Bank Name	Swedbank AS
LEI Code	549300PHQZ4HL15HH975

Summary Adverse Scenario

Swedbank AS

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	164
Impairment losses on financial and non-financial assets in the banking book	2
Common Equity Tier 1 capital (1)	1,687
Total Risk Exposure (1)	5,297
Common Equity Tier 1 ratio, % (1)	31.8%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	453
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	151
3 yr cumulative losses from the stress in the trading book	7
Valuation losses due to sovereign shock after tax and prudential filters	0
Common Equity Tier 1 capital (1)	1,849
Total Risk Exposure (1)	5,340
Common Equity Tier 1 ratio, % (1)	34.6%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	294
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.

2014 EU-wide Stress Test

Summary Baseline Scenario

Swedbank AS

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	164
Impairment losses on financial and non-financial assets in the banking book	2
Common Equity Tier 1 capital (1)	1,687
Total Risk Exposure (1)	5,297
Common Equity Tier 1 ratio, % (1)	31.8%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	454
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	58
3 yr cumulative losses from the stress in the trading book	3
Common Equity Tier 1 capital (1)	1,872
Total Risk Exposure (1)	5,293
Common Equity Tier 1 ratio, % (1)	35.4%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	423

(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

29.TR_Credit MAN 24/10/2014

2014 EU-wide Stress Test

	Credit Risk																
				Exposure v	alues (as of 31/1	2/2013)			Risk ex	posure amounts (as of 31/	12/2013)	Value adj	ustments and provisions (as	of 31/12/2013)			
		LTV % (as of	F	-IRB	A-IRB		STA	F-IR	RB	A-IRB	STA	F-IRB	A-IRB	STA	а	as of 31/12,	/201
		31/12/2013)	Non-defaulted	d Defaulted Non-d	efaulted Defaulte	d Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulte	ed Non-defaulted Defaulted	Non-defaulted Defaulted	Impairment rate	nt Stock of Provisions	
	(mln EUR, %)																
	Central banks and central governments			0 0	0	0 1,62		0	0	0	0 43	0 0	0 0	0 0 0	0.22%	7	
	Institutions		200		0	0 47	7 (24	0	0	0 262	0 0	0 0	0 1 0	0.09%	2	4
	Corporates		3,00	7 87	0	0 1	0 (2,434	0	0	0 10	0 8	38 0	0 0 0	0.07%	109	
	Corporates - Of Which: Specialised Lending		8	1 31	0	0	0 (128	0	0	0	0 1	14 0	0 0 0	-	0	
	Corporates - Of Which: SME		1,71	4 25	0	0 1	0 (1,576	0	0	0 10	0 6	14 0	0 0 0	-	0	
	Retail Retail			0 0	3,261	69	2 (0	0	890 4	2 2	0	0 8	11 0 0	0.09%	22	
	Retail - Secured on real estate property	0.0		0	2,628	60	0 (0	0	527 2	2 0	0	0 4	9 0 0	0.05%	14	
	Retail - Secured on real estate property - Of Which: SME	0.0		0	43	1	0 (0	0	17	0	0	0 0	0 0 0	0.04%	0	
Swedbank AS	Retail - Secured on real estate property - Of Which: non-SME	0.0	51	0	2,585	59	0 (0	0	510 2	0	0	0 4	9 0 0	0.05%	14	
Sweabank AS	Retail - Qualifying Revolving			0	0	0	0 (0	0	0	0	0	0 0	0 0 0	-	0'	
	Retail - Other Retail			0	633	9	2 (0	0	363 2	2	0 0	0 4	2 0 0	0.27%	8	
	Retail - Other Retail - Of Which: SME			0	178	5	2 (0	0	114 1	2 2	0	0 1	1 0 0	0.10%	3	
	Retail - Other Retail - Of Which: non-SME			0	455	4	0 (0	0	249	8 0	0 0	0 3	1 0 0	0.34%	5	
	Equity			0	0	0	0 (0	0	0	0	0 0	0 0	0 0	-	0'	
	Securitisation Securitisation			0	0	0	0 (0	0	0	0	0 0	0 0	0 0 0			
	Other non-credit obligation assets		70	6 0	0	0 22		22	0	0	0 124	0 1	0 0	0 1 0			
	TOTAL		3,28	3 87	3,261	69 2,33	7 (2,480	0	890 4	2 440	0 9	38 8	11 2 0	0.11%	141	
	Securitisation and re-securitisations positions deducted from capital *			0	0	0	0 (0	0 0	0 0 0			

			Base	eline Scen	ario							Adve	rse Scenar	io				
as	s of 31/12,	/2014	as	of 31/12/	2015	as	of 31/12/2	2016	as of	31/12/20	14	as	of 31/12/2	2015	as of 31/12/2016			
ment te	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	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 St	
2%	7	40.00%	0.22%	11	40.00%	0.22%	14	40.00%	0.22%	7	40.00%	0.22%	11	40.00%	0.22%	14	40.00%	
9%	2	40.00%	0.09%	3	40.00%	0.09%	3	40.00%	0.09%	2	40.00%	0.09%	3	40.00%	0.09%	3	40.00%	
7%	109	58.11%	0.06%	113	57.05%	0.06%	117	56.08%	0.19%	150	80.41%	0.18%	156	78.15%	0.18%	162	76.12%	
	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	
	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	
9%	22	15.35%	0.08%	25	14.88%	0.08%	27	14.50%	0.28%	42	29.70%	0.42%	60	27.44%	0.45%	75	26.35%	
5%	14	12.78%	0.04%	15	11.70%	0.04%	16	10.85%	0.17%	29	28.68%	0.25%	38	25.01%	0.26%	45	23.02%	
4%	0	22.86%	0.04%	0	20.93%	0.04%	0	19.38%	0.06%	0	22.44%	0.05%	0	20.35%	0.05%	0	18.78%	
5%	14	12.66%	0.04%	15	11.59%	0.04%	16	10.76%	0.17%	29	28.75%	0.25%	37	25.06%	0.27%	44	23.06%	
	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	
7%	8	30.05%	0.26%	10	31.38%	0.26%	11	32.19%	0.77%	13	33.57%	1.16%	22	34.47%	1.26%	30	34.87%	
0%	3	22.12%	0.09%	3	21.19%	0.09%	3	20.48%	0.57%	4	22.03%	0.83%	5	20.14%	0.90%	7	19.38%	
4%	5	36.33%	0.32%	7	37.89%	0.33%	8	38.72%	0.84%	9	43.86%	1.29%	17	45.70%	1.41%	23	46.33%	
	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	
1%	141	43.14%	0.10%	151	40.91%	0.10%	162	39.13%	0.22%	202	60.28%	0.27%	229	53.49%	0.28%	254	48.99%	

				Expo	sure values (a	as of 31/12/2	2013)		Risk ex	posure amoun	nts (as of 31/	12/2013)			Value adjust	ments and provisions (as	f 31/12/2013)
		LTV % (as of	F-1	RB	A-I	IRB .	STA	F-I	RB	A-	IRB	STA		F-I	RB	A-IRB	STA
	(mln EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Def	faulted N	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted
	Central banks and central governments		0	0	0	0	1,227	0	0	0	1	0 42	0	0			0
	Institutions		0	0	0	0	171					171	0	0			
	Corporates		2,588	83	0	0	9	2,322	0	0		9	0	8	36	0	
	Corporates - Of Which: Specialised Lending		79	27	0	0	0 0	123	0	0		o o	0	1	12	0	o o
	Corporates - Of Which: SME		1,680	25	0	0	10 0	1,541	0	0		10	0	6	14	1 0	0
	Retail		0	0	3,232		2 0	0	0	881		2 2	0	0	(8 1	1 0
	Retail - Secured on real estate property	0.6		0	2,604	60	0 0	0	0	520	2	2 0	0	0	(4	9 0
	Retail - Secured on real estate property - Of Which: SME	0.6		0	43	1	0 0	0	0	17		0	0	0		0	0
Estonia	Retail - Secured on real estate property - Of Which: non-SME	0.6	1 0	0	2,561	59	0 0	0	0	503	2		0	0		4	
	Retail - Qualifying Revolving Retail - Other Retail		0	0	620	0	0 0		0	361			0	0			
	Retail - Other Retail - Of Which: SME		0	0	628 178	9	2 0		0	114		2	0	0			
	Retail - Other Retail - Of Which: non-SME			0	451					247		2 2	0	0		3	
	Equity		0	0	0	0	0 0		0	0			0	0			
	Securitisation		0	0	0	0	0 0		0	0		0 0	0	0			
	Other non-credit obligation assets		76	0	0	0	222	22	0	0		134	0	1	(0	1
	TOTAL		2,664	83	3,232	69	1,632	2,344	0	881	. 42	2 358	0	9	36	8 1	1 2
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0 0	0						0	(0	0

			Das	eline Scen	агіо				Adverse Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/20												
as (of 31/12/	/2014	as	of 31/12/	2015	as	of 31/12/2	2016	as of	31/12/20	14	as	of 31/12/	as	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	Impairment rate	Provicione	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverag Ratio - Default St				
0.25%	6	40.00%	0.25%	9	40.00%	0.25%	12	40.00%	0.25%	6	40.00%	0.25%	9	40.00%	0.25%	12	40.00%				
0.02%	1	40.00%	0.02%	1	40.00%	0.02%	1	40.00%	0.02%	1	40.00%	0.02%	1	40.00%	0.02%	1	40.00%				
0.07%	49	38.16%	0.06%	50	36.44%	0.06%	52	34.85%	0.20%	81	66.30%	0.19%	86	63.71%	0.18%	90	61.34%				
-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-				
-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-				
0.09%	22	15.34%	0.08%	25	14.87%	0.08%	27	14.48%	0.28%	42	29.62%	0.42%	59	27.37%	0.45%	74					
0.05%	14	12.78%	0.04%	15	11.70%	0.04%	16	10.85%	0.17%	29	28.59%	0.25%	38	24.94%	0.26%	44					
0.04%	0		0.04%	0	20.93%	0.04%	0	19.38%	0.06%	0	22.44%	0.05%	0	20.35%	0.05%	0	18.78%				
0.05%	14		0.04%	15	11.59%	0.04%	16	10.76%	0.17%	29	28.66%	0.25%	37	24.99%	0.26%	44					
-	0		-	0	-	-	0	-	-	0	-	-	0	-	-	0					
0.27%	8		0.26%	9	31.36%	0.26%	11	32.16%	0.77%	12	33.54%	1.16%	22	34.43%	1.26%	30					
0.10%	3		0.09%	3	21.16%	0.09%	3	20.45%	0.57%	3	22.03%	0.83%	5	20.14%	0.90%	7	19.37%				
0.34%	5	36.38%	0.32%	7	37.93%	0.33%	8	38.75%	0.84%	9	43.90%	1.29%	17	45.72%	1.41%	23	46.35%				
-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-				
0.11%	78	28.09%	0.10%	85	26.74%	0.10%	92	25.66%	0.24%	129	47.80%	0.30%	155	42.58%	0.31%	177	39.35%				

			Exp	osure values (as of 3	31/12/20:	13)			Risk exp	osure amoun	ts (as of 31/1	.2/2013)		Value adjus	tments and provis	sions (as of	31/12/2013	
			F-IRB	A-IRB		ST	Ā	F-I	RB	A -:	IRB	S	TA	F-IRB	A-IRB	В	S	STA
	(mln EUR, %)	LTV % (as of 31/12/2013)	Non-defaulted Defaulted	Non-defaulted Defa	aulted N	lon-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	l Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted
	Central banks and central governments		0	0 0	0	0	0	0	0	0	0	() (0	0 0	0	C	0
	Institutions		1		0	79	0	0	0	0	0			0	o o	0	C	
	Corporates		221	0	0	0	0	47	0	0	0	C		0	0 0	0	C	o l
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	C		0	0 0	0	C	0
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	C		0	0 0	0	C	0
	Retail		0	0 0	0	0	0	0	0	0	0	C		0	0 0	0	C	0
	Retail - Secured on real estate property	0.00	0	0 0	0	0	0	0	0	0	0	C		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	C	0
Luxembourg	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	C	0
Luxembourg	Retail - Qualifying Revolving		0	0 0	0	0	0	0	0	0	0	C) (0	0 0	0	C	0
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	C) (0	0 0	0	C	0
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	C) (0	0 0	0	C	0
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	C) (0	0 0	0	C	0
	Equity		0	0 0	0	0	0	0	0	0	0	C) (0	0 0	0	C	0
	Securitisation Securitisation		0	0 0	0	0	0	0	0	0	0	C)	0	0 0	0	C	0
	Other non-credit obligation assets		0	0 0	0	0	0	0	0	0	0	C)	0	0 0	0	C	0
	TOTAL		222	0 0	0	79	0	47	0	0	0	(0	0 0	0	C	0
	Securitisation and re-securitisations positions deducted from capital *		01	01	0	01	Λ							0	0	0	(

			Base	eline Scen	ario							Adve	rse Scena	r io			
as	of 31/12/	2014	as	of 31/12/	2015	as	of 31/12/	2016	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	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Patin -	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
- 0.00% 0.01%	0 0 0	0.31%	- 0.01% 0.01%	0 0 0	- 20.15% 40.00%	- 0.01% 0.01%	0	- 26.77% 40.00%	- 0.01% 0.01%	0 0 0	- 40.00% 40.00%	- 0.01% 0.01%	0 0 0	- 40.00% 40.00%	- 0.01% 0.01%	0 0 0	- 40.00% 40.00%
-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
-	0		-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
- - -	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
0.01%	0	29.50%	0.01%	0	34.75%	0.01%	0	36.50%	0.01%	0	40.00%	0.01%	0	40.00%	0.01%	0	40.00%

				Exp	osure values (as of 31/12/	2013)			Risk ex	posure amour	nts (as of 31/1	l2/2013)		Value adju	stments and pro	visions (as o	f 31/12/2013	3)
		LTV 0/ /6	F-IRB		A-	IRB	Sī	ΓΑ	F-I	IRB	A-	IRB	S	ГА	F-IRB	A-	IRB	Ç	STA
		LTV % (as of 31/12/2013)	Non-defaulted D	efaulted	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
	(mln EUR, %)																		
	Central banks and central governments		0	0	0		215	0	0	C) (C	0	(0	0 0	(0	0 (
	Institutions		2	0	0		2	0	0	C) c	0	(0	0 0	(0	0 (
	Corporates		60	0	0		0	0	2	C) c	0	(0	0 0	(0	0 (
	Corporates - Of Which: Specialised Lending		0	0	0		0	0	0	C) c	0	(0	0 0	(0	0 (
	Corporates - Of Which: SME		0	0	0		0	0	0	C) c	0	(0	0 0	(0	0 (
	Retail		0	0) 1		0	0	0	C) 1	. C	0	(0	0 0	(0	0 (
	Retail - Secured on real estate property	0.69	0	0) 1		0	0	0	C) 1	. c	0	(0	0 0	(0	0 (
	Retail - Secured on real estate property - Of Which: SME	0.69	0	0	0		0	0	0	C) c	0	(0	0 0	(0	0 (
France	Retail - Secured on real estate property - Of Which: non-SME	0.69	0	0) 1		0	0	0	C) 1	. .	0	(0	0 0	(0	0
Trance	Retail - Qualifying Revolving		0	0	0		0	0	0	C)	0	(0	0 0	(0	0 (
	Retail - Other Retail		0	0	0		0	0	0	C) c	0	(0	0 0	(0	0 (
	Retail - Other Retail - Of Which: SME		0	0	0		0	0	0	C) c	0	(0	0 0	(0	0 (
	Retail - Other Retail - Of Which: non-SME		0	0	0		0	0	0	C) c	0	(0	0 0	(0	0 (
	Equity		0	0	0		0	0	0	C) c	0	(0	0 0	(0	0 (
	Securitisation		0	0	0		0	0	0	C	0)	0	(0	0	(0	0 (
	Other non-credit obligation assets		0	0	0		0	0	0	C) C	0	(0	0	(0	0 (
	TOTAL		61	0) 1		217	0	3	C) 1	. 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

				Bas	eline Scen	ario							Adve	erse Scena	rio		
	as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016	as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12
•	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 Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions
0	.05%	0	40.00%	0.05%	0	40.00%	0.05%	0	40.00%	0.05%	0	40.00%	0.05%	0	40.00%	0.05%	(
0	.05%	0	40.00%	0.05%	0	40.00%	0.05%	0	40.00%	0.05%	0	40.00%	0.05%	0	40.00%	0.05%	(
0	.05%	0	40.00%	0.05%	0	40.00%	0.05%	0	40.00%	0.05%	0	40.00%	0.05%	0	40.00%	0.05%	(
	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	(
	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	(
0	.05%	0	40.00%	0.05%	0	40.00%	0.05%	0	40.00%	0.05%	0	80.00%	0.05%	0	53.34%	0.05%	(
0	.05%	0	40.00%	0.05%	0	40.00%	0.05%	0	40.00%	0.05%	0	80.00%	0.05%	0	53.34%	0.05%	(
	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	(
0	.05%	0	40.00%	0.05%	0	40.00%	0.05%	0	40.00%	0.05%	0	80.00%	0.05%	0	53.34%	0.05%	(
	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	(
	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	(
	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	(
	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	(
	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	(
0	.05%	0	40.00%	0.05%	0	40.00%	0.05%	1	40.00%	0.05%	0	40.09%	0.05%	0	40.05%	0.05%	

				Expo	sure values (as of 31/12/2	2013)			Risk ex	cposure amoun	ts (as of 31/	12/2013)			Value adjust	ments and pro	visions (as o	f 31/12/201	3)
		LTV % (as of	F-1	[RB	A-:	IRB	ST	Ā	F-I	RB	A-	IRB	ST	Ā	F	-IRB	A-1	RB		STA
		31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulte	ed Defaulte
	(mln EUR, %)																			
	Central banks and central governments		0	0	0	C	0	0	0	(0 0	(0	(O .	0	0 0	(D	0
	Institutions		135	0	0	C	0	0	8	(0	(0	(O Company	0	0	(O .	0
	Corporates		75	0	0	C	0	0	3	(0		0	(D	0	0	(D	0
	Corporates - Of Which: Specialised Lending		0	0	0		0	0	0	(0 0		0	(D	0	0		D	0
	Corporates - Of Which: SME		0	0	0		0	0	0	(0 0		0	(0	0	(0
	Retail Retail		0	0	1	C	0	0	0	(0		0	(0	0		o l	0
	Retail - Secured on real estate property	0.65	0	0	1		0	0	0	(0		0	(0	0			0
	Retail - Secured on real estate property - Of Which: SME	0.65	0	0	0		0	0	0	(0		0	(0	0		o l	0
Cormany	Retail - Secured on real estate property - Of Which: non-SME	0.65	0	0	1		0	0	0	(0		0	(0	0			0
Germany	Retail - Qualifying Revolving		0	0	0		0	0	0	(0		0	(0	0			0
	Retail - Other Retail		0	0	0	C	0	0	0	(0		0	(0	0			0
	Retail - Other Retail - Of Which: SME		0	0	0	d	0	0	0	(0 0		0	(0	0	(0
	Retail - Other Retail - Of Which: non-SME		0	0	0	C	0	0	0	(0		0	(0	0			0
	Equity		0	0	0	C	0	0	0	(0 0		0	(0	0 0		o l	0
	Securitisation Securitisation		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	(o	0
	TOTAL		211	0	1		0	0	11		0 0		0	(0	0 0	(o	0
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	(0	0								0	0 0			0

			eline Scen									rse Scenai				
31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016	as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
ock of visions	Coverage Ratio Default Stock			Coverage Ratio - Default Stock	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	Impairment rate		Coverage Ratio - Default Stoc
0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
0	40.00%	0.01%	0	40.00%	0.01%	0	40.00%	0.01%	0	40.00%	0.01%	0	40.00%	0.01%	0	40.00%
0	40.00%	0.01%	0	40.00%	0.01%	0	40.00%	0.01%	0	40.00%	0.01%	0	40.00%	0.01%	0	40.00%
0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
0	40.00%	0.01%	0	40.00%	0.01%	0	40.00%	0.01%	0	40.00%	0.01%	0	40.00%	0.01%	0	40.00%
0	40.00%	0.01%	0	40.00%	0.01%	0	40.00%	0.01%	0	40.00%	0.01%	0	40.00%	0.01%	0	40.00%
0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
0	40.00%	0.01%	0	40.00%	0.01%	0	40.00%	0.01%	0	40.00%	0.01%	0	40.00%	0.01%	0	40.00%
0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
0	40.00%	0.01%	0	40.00%	0.01%	0	40.00%	0.01%	0	40.00%	0.01%	0	40.00%	0.01%	0	40.00%

(*) 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

29.TR_Credit MAN 24/10/2014

2014	4 EU-wide Stress Test Credit Risk																						
Central banks a	(mln EUR, %) and central governments	LTV % (as of 31/12/2013)	F-IRB Non-defaulted Defaulted	A-IRB Non-defaulted Defaulted 0	/2013) STA Non-defaulted Defaulted 0 0	F-IRB	Risk exposure amounts A-IR Hulted Non-defaulted	RB	STA	F-IRB		provisions (as of 31/12 A-IRB ted Defaulted Non-d	STA	Impairment S	f 31/12/2014 Stock of Coverage Rat Default Stoc		k of Ratio - Default Stock	as of 31/12/2016 airment Stock of Provisions Default Sto		Stock of Provisions Provisions 0 -	Adverse Scenarion as of 31/12/2 Impairment Stock of Provisions I	015	Provisions Default Stock
Institutions Corporates Corporates Corporates - C Corporates - C Retail Retail - Secundary Retail - Secundary Retail - Quanta Retail - Other	Of Which: Specialised Lending Of Which: SME ured on real estate property ecured on real estate property - Of Which: SME ecured on real estate property - Of Which: non-SME elifying Revolving er Retail ther Retail - Of Which: SME ther Retail - Of Which: non-SME dit obligation assets d re-securitisations positions deducted from capital *	0.61 0.61 0.61	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 103 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	21		0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.41% 0.41% - 0.41% 0.41% - 0.41% - 0.41% - 0.41%	1 40.00% 0 40.00% 0 - 0 40.00% 0 40.00% 0 - 0 40.00% 0 - 0 - 0 - 0 - 1 40.00%	0.41% 0.41% 0.41% 0.41% - 0.41% 0.41%	1 40.00% 0.00 0.00 0.00 0.00 0.00 0.00 0.	.41% 2 40.00% .41% 1 40.00% - 0 - .41% 0 40.00% .41% 0 40.00% - 0 - - 0	0.41% 0.00% 0.00% - 0.00%	0 40.00% 0 - 0 40.00% 0 40.00% 0 - 0 40.00% 0 - 0 - 0 - 0 - 0 - 0 -	0.41% 1 - 0 0.41% 0 0.41% 0 - 0 0.41% 0 - 0 - 0 - 0 - 0 - 0 - 0	40.00%	1 40.00% 0 - 0 40.00% 6 0 40.00% 0 - 6 0 40.00% 0 - 0 - 0 - 0 - 0 - 0 -
		LTV % (as of	Exp F-IRB	oosure values (as of 31/12 A-IRB	/ 2013) STA	F-IRB	Risk exposure amounts A-IR	s (as of 31/12/201 3 RB	3) STA	Val ı F-IRB	ue adjustments and	provisions (as of 31/12 A-IRB	2 /2013) STA	as o	f 31/12/2014	Baseline as of 31	/12/2015	as of 31/12/2016	as of 3	31/12/2014	Adverse Scenari as of 31/12/2	015	as of 31/12/2016
Institutions Corporates Corporates Corporates - Corporate	ther Retail - Of Which: SME ther Retail - Of Which: non-SME dit obligation assets d re-securitisations positions deducted from capital *	0.00 0.00 0.00 0.00		Non-defaulted Defaulted Non-defaulted Defaulted	Non-defaulted Defaulted O O O O O O O O O O O O O O O O O O O	Non-defaulted Defa Non-defaulted Defa O	Non-defaulted O	Defaulted Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted Defaulted Defaulted Defaulted Defaulted Defaulted Defaulted Defaulted Defaulted	Non-defaulted D O	Defaulted Non-defau O	ted Defaulted Non-d	efaulted Defaulted 0 0 0	Impairment rate Property of the second secon	Coverage Rat Default Stoc		Ratio - Default Stock	Stock of Provisions	Impairment rate	Stock of Provisions	Impairment rate Stock of Provisions rate	Coverage Ratio - Tate	Stock of Provisions
		LTV % (as of	Exp F-IRB	oosure values (as of 31/12 A-IRB	/2013) STA	F-IRB	Risk exposure amounts A-IR	s (as of 31/12/201 3 RB	3) STA	Val ı F-IRB	ue adjustments and	provisions (as of 31/12 A-IRB	2 /2013) STA		f 31/12/2014		/12/2015	as of 31/12/2016	as of S	31/12/2014	Adverse Scenari as of 31/12/2	015	as of 31/12/2016
Institutions Corporates Corporates - Corpora	(mln EUR, %) and central governments Of Which: Specialised Lending Of Which: SME ured on real estate property ecured on real estate property - Of Which: SME ecured on real estate property - Of Which: non-SME elifying Revolving er Retail ther Retail - Of Which: SME ther Retail - Of Which: non-SME	0.00 0.00 0.00 0.00		Non-defaulted Defaulted Non-defaulted Defaulted	Non-defaulted Defaulted O O O O O O O O O O O O O O O O O O O	Non-defaulted Defa O O O O O O O O O O O O O O O O O O O	Non-defaulted O	Defaulted Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted Defaulted Defaulted Defaulted Defaulted Defaulted Defaulted Defaulted Defaulted	Non-defaulted D O O O O O O O O O O O O O O O O O O	Defaulted Non-defau O	ted Defaulted Non-d	efaulted Defaulted 0 0 0	Impairment rate Pi	Coverage Ration	io Impairment Stoce Provise	Ratio - Default Stock	Stock of Provisions	Impairment rate	Stock of Provisions	Impairment rate Stock of Provisions of Provi	Ratio - Default Stock	Stock of Provisions
Securitisation and (*) Refers to the part of Securitization exposure that is deducted from capital and is not in	d re-securitisations positions deducted from capital * ncluded in RWA		0	0 0	0 0	0		U U		0	0	0 0	0 0							U C C C C C C C C C C C C C C C C C C C			
	(mln EUR,%)	LTV % (as of 31/12/2013)	F-IRB Non-defaulted Defaulted	A-IRB Non-defaulted Defaulted	/2013) STA Non-defaulted Defaulted	F-IRB	Risk exposure amounts A-IR nulted Non-defaulted	RB	STA	F-IRB Non-defaulted D		provisions (as of 31/12 A-IRB ted Defaulted Non-d	STA efaulted Defaulted		f 31/12/2014 Stock of rovisions Coverage Rat Default Stoc	io · Impairment Stoc	/12/2015 k of Coverage Ratio -	as of 31/12/2016 airment Stock of Provisions Pefault Stock	Impairment rate	Stock of Provisions Provisions Coverage Ratio - Default Stock	Adverse Scenarion as of 31/12/2 Impairment Stock of Provisions I	015	as of 31/12/2016 The state of
Institutions Corporates Corporates Corporates - Corporate	ther Retail - Of Which: SME ther Retail - Of Which: non-SME dit obligation assets d re-securitisations positions deducted from capital *	0.00 0.00 0.00		0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- - - - - - - - - - -	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -		0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	- 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- - - - - - - - - - - -	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	- 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0		0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
		LTV % (as of	Exp F-IRB	oosure values (as of 31/12 A-IRB	/2013) STA	F-IRB	Risk exposure amounts A-IR	s (as of 31/12/201 3 RB	3) STA	Val ı F-IRB	ue adjustments and	provisions (as of 31/12 A-IRB	2 /2013) STA	as o	f 31/12/2014	Baseline as of 31	Scenario /12/2015	as of 31/12/2016	as of 3	31/12/2014	Adverse Scenari as of 31/12/2		as of 31/12/2016
Institutions Corporates Corporates Corporates - Corporate	(mln EUR, %) and central governments Of Which: Specialised Lending Of Which: SME ured on real estate property ecured on real estate property - Of Which: SME ecured on real estate property - Of Which: non-SME elifying Revolving er Retail ther Retail - Of Which: SME ther Retail - Of Which: non-SME dit obligation assets d re-securitisations positions deducted from capital *	0.00 0.00 0.00 0.00	0 (0 0 (0 0 (0 0 (0 0 (0 0 (0 0 (0 0 (0	Non-defaulted Defaulted O O O O O O O O O O O O O O O O O O O	Non-defaulted Defaulted O O O O O O O O O O O O O O O O O O O	Non-defaulted Defa Non-defaulted Defa Non-defaulted Defa Defa	Non-defaulted O	Defaulted Non-defaulted	Defaulted Defaulted Defaulted Defaulted Defaulted Defaulted	Non-defaulted D O O O O O O O O O O O O O O O O O O	Defaulted Non-defau O	ted Defaulted Non-d	efaulted Defaulted 0 0 0	Impairment rate	Stock of rovisions Coverage Rat Default Stoc 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	io Impairment Stoc	Coverage Ratio - Default Stock Imparison	Stock of Provisions	Impairment rate	Coverage Ratio - Default Stock	Impairment rate -	Coverage Impairme	Stock of Provisions Coverage Ratio - Default Stock
		LTV % (as of	Exp F-IRB	oosure values (as of 31/12 A-IRB	/2013) STA	F-IRB	Risk exposure amounts A-IR	s (as of 31/12/201 3 RB	3) STA	Val ı F-IRB	ue adjustments and	provisions (as of 31/12 A-IRB	2 /2013) STA		f 31/12/2014		/12/2015	as of 31/12/2016		31/12/2014	Adverse Scenari as of 31/12/2	015	as of 31/12/2016
Institutions Corporates Corporates - 0	(mln EUR, %) and central governments Of Which: Specialised Lending Of Which: SME	31/12/2013)	Non-defaulted Defaulted 0 0 0 0 0 0 0	Non-defaulted Defaulted O O O O O O O O O O O O O O O O O O O	Non-defaulted Defaulted 0	Non-defaulted Defa 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted Non-de	Defaulted O O O O O O O O O O O O O O O O O O	Non-defaulted D 0 0 0 0 0 0 0 0 0 0 0 0	Oefaulted Non-defau 0 0 0 0 0 0	ted Defaulted Non-d 0 0 0 0 0 0 0 0 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 Pi	Coverage Rations Coverage Rations Default Stoc O	io · Impairment Stock rate Provis	0 - 0 - 0 -	airment rate Stock of Provisions Operate Oper	Impairment rate	Stock of Provisions 0 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 Stock of Provisions - 0 - 0 - 0 - 0 - 0 - 0	Coverage Ratio - Pefault Stock	Stock of Provisions Output O

Securitisation and re-securitisations positions deducted from capital *

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

Please, select the country

Other non-credit obligation assets

Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME

Retail - Secured on real estate property

Retail - Secured on real estate property - Of Which: SME

Retail - Secured on real estate property - Of Which: non-SME

Retail - Qualifying Revolving

Retail - Other Retail

30.TR_Evolution of P&L 24/10/2014

2014 EU-wide Stress Test

P&L		В	aseline Scenari	0	A	Adverse Scenario	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	178	178	178	178	178	178	178
Net trading income		-2	-2	-2	-4	-3	-2
of which trading losses from stress scenarios		-1	-1	-1	-3	-2	-1
Other operating income	42	40	40	40	40	40	40
Operating profit before impairments	164	155	152	147	153	151	149
Impairment of financial assets (-)	-2.073	-38	-10	-11	-98	-28	-25
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-2.073	-38	-10	-11	-98	-28	-25
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	162	117	141	137	55	123	124
Other Income and expenses	125	36	21	22	36	21	22
Pre-Tax profit	287	153	162	159	91	144	146
Tax	0	-46	-49	-48	-27	-43	-44
Net income	287	107	114	111	64	101	102
Attributable to owners of the parent	287	107	114	111	64	101	102
of which carried over to capital through retained earnings	237	61	65	63	36	58	58
of which distributed as dividends	50	46	49	48	27	43	44

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	3,852	3,876	3,898	3,922	3,895	3,960	4,040
Risk exposure amount Securitisation and re-securitisations	0	0	0	0	0	0	0
Risk exposure amount Other credit risk	3,852	3,876	3,898	3,922	3,895	3,960	4,040
Risk exposure amount for market risk	12	12	12	12	12	12	12
Risk exposure amount for operational risk	320	321	322	322	322	322	322
Transitional floors for Risk exposure amount	1,113	1,086	1,062	1,037	1,010	1,007	965
AQR adjustments	0	0	0	0	0	0	0
Total Risk exposure amount	5,297	5,296	5,295	5,293	5,239	5,301	5,340

STRICTLY CONFIDENTIAL 24/10/2014

2014 EU-wide Stress Test

Se	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						
Evrocuro valuos	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
Impairments	Available for Sale porfolio	0	0	0	0	0	0	0
Impairments	Held for trading portfolio							
	Total	0	0	0	0	0	0	0

32.TR_Securitisation 7/16

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/201	3	VALUES AS OF	31/12/2013
		GROSS DIRECT L (accounting value of		positions of sou	ereign debt to otl is a maturi	exposures (long) in the counterpaties ty matching)	net of cash short only where there	DIREC Derivatives with po 31/12		Derivatives w	TIVES (1) th negative fair value at 1/12/2013	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 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 [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 - 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 - 3M [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 - 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 - 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Denmark	45 0 0 0 0 0 0 0	0 0 0 0 0 0	45 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	45 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	50 43 1 6 59 0 0	50 28 1 6 59 0 0	50 43 1 6 59 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 15 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [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 - 3M [France	50 164 0 0 0 0 0 214	0 0 0 0 0 0 0	50 164 0 0 0 0 0 214	0 0 0 0 0 0	0 0 0 0 0 0	50 164 0 0 0 0 0 0 214	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/201	3	VALUES AS OI	31/12/2013
		(accounting value	LONG EXPOSURES gross of provisions) (1)	positions of sov	ereign debt to oth is a maturi	exposures (long) represented in the counterpaties ty matching)	net of cash short only where there	DIREC Derivatives with po 31/12/		Derivatives wi	TIVES (1) th negative fair value at 1/12/2013	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 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 [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 - 3M [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 - 3M [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 - 3M [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 - 3M [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 - 3M [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 - 3M [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 - 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 - 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

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/201	3	VALUES AS OF	31/12/2013
		(accounting value	LONG EXPOSURES gross of provisions) (1)	positions of sov	ereign debt to otl is a maturi	exposures (long) represented in the counterpaties ty matching)	net of cash short only where there	DIREC Derivatives with po 31/12/		Derivatives wi	TIVES (1) th negative fair value at 1/12/2013	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 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 [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 - 3M [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 - 3M [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 - 3M [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 - 3M [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 - 3M [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 - 3M [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 - 3M [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 - 3M [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

	(mln EUR)	VALUES AS OF 31/12/2013						VALUES AS OF	31/12/201	VALUES AS OF 31/12/2013			
		GROSS DIRECT LONG EXPOSURE (accounting value gross of provisions (1)						Derivatives with positive fair value at Derivatives with		TIVES (1) th negative fair value at 1/12/2013	INDIRECT SOVEREIGN EXPOSURE Derivatives with positive fair value at 31/12/2013	Derivatives with negative fair value at 31/12/2013	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-	Notional value Fair-value at 31/12/2013 (+)	Notional value Fair-value at 31/12/2013 (-)
[0 - 3M [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 - 3M [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 - 3M [Sweden	0 24 0 0 0 0 0 0	0 0 0 0 0 0	0 24 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 24 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [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 - 3M [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 - 3M [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 - 3M [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 - 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 - 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

	(mln EUR)	VALUES AS OF 31/12/2013					VALUES AS OF	31/12/201	3	VALUES AS OF 31/12/2013			
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there					DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)		
			1)	is a maturity matching) (1)			Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013	Derivatives with negative fair value at 31/12/2013	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (Notional value Fair-value at 31/12/2013 (+)	Notional value Fair-value at 31/12/2013 (-)
[0 - 3M [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 - 3M [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 - 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 - 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 - 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 - 3M [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
Tot [0 - 3M [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 - 3M [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

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 24/10/2014

2014 EU-wide Stress Test Capital

		Capital			Baseline Scenario			Adverse Scenario			
(mln EUR)		CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	As of 31/12/2014	4 As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	COREP CODE	REGULATION
	A	OWN FUNDS	1,687	1,742	1,807	1,872	1,726	1,789	1,849	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,687	1,742	1,807	1,872	1,726	1,789	1,849	CA1 {1.1.1}	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	116	116	116	116	116	116	116	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	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	-	-
	A.1.2	Retained earnings	1,655	1,716	1,781	1,845	1,691	1,749	1,807	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0	0	0	0	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of Cl
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	0	0	0	0	0	0	0	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	0	0	0	0	0	0	0	-	-
	A.1.4	Other Reserves	21	21	21	21	21	21	21	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	22	22	22	22	22	22	22	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of C
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0	CA1 {1.1.1.7}	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised gains/losses from AFS portfolio	0	0	0	0	0	0	0	CA1 {1.1.1.9}	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	Adjustments to CET1 due to prudential filters from unrealised gains/losses from Sovereign Exposure in AFS portfolio	0	0	0	0	0	0	0	-	
	A.1.9	(-) Intangible assets (including Goodwill)	-4	-4	-4	-4	-4	-4	-4	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary differences	0	0	0	0	0	0	0	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
	A.1.11	net of associated DTLs (-) IRB shortfall of credit risk adjustments to expected losses	-31	-37	-37	-36	-28	-23	-21	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
		(-) 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		0	0	0	0	0	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
OWN FUNDS	7,1113	() Neciprocal cross ficialitys in CETT capital			· ·		·	,	, and the second	0.12 (2.2.2.2.5)	7 tables 1(1117), 55(1) point (g) and 17 or elat
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) poi (b) and 258 of CRR; Articles 36(1) point k) (iii) and 37 of CRR: Articles 36(1) point k) (iv) and 153(8) of CRR
	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) po (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) 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	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) a 48(2) of CRR
	A.1.18	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-92	-92	-92	-92	-92	-92	-92	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (t) 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)	1,687	1,742	1,807	1,872	1,726	1,789	1,849	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	o	CA1 {1.2}	Article 71 of CRR
	В	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for CET1	5,297	5,296	5,295	5,293	5,239	5,301	5,340	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (2) and (i): Article 38 and Article 4
	B.1 B.2	of which: stemming from exposures that fall below the 10% / 15% limits for CETT deduction (+) of which: stemming from from CVA capital requirements (+)	0	0	0	0	0	0	0		Articles 36(1) points (a) and (i); Article 38 and Article 46 CRR Article 381 to 386 of CRR
OWN FUNDS	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	0	0	0	0	0	0		Articles 153(2) of CRR
REQUIREMENTS	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		-
	B.6	of which: others subject to the discretion of National Competent Authorities	0	0	0	0	0	0	0		Article 124 to 164 of CRR
APITAL RATIOS (%) -	C.1	Common Equity Tier 1 Capital ratio	31.85%	32.90%	34.14%	35.36%	32.95%	33.75%	34.63%	CA3 {1}	-
Transitional period	C.2	Tier 1 Capital ratio	31.85%	32.90%	34.14%	35.36%	32.95%	33.75%	34.63%	CA3 {3}	-
	C.3	Total Capital ratio	31.85%	32.90%	34.14%	35.36%	32.95%	33.75%	34.63%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		424	424	423	288	292	294		
	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		
Memorandum items	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		
r-remorandum items	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					0	0	0		

⁽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

35.TR_Restruct Scenarios 24/10/2014

2014 EU-wide Stress Test - Restructuring scenarios

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

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

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

Major Capital Measures from 1 January to 30 September 2014

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

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

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

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