securitisation			0 0	0	0 0	0 0 0	0 0	0	0	C	0 0		0 0	0	0	
	Other non-credit obligation assets			0 0	0 0	0 0	0 0 0	0 0	0	0	C	0 0		0 0	0	0	
	TOTAL			0 0) 0	0 0	0 0 0	0 0	0	0	C	0 0		0 0	0	0	
	Securitisation and re-securitisations positions deducted from capital *			0 0	0	0 (0					0		0 0	(0	

				Expe	osure values (as of 31/12/2	2013)		Risk exposure	e amounts (as of 31	./12/2013)	Value adjust	nents and provisions (as of	31/12/2013)
		LTV % (as of	F	-IRB	A-IRB	STA		-IRB	A-IRB	STA	F-IRB	A-IRB	STA
	(mln EUR, %)	31/12/2013)	Non-defaulted	d Defaulted	Non-defaulted Defaulted	Non-defaulted Defau	ed Non-default	ed Defaulted Non-	defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaul
	Central banks and central governments			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
	Corporates			0 0	0 0	0	0	0 0	0	0 0	0 0 0	0 0	0
	Corporates - Of Which: Specialised Lending			o o	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
	Retail			0 0	0 0	0	0	0 0	0	0 0	0 0 0	0 0	0
	Retail - Secured on real estate property	0.00		0 0	0 0	0	0	0 0	0	0 0	0 0 0	0 0	0
	Retail - Secured on real estate property - Of Which: SME	0.00		0 0	0 0	0	0	0 0	0	0 0	0 0 0	0 0	0
se, select the country	Retail - Secured on real estate property - Of Which: non-SME	0.00)	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
	Retail - Other Retail Retail - Other Retail - Of Which: SME					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
	Securitisation					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
	TOTAL			0 0	0 0	0	0	0 0	0	0 0	0 0 0	0 0	0
	Securitisation and re-securitisations positions deducted from capital *			0 0	0 0	0	0				0 0	0 0	0

				Ex	posure values (as of 31/12/2	2013)	Risk e	xposure amoun	nts (as of 31/1	12/2013)		Value adjust	ments and provisions (as of	31/12/2013)
			F-1	IRB	A-IRB	STA	F-IRB	A-:	IRB	S	TA	F-IRB	A-IRB	STA
	(mln EUR, %)	LTV % (as of 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 Defa
	Central banks and central governments		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
	Corporates		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
	Corporates - Of Which: SME		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
	Retail - Secured on real estate property - Of Which: SME	0.0			0 0 0	0 0	0	0 0	0 0	0 0	0	0 0	0 C	0
se, select the country	Retail - Secured on real estate property - Of Which: non-SME	0.0	0 0		0 0 0	0 0	0	0 0) (0 0	0	0 0	0 0	0
se, select the country	Retail - Qualifying Revolving		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
	Securitisation		0		0 0 0	0 0	0	0 0) (0 0	0) 0 0	0 0	0
	Other non-credit obligation assets		0		0 0 0	0 0	0 0	0 0	0 0	0 0	0	0 0	0 0	0
	TOTAL		0		0 0 0	0 0	0	0 0	0 0	0 0	0	0 0	0 0	0
	Securitisation and re-securitisations positions deducted from capital *		0		0 0 0	0 0						0 0	0 0	0

				Expo	osure values (as of 31/ <u>12/</u>	2013)			Risk <u>ex</u>	posure amoun	nts (as of 3 <u>1/</u> 1	12/2013)			Value adjust	ments and pro	ovisions (a <u>s o</u> f	f 31/12/2013))
		LTV % (as of	F-	IRB		IRB		STA	F-1			IRB		STA		RB		-IRB		TA
		31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	l Defaulted	Non-defaulted	Defau
	(mln EUR, %)																			
	Central banks and central governments		0	0	C)	0 0	0	0	0 0) () (0 (0 0	(0 0) (0 0)
	Institutions		0	0	C)	0 0	0	0	0 0) () (0 (0 0	(0 () () 0)
	Corporates		0	0	C)	0 0	0	0) 0) () (0 (0 0	(0 0) (0 0	
	Corporates - Of Which: Specialised Lending		0	0	C)	0 0	0	0) 0) () (0 (0 0	(0 0) (0 0	
	Corporates - Of Which: SME		0	0	C)	0 0	0	0	0 0) () (0 (0 0	(0 0) (0 0	
	Retail		0	0	C)	0 0	0	0	0 0) () (0 (0 0	(0 0) (0 0	
	Retail - Secured on real estate property	0.00) 0	0	C)	0 0	0	0) 0) () (0 (0 0	(0 0) (0 0	
	Retail - Secured on real estate property - Of Which: SME	0.00	0 0	0	C)	0 0	0	0	0 0) () (0 (0 0	(0 0) (0 0	
ase, select the country	Retail - Secured on real estate property - Of Which: non-SME	0.00) 0	0	C)	0 0	0	0	0 0) () (0 (0 0	(0 0) (0 0	
ase, select the country	Retail - Qualifying Revolving		0	0	C)	0 0	0	0	0 0) () (0 0	0 0	(0 0) (0 0)
	Retail - Other Retail		0	0	C)	0 0	0	0	0 0) () (0 0	0 0	(0 0		0 0	
	Retail - Other Retail - Of Which: SME		0	0	C			0 0	0	0	0 0) () (0 0	0 0	(0 0		0 0	
	Retail - Other Retail - Of Which: non-SME		0	0	C			0 0	0	0	0 0) (0 0	0 0	(0 0		0 0	
	Equity		0	0	C			0 0	0	0	0 0) () (0 0	0 0	(0 0		0 0	
	Securitisation		0	0	C			0 0	0	0	0 0			0 0	0 0	(0 0		0 0	
	Other non-credit obligation assets		0	0	C			o o	0	0	0 0			0 0	0 0	() (0 0	
	TOTAL		0	0	C			o o	0	0	0 0			0 0	0 0	() (0 0	
	Securitisation and re-securitisations positions deducted from capital *		0	0	C)	0 0							0	() () () 0	

			Base	eline Scen	ario			
as	of 31/12,	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-

			Bas	eline Scen	ario			
as	of 31/12	/2014		of 31/12/		as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-

			Bas	eline Scen	ario			
as	of 31/12,	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-

			Dee	oline Ceen				
	-6 24 /42	/2014		eline Scen			-6 24 /4 2 /	2016
as	of 31/12	/ 2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-

			Pac	eline Scen				
as	of 31/12	/2014		of 31/12/		as	of 31/12/	2016
Impairment rate		Coverage Ratio			C	Impairment		Coverage Ratio - Default Stock
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-

			Bas	eline Scen	ario			
as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions		Impairment rate	Duculations	Coverage Ratio - Default Stock
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
	0			0			0	
-	0	-	-	0	-	-	0	-

			Adve	rse Scenai	rio			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate			Impairment rate	Stock of Provisions		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stoc
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-

			Adve	rse Scenai	rio			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stoc
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-

	Adverse Scenario														
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016							
Impairment rate	Stock of Provisions		Impairment rate	Stock of Provisions		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock							
-	0	-	-	0	-	-	0	-							
-	0	-	-	0	-	-	0	-							
-	0	-	-	0	-	-	0	-							
-	0	-	-	0	-	-	0	-							
-	0 -		-	0	-	-	0	-							
-	0 -		-	0	-	-	0	-							
-	0 -		-	0	-	-	0	-							
-	0	-	-	0	-	-	0	-							
-	0	-	-	0	-	-	0	-							
-	0	-	-	0	-	-	0	-							
-	0	-	-	0	-	-	0	-							
-	0	-	-	0	-	-	0	-							
-	0	-	-	0	-	-	0	-							
-	- 0 -		-	0	-	-	0	-							
-	0	-	-	0	-	-	0	-							

	Adverse Scenario													
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016						
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0 -		-	0	-	-	0	-						
-	0 -		-	0	-	-	0	-						
-	0 -		-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						

	Adverse Scenario														
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016							
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock							
-	0	-	-	0	-	-	0	-							
-	0	-	-	0	-	-	0	-							
-	0	-	-	0	-	-	0	-							
-	0	-	-	0	-	-	0	-							
-	0	-	-	0	-	-	0	-							
-	0 -		-	0	-	-	0	-							
-	0	0 -		0	-	-	0	-							
-	0	-	-	0	-	-	0	-							
-	0	-	-	0	-	-	0	-							
-	0	-	-	0	-	-	0	-							
-	0	-	-	0	-	-	0	-							
-	0	-	-	0	-	-	0	-							
-	0	-	-	0	-	-	0	-							
-	0	-	-	0	-	-	0	-							
-	0	-	-	0	-	-	0	-							

			Adve	rse Scena	rio			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Katio -	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0 -		-	0	-	-	0	-
-	0 -		-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	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		B	aseline 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	11	11	11	11	11	10	9
Net trading income		0	0	0	0	0	0
of which trading losses from stress scenarios		0	0	0	0	0	0
Other operating income	0.499	0	1	1	0	1	1
Operating profit before impairments	4	4	4	4	4	3	2
Impairment of financial assets (-)	-27.991	-3	-2	-2	-4	-5	-7
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-27.991	-3	-2	-2	-4	-5	-7
Impairment Financial assets designated at fair value through P&L (-)	0	0	0	0	0	0	0
Impairment on non financial assets (-)	0	0	0	0	0	0	0
Operating profit after impairments from stress scenarios	-24	1	2	2	0	-3	-5
Other Income and expenses	0.368	0	0	0	0	0	0
Pre-Tax profit	-24	1	2	2	0	-3	-5
Тах	0	0	0	-1	0	0	0
Net income	-24	1	1	1	0	-3	-5
Attributable to owners of the parent	-24	1	1	1	0	-3	-5
of which carried over to capital through retained earnings	-24	1	1	1	0	-3	-5
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	
(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
Risk exposure amount for credit risk	483	492	489	488	540	528	514
Risk exposure amount Securitisation and re-securitisations	0	0	0	0	0	0	0
Risk exposure amount Other credit risk	483	492	489	488	540	528	514
Risk exposure amount for market risk	0	0	0	0	0	0	0
Risk exposure amount for operational risk	0	0	0	0	0	0	0
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments	0	0	0	0	0	0	0
Total Risk exposure amount	483	492	489	488	540	528	514

Sec	curitisation			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						
Experime 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
Turnelium on te	Available for Sale porfolio	0	0	0	0	0	0	0
Impairments	Held for trading portfolio							
	Total	0	0	0	0	0	0	0

				ALUES AS O	E 21/12/20	12			VALUES AS OF	21/12/201	2	V	ALUES AS OF	21/12/2012	
	(mln EUR)	GROSS DIRECT	LONG EXPOSURES	NET DIRECT PO	OSITIONS (gross	exposures (long)	net of cash short	DIRE	CT SOVEREIGN EXPOS				REIGN EXPOSURES		
		(accounting valu	e gross of provisions) (1)	positions of sov	is a maturi	her counterpaties ty matching) (1)	only where there		ositive fair value at 2/2013		th negative fair value at 1/12/2013		positive fair value .2/2013	Derivatives wit value at 31	h negative fair ./12/2013
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 ()	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013(-)
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Austria	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Belgium	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 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	Bulgaria	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 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	Cyprus	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 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	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 - 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 0 0 0 0 0	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	48 0 1 1 0 1 1 52	0 0 1 0 0 1 1 1 3	48 0 1 1 0 1 1 52	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 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	Finland		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 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	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 0 0 0 0 0	0 0 0 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												/12/201	•	.,		21/12/2017	
	(min EUR)			V	ALUES AS U	r 31/12/20	1.5			VALUES AS	5 UF 31	./ 12/ 201)	V.	ALUES AS OF	51/12/2013	
			DIRECT LONG EXPO ing value gross of pro			ereign debt to ot	exposures (long) r her counterpaties			DIRECT SOVEREIGN E	XPOSURES	S IN DERIVAT	TVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		accounti	(1)			is a maturi	ity matching) (1)			s with positive fair value 31/12/2013	at D		th negative fair value at 1/12/2013		positive fair value L2/2013	Derivatives wit value at 31	h negative fair ./12/2013
Residual Maturity	Country / Region		of which: and adva			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	ralue Fair-value a 31/12/2013	at Na (+)	otional 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	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 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Greece		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Hungary		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 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 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 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Italy		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Liechtenstein		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0



	(mln EUR) VALUES AS OF 31/12/2013											1/10/001	5	.,		21/12/2017	5
	(mln EUR)			V	ALUES AS U	r 31/12/20	13			VALUES A	5 UF 3	1/12/201)	V.	ALUES AS OF	51/12/2013	
			DIRECT LONG EXPO ing value gross of pro			ereign debt to ot	exposures (long) r her counterpaties			DIRECT SOVEREIGN	EXPOSURI	ES IN DERIVAT	TVES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		account	(1)				ity matching) (1)		Derivative	s with positive fair value 31/12/2013	e at		th negative fair value at L/12/2013		positive fair value L2/2013	Derivatives wit value at 31	h negative fair ./12/2013
Residual Maturity	Country / Region		of which: and adva			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 v	Fair-value 31/12/2013	at (+)	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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Luxembourg		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Netherlands		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Norway		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	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 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Portugal		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Romania		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Slovakia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 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											21/12/201	2			21/12/2011	
	(mln EUR)			V	ALUES AS U	r 31/12/20	13			VALU	cs as uf	31/12/201	ວ	V	ALUES AS OF	51/12/2013	>
			DIRECT LONG EXPO ing value gross of prov			ereign debt to ot	exposures (long) r her counterpaties			DIRECT SOVER	EIGN EXPOS	URES IN DERIVA	TIVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		account					ity matching) (1)		Derivativ	es with positive fai 31/12/2013	r value at		th negative fair value at 1/12/2013		positive fair value 12/2013		th negative fair 1/12/2013
Residual Maturity	Country / Region		of which: and adva			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 Fai 31/12	r-value at 2/2013 (+)	Notional value	Fair-value at 31/12/2013 ()	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013(-)
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Slovenia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 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 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 - 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 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 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Japan		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 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	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 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0



			•			10					2			24/42/2045	•
	(mln EUR)		V	ALUES AS O	F 31/12/20	13			VALUES AS OF	31/12/201	3	 V	ALUES AS OF	31/12/2013	3
			T LONG EXPOSURES le gross of provisions)	nocitions of cov	ereign debt to oth	ner counterpaties	net of cash short only where there	DIREC	T SOVEREIGN EXPOS	URES IN DERIVAT	TIVES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
			(1)			ty matching) (1)		Derivatives with po 31/12/		Derivatives wi 3	th negative fair value at 1/12/2013	Derivatives with at 31/1	positive fair value 12/2013	Derivatives wit value at 31	
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	China	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0 - 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 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Other advanced economies non EEA	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 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 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 - 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 - 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 trading" 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



34.TR_Capital

(mln EUR)

OWN FUNDS

OWN FUNDS REQUIREMENTS

CAPITAL RATIOS (%) Transitional period

Memorandum items

2014 EU-wide Stress Test Capital

	Capital Baseline Scenario Adverse Scenario									
		Ac cf 21/12/2012								
		As of 31/12/2013								REGULATION
A	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	69	70	71	72	69	66			Articles 4(118) and 72 of CRR
A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own	69	70	71	72	69	66			Article 50 of CRR Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f)
A.1.1	capital instruments)	102	102	102	102	102	102			and 42 of CRR
A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	-	- Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l)
A.1.2	Retained earnings	-32	-31	-30	-28	-32	-35		CAI {1.1.1.2}	of CRR
A.1.3	Accumulated other comprehensive income Of which: arising from unrealised gains/losses from Sovereign exposure in AFS	0	0	0	0	0	0		CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
A.1.3.1	portfolio	0	0	0	0	0	0	0	-	-
A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	0	0	0	0	0	0	0	-	-
A.1.4	Other Reserves	0	0	0	0	0	0			Articles 4(117) and 26(1) point (e) of CRR
A.1.5	Funds for general banking risk	0	0	0	0	0	0			Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
A.1.6	Minority interest given recognition in CET1 capital Adjustments to CET1 due to prudential filters excluding those from unrealised	0	0	0	0	0	0			Article 84 of CRR
A.1.7	gains/losses from AFS portfolio Adjustments to CET1 due to prudential filters from unrealised gains/losses from	0	0	0	0	0	0	0	CA1 {1.1.1.9}	Articles 32 to 35 of and 36 (1) point (I) of CRR
A.1.8	Sovereign Exposure in AFS portfolio	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.1.9	(-) Intangible assets (including Goodwill)(-) DTAs that rely on future profitability and do not arise from temporary differences	-1	-1	-1	-1	-1	-1			4(115), 36(1) point (b) and 37 point (a) of CCR
A.1.10	net of associated DTLs	0	0	0	0	0	0	0	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
A.1.11	(-) IRB shortfall of credit risk adjustments to expected losses	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.1.13	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
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			Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR: Articles 36(1) point k) (iv) and 153(8) of CRR and
A.1.15.1	Of which: from securitisation positions (-)	0	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 institiution 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) and 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		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 institiution has a significant investment	0	0	0	0	0	0	0		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 {1.1.1.6 + 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)	69	70	71	72	69	66	61	CA1 {1.1}	Article 25 of CRR
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	0	0	0	CA1 {1.2}	Article 71 of CRR
B B.1	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for CET1	483 0	492 0	489 0	488 0	540 0	528 0	514 0		Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48 of
B.1 B.2	deduction (+) of which: stemming from from CVA capital requirements (+)	0	0	0	0	0	0	0		CRR Article 381 to 386 of CRR
В.3	of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+)	0	0	0	0	0	0	0		Articles 153(2) of CRR
B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	0	0	0	0	0	0	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	0	0	0	0	0	0		-
В.6 С.1	of which: others subject to the discretion of National Competent Authorities Common Equity Tier 1 Capital ratio	0	0 14.18%	0 14.51%	0 14.79%	0 12.72%	0 12.51%	0	CA3 {1}	Article 124 to 164 of CRR
C.2	Tier 1 Capital ratio	14.22%	14.18%	14.51%	14.79%	12.72%	12.51%	11.83%	CA3 {3}	
C.2 C.3	Total Capital ratio	14.22%	14.18%	14.51%	14.79%	12.72%	12.51%	11.83%	CA3 {5}	
D	Common Equity Tier 1 Capital Threshold		39	39	39	30	29	28		
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 upon a trigger event (2)					0	0	0		
F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					0	0	0		
G	Fully Loaded Common Equity Tier 1 Capital ratio (3)				14.79%			11.83%		
									-	

(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 mand	Effects of mandatory restructuring plans publicly announced before 31st December 2013 and formally agree Commission.						
		Baseline	scenario	Adverse	e scenario	Narrative description of the			
	(mln EUR)	CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact	completion/commitment, port			
	2013	C) 0						
	2014	C	0	0	0				
	2015	C	0	0	0				
	2016	C	0	0	0				
	Total	C) 0	0	0				

reed with the European

ne transactions. (type, date of ortfolios, subsidiaries, branches)

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