Bank Name	AS SEB Pank
LEI Code	549300ND1MQ8SNNYMJ22

### **Summary Adverse Scenario**

#### AS SEB Pank

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	69
Impairment losses on financial and non-financial assets in the banking book	16
Common Equity Tier 1 capital (1)	750
Total Risk Exposure (1)	3,303
Common Equity Tier 1 ratio, % (1)	22.7%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	199
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	63
3 yr cumulative losses from the stress in the trading book	5
Valuation losses due to sovereign shock after tax and prudential filters	0
Common Equity Tier 1 capital (1)	839
Total Risk Exposure (1)	3,303
Common Equity Tier 1 ratio, % (1)	25.4%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	182
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

<sup>(1)</sup> 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**

#### **AS SEB Pank**

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	69
Impairment losses on financial and non-financial assets in the banking book	16
Common Equity Tier 1 capital (1)	750
Total Risk Exposure (1)	3,303
Common Equity Tier 1 ratio, % (1)	22.7%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	204
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	20
3 yr cumulative losses from the stress in the trading book	0
Common Equity Tier 1 capital (1)	875
Total Risk Exposure (1)	3,303
Common Equity Tier 1 ratio, % (1)	26.5%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	264

(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.

<sup>(2)</sup> Conversions not considered for CET1 computation

<sup>(3)</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period

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# **2014 EU-wide Stress Test**

	2014 EU-wide Stress Test										
	Credit Risk	Exposure values (as of 31	/12/2013)	Risk exposure amounts (as of 3	31/12/2013)	Value adjustments and provisions (as of 31/12/2013)	3)	Baseline Scenario			Adverse Scenario
	LTV % (as o	F-IRB A-IRB	STA	F-IRB A-IRB	STA	F-IRB A-IRB S	STA	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
	31/12/2013	Non-defaulted Defaulted Non-defaulted Defaul	ted Non-defaulted Defaulted N	Non-defaulted Defaulted Non-defaulted Defaulte	Non-defaulted Defaulted Non-defaulted	efaulted Defaulted Non-defaulted Defaulted Non-defaulted	1 Delallier	airment Stock of Provisions Coverage Ratio Impairment Stock of Provisions Default Stock rate Provisions Defau	age D - Stock Impairment Stock of Provisions Provisions  Coverage Ratio - Default Stock	Impairment rate Stock of Provisions Professions	rerage atio - rate Stock of Provisions Stock of Default Stock Impairment Stock of Ratio - Default Stock Stock of Default Stock Stock of Default Stock Stock of Stock of Provisions Stock of Default Stock Stock of
	(min EUR, %)  Central banks and central governments	0 0 0	0 519 0	0 0 0	0 63 0	0 0 0 0	0 0 0.01		1% 0.01% 0 28.66%		.51% 0.01% 0 31.33% 0.02% 0 33.75
	Institutions Corporates	345 0 0 2,053 39 0	0 0 0 0	81 0 0 1,298 0 0	0 0 0 0	0 0 0 0 0	0 0.01		3% 0.01% 0 35.98%	0.02% 0 35	.98% 0.03% 0 35.98% 0.03% 0 35.98 .96% 0.04% 66 25.95% 0.06% 72 25.95
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	120 8 0 1,238 29 0		88 0 0 739 0 0		0 2 0 0 0	0 -	- 0 - 0 - 0 - 0	- 0 -	- O	
	Retail  Retail - Secured on real estate property	0 0 1,773	71 232 3 63 3 0	0 0 324	12 153 5 11 1 0	0 0 8 22 0	0 1 0.19		7% 0.16% 41 25.31% 2% 0.11% 26 19.40%		.54%
	Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME	0.00 0 0 0 0 1.528	0 0 0	0 0 0 0	0 0 0	0 0 0 0 0		- 0 - 0	- 0 - 2% 0.11% 26 19.40%	- 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
AS SEB Pank	Retail - Qualifying Revolving  Retail - Other Retail	0 0 9	0 0 0 0	0 0 2	0 0 0		0 0 0 0.09	09% 0 85.87% 0.08% 0 82.	L% 0.08% 0 79.96%	0.17% 0 96	.02%     0.26%     0     87.82%     0.29%     0     81.84       .54%     1.00%     21     56.45%     1.21%     28     52.65
	Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME	0 0 151	4 122 2 3 108 1	0 0 42	0 71 3 0 80 1		0 1 0.28	28% 7 57.80% 0.27% 8 52.	5% 0.25% 8 48.91%	0.43% 8 61	.39%     0.61%     11     52.79%     0.87%     14     47.02       .16%     1.56%     10     60.86%     1.70%     14     59.45
	Equity Securitisation							10% 0 36.00% 0.09% 0 36.			.40% 0.21% 0 41.40% 0.31% 0 41.40
	Other non-credit obligation assets TOTAL	0 0 0 2,398 39 1,773	0 90 0 71 847 4	0 0 0 1,379 0 324	0 26 0 12 248 5	0 0 0 0 0 5 18 8 22 0	0 0 0 0.09	09% 86 22.88% 0.08% 90 23.	5% 0.08% 94 23.22%	0.14% 101 26	.16% 0.20% 117 26.56% 0.24% 135 26.93
(*) Refers to the part of Securitization exposure that is dec	Securitisation and re-securitisations positions deducted from capital *	0 0 0	0 0 0			0 0 0 0	0 0				
		5	(4.2.(2.04.2))	P'-1	14 /4 2 / 204 2 \	V-1					Advance Committee
	LTV % (as o	F-IRB A-IRB	STA	Risk exposure amounts (as of 3 F-IRB A-IRB	STA STA	Value adjustments and provisions (as of 31/12/2013)         F-IRB       A-IRB	STA	Baseline Scenario as of 31/12/2014 as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	Adverse Scenario  as of 31/12/2015 as of 31/12/2016
	31/12/2013	Non-defaulted Defaulted Non-defaulted Defaul	ted Non-defaulted Defaulted N	Non-defaulted Defaulted Non-defaulted Defaulte	Non-defaulted Defaulted Non-defaulted	efaulted Defaulted Non-defaulted Defaulted Non-defaulted	d Defaulted Impair	airment Stock of Provisions Coverage Ratio Impairment Stock of Provisions Default Stock rate Provisions Default	age D - Stock Impairment Stock of Ratio - Provisions Default Stock	Impairment rate  Stock of R Provisions	Verage Impairment Stock of Provisions Provisions Stock of Provisions Default Stock Stock of Stock of Provisions Provisions Default Stock Stock Of S
	(mln EUR, %)  Central banks and central governments	0 0 0	0 422 0	0 0 0	0 63 0	0 0 0 0		01% 0 23.84% 0.01% 0 27.	5% 0.01% 0 28.82%	0.01% 0 26	.79% 0.01% 0 31.50% 0.02% 0 33.85
	Institutions Corporates Coverage of Mississipping Landing	2,025 39 0	0 0 0 0	1 0 0 1,279 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0.02	10%     0     35.98%     0.10%     0     35.98%       02%     52     21.94%     0.02%     52     21.94%	3% 0.02% 53 21.93%	0.03% 62 25	.98%     0.13%     0     35.98%     0.14%     0     35.98       .96%     0.04%     66     25.95%     0.06%     72     25.95
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	1,236 29 0	0 0 0	738 0 0	0 0 0 0	3 15 0 0 0		- 0 - 0 - 0 - 0 0 19% 34 25.06% 0.17% 37 25.	- 0 -	- 0 - 0 0.28% 38 26	0 - 0 0 - 0 - 0 - .64% 0.41% 50 27.55% 0.49% 62 28.20
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	0.78 0 0 1,522	62 3 0	0 0 228	11 1 0 0	0 0 5 15 0	0 0 0 0.13				.49%
Estonia	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving	0.78 0 0 1,522 0	62 3 0	0 0 228 2	$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	0 0 5 15 0	0 0 0.13		7% 0.11% 26 19.63% 5% 0.08% 0 80.02%		.49% 0.23% 29 19.86% 0.27% 34 20.17 .05% 0.27% 0 87.86% 0.29% 0 81.89
	Retail - Other Retail  Retail - Other Retail - Of Which: SME	0 0 237 0 0 151	7 229 3 4 122 2	0 0 93 0 0 42	0 152 5 0 71 3	0 0 2 6 0	0 1 0.39 0 1 0.28	39% 11 57.78% 0.36% 13 53.	7% 0.34% 14 51.17%	0.67% 15 62	.57%
	Retail - Other Retail - Of Which: non-SME  Equity	0 0 85 0	3 108 1 0 1 0	0 0 51 0 0 0	0 80 1 0 1 0	0 0 1 2 0	0 0 0.53	53% 4 57.72% 0.48% 5 55.	1% 0.46% 6 54.42%	1.01% 7 64	.22%
	Securitisation Other non-credit obligation assets	0 0 0 0	0 0 0 0 39 0	0 0 0 0	0 0 0 0 19 0	0 0 0 0 0	0 0				
	TOTAL Securitisation and re-securitisations positions deducted from capital *	2,026     39     1,768       0     0     0	69     698     4       0     0     0	1,280 0 324	11 241 5	5     18     8     22     0       0     0     0     0     0	0 1 0.10	10%         86         22.97%         0.09%         90         23.	1% 0.08% 93 23.29%	0.14% 100 26	.19% 0.21% 116 26.57% 0.25% 135 26.92
(*) Refers to the part of Securitization exposure that is dec	educted from capital and is not included in RWA										
		Exposure values (as of 31	/12/2013)	Risk exposure amounts (as of 3	31/12/2013)	Value adjustments and provisions (as of 31/12/2013)		Baseline Scenario			Adverse Scenario
	LTV % (as o		<b>712/2013)</b> STA	Risk exposure amounts (as of 3 F-IRB A-IRB	S1/12/2013) STA	Value adjustments and provisions (as of 31/12/2013) F-IRB A-IRB S	STA	Baseline Scenario as of 31/12/2014 as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	Adverse Scenario  as of 31/12/2015 as of 31/12/2016
	31/12/2013	F-IRB A-IRB	STA	F-IRB A-IRB	STA STA  Non-defaulted Defaulted Non-defaulted	F-IRB A-IRB S	STA Impair				
	(mln EUR, %)  Central banks and central governments	F-IRB A-IRB	STA	F-IRB A-IRB	STA	F-IRB A-IRB S	Defaulted  Impair rat  0 0 0.01	as of 31/12/2014 as of 31/12/2015  airment Stock of Provisions Default Stock of Provisions 01% 0.01% 0.01% 0.01% 0.01% as of 31/12/2015	age Trate Stock of Provisions Coverage Ratio - Default Stock  0 - Output Default Stock  3% 0.01% 0 39.98%	Impairment rate Stock of Provisions Defa	verage atio - ate Stock of Provisions Stock of Default Stock Stock of Stock
	(mln EUR, %)  Central banks and central governments Institutions Corporates	F-IRB A-IRB	STA	F-IRB A-IRB	STA	F-IRB A-IRB S	Defaulted Impair rat 0 0 0.01 0.01 0.02 0.02	as of 31/12/2014         as of 31/12/2015           airment rate         Stock of Provisions         Coverage Ratio Default Stock         Impairment rate         Stock of Provisions         Coverage Ratio Provisions         Coverage Ratio Provisions         0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	age Stock         Impairment rate         Stock of Provisions         Coverage Ratio - Default Stock           3%         0.01%         0         39.98%           3%         0.01%         0         35.98%           3%         0.02%         0         35.98%	Impairment rate         Stock of Provisions         Co R Defa           0.01%         0         39           0.02%         0         35           0.03%         0         41	rerage atio - rate    Stock of Provisions   Coverage Ratio - Default Stock   Tate   Provisions   Coverage Ratio - Default Stock   Tate   Provisions   Coverage Ratio - Tate   Cove
	(mln EUR, %)  Central banks and central governments Institutions	F-IRB A-IRB	STA	F-IRB A-IRB	STA	F-IRB A-IRB S	Defaulted  Impair rat  0 0 0 0 0.01 0 0 0.02 0 0 0 0.02	as of 31/12/2014         as of 31/12/2015           airment rate         Stock of Provisions         Coverage Ratio Default Stock         Impairment rate         Stock of Provisions         Coverage Ratio Provisions         0.01% <th>age Stock         Impairment rate         Stock of Provisions         Coverage Ratio - Default Stock           3%         0.01%         0         39.98%           3%         0.01%         0         35.98%           3%         0.02%         0         35.98%           -         0         -         -           -         0         -         -           -         0         -         -           -         0         -         -           -         0         -         -</th> <th>Impairment rate         Stock of Provisions         Co R Defa           0.01%         0         39           0.02%         0         35           0.03%         0         41           -         0         0           -         0         0</th> <th>  The image</th>	age Stock         Impairment rate         Stock of Provisions         Coverage Ratio - Default Stock           3%         0.01%         0         39.98%           3%         0.01%         0         35.98%           3%         0.02%         0         35.98%           -         0         -         -           -         0         -         -           -         0         -         -           -         0         -         -           -         0         -         -	Impairment rate         Stock of Provisions         Co R Defa           0.01%         0         39           0.02%         0         35           0.03%         0         41           -         0         0           -         0         0	The image
	(mln EUR, %)  Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	F-IRB A-IRB	STA	F-IRB A-IRB	STA	F-IRB A-IRB S	Defaulted  Defaulted  O	as of 31/12/2014         as of 31/12/2015           airment rate         Stock of Provisions         Coverage Ratio Default Stock         Impairment rate         Stock of Provisions         Coverage Ratio Provisions           01%         0         39.98%         0.01%         0         39.           01%         0         35.98%         0.01%         0         35.           02%         0         35.98%         0.02%         0         35.           -         0         -         -         0         0         35.           29%         0         0.99%         0.27%         0         1.8           26%         0         0.76%         0.24%         0         1.4           -         0         -         -         0         1.4	age Stock         Impairment rate         Stock of Provisions         Coverage Ratio - Default Stock           3%         0.01%         0         39.98%           3%         0.01%         0         35.98%           3%         0.02%         0         -           -         0         -         -           %         0.27%         0         2.59%           %         0.23%         0         2.01%           -         0         -	Impairment rate         Stock of Provisions         Constraints           0.01%         0         39           0.02%         0         35           0.03%         0         41           -         0         0           -         0         0           0.72%         0         2	Table   Coverage   Impairment   Stock of Provisions   Coverage   Ratio - Default Stock   Coverage   Ratio - Default Stock   Coverage   Impairment   Stock of Provisions   Coverage   Impairment   Stock of Provisions   Coverage   Ratio - Default Stock   Coverage   Impairment   Stock of Provisions   Coverage   Ratio - Default Stock   Coverage   Impairment   Stock of Provisions   Coverage   Ratio - Default Stock   Coverage   Impairment   Stock of Provisions   Coverage   Ratio - Default Stock   Coverage   Cov
Sweden	(min EUR, %)  Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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	F-IRB A-IRB	STA	F-IRB A-IRB	STA	F-IRB A-IRB S	Impair rat  Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	as of 31/12/2014         as of 31/12/2015           airment rate         Stock of Provisions         Coverage Ratio Default Stock         Impairment rate         Stock of Provisions         Coverage Ratio Default           01%         0         39.98%         0.01%         0         39.           01%         0         35.98%         0.01%         0         35.           02%         0         35.98%         0.02%         0         35.           -         0         -         -         0         -         0         29%         0         0.29%         0         1.8         0         1.4         0         1	age Stock         Impairment rate         Stock of Provisions         Coverage Ratio - Default Stock           3%         0.01%         0         39.98%           3%         0.01%         0         35.98%           3%         0.02%         0         -           -         0         -         -           %         0.27%         0         2.59%           %         0.23%         0         2.01%           %         0.23%         0         2.01%           5%         0.11%         0         46.65%	Impairment rate         Stock of Provisions         Constraints           0.01%         0         39           0.02%         0         35           0.03%         0         41           -         0         0           0.72%         0         2           0.62%         0         1           0.62%         0         1           0.15%         0         53	As of 31/12/2015   As of 31/12/2016   As of 31/12
Sweden	(mln EUR, %)  Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 Retail - Other Retail - Of Which: SME	F-IRB A-IRB	STA	F-IRB A-IRB	STA	F-IRB A-IRB S	Impair rat  Defaulted  O	as of 31/12/2014         as of 31/12/2015           airment rate         Stock of Provisions         Coverage Ratio Default Stock         Impairment rate         Stock of Provisions         Coverage Ratio Default Stock           01%         0         39.98%         0.01%         0         39.00           01%         0         35.98%         0.01%         0         35.00           02%         0         35.98%         0.02%         0         35.00           -         0         -         -         0         0         35.00         0         35.00         0         35.00         0         35.00         0         35.00         0         35.00         0         35.00         0         35.00         0         35.00         0         35.00         0         35.00         0         35.00         0         35.00         0         35.00         0         35.00         0         35.00         0         35.00         0         1.80         0         1.80         0         1.80         0         1.80         0         1.80         0         1.80         0         1.80         0         1.80         0         1.80         0         1.80         0         0	age Stock         Impairment rate         Stock of Provisions         Coverage Ratio - Default Stock           3%         0.01%         0         39.98%           3%         0.01%         0         35.98%           3%         0.02%         0         35.98%           -         0         -         -           %         0.27%         0         2.59%           %         0.23%         0         2.01%           -         0         -         -           %         0.23%         0         2.01%           5%         0.11%         0         46.65%           9%         0.49%         0         29.96%           3%         0.49%         0         30.73%	Impairment rate         Stock of Provisions         Constraints           0.01%         0         39           0.02%         0         35           0.03%         0         41           -         0         0           -         0         2           0.62%         0         1           0.62%         0         1           0.15%         0         53           1.39%         0         58           1.42%         0         64	As of 31/12/2015   As of 31/12/2016     Verage atio - It Stock   Provisions   Stock of Provisions   Coverage Ratio - Default Stock   Provisions   Default Stock   Default Stock
Sweden	(mln EUR, %)  Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME  Retail  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 Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Retail - Other Retail - Of Which: non-SME	F-IRB A-IRB	STA	F-IRB A-IRB	STA	F-IRB A-IRB S	Impair rat  Defaulted  O	as of 31/12/2014         as of 31/12/2015           airment rate         Stock of Provisions         Coverage Ratio Default Stock         Impairment rate         Stock of Provisions         Coverage Ratio Default Stock           01%         0         39.98%         0.01%         0         39.00%           01%         0         35.98%         0.01%         0         35.00%           02%         0         35.98%         0.02%         0         35.00%           -         0         -         -         0         0         35.00% <td>age Stock         Impairment rate         Stock of Provisions         Coverage Ratio - Default Stock           3%         0.01%         0         39.98%           3%         0.01%         0         35.98%           3%         0.02%         0         35.98%           -         0         -         -           %         0.27%         0         2.59%           %         0.23%         0         2.01%           -         0         -         -           %         0.23%         0         2.01%           5%         0.11%         0         46.65%           9%         0.49%         0         29.96%           3%         0.49%         0         30.73%</td> <td>Impairment rate         Stock of Provisions         Constraints           0.01%         0         39           0.02%         0         35           0.03%         0         41           -         0         0           -         0         2           0.62%         0         1           0.62%         0         1           0.15%         0         53           1.39%         0         58           1.42%         0         64</td> <td>  As of 31/12/2015   As of 31/12/2016   As of 31/12</td>	age Stock         Impairment rate         Stock of Provisions         Coverage Ratio - Default Stock           3%         0.01%         0         39.98%           3%         0.01%         0         35.98%           3%         0.02%         0         35.98%           -         0         -         -           %         0.27%         0         2.59%           %         0.23%         0         2.01%           -         0         -         -           %         0.23%         0         2.01%           5%         0.11%         0         46.65%           9%         0.49%         0         29.96%           3%         0.49%         0         30.73%	Impairment rate         Stock of Provisions         Constraints           0.01%         0         39           0.02%         0         35           0.03%         0         41           -         0         0           -         0         2           0.62%         0         1           0.62%         0         1           0.15%         0         53           1.39%         0         58           1.42%         0         64	As of 31/12/2015   As of 31/12/2016   As of 31/12
Sweden	(mln EUR, %)  Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	F-IRB A-IRB	STA	F-IRB A-IRB	STA	F-IRB A-IRB S	Impair rat  Defaulted  O	as of 31/12/2014         as of 31/12/2015           airment rate         Stock of Provisions         Coverage Ratio Default Stock         Impairment rate         Stock of Provisions         Coverage Ratio Default Stock           01%         0         39.98%         0.01%         0         39.00%           01%         0         35.98%         0.01%         0         35.00%           02%         0         35.98%         0.02%         0         35.00%           -         0         -         -         0         0         35.00%         0         35.00%         0         35.00%         0         35.00%         0         35.00%         0         35.00%         0         35.00%         0         35.00%         0         35.00%         0         35.00%         0         35.00%         0         1.20%         0         1.20%         0         1.20%         0         1.20%         0         1.20%         0         1.20%         0         1.20%         0         1.20%         0         1.20%         0         1.20%         0         1.20%         0         1.20%         0         1.20%         0         1.20%         0         1.20%         0         1.20%         0	Impairment rate   Stock of Provisions   Coverage Ratio - Default Stock	Impairment rate         Stock of Provisions         Constraints           0.01%         0         39           0.02%         0         35           0.03%         0         41           -         0         0           -         0         2           0.62%         0         1           0.62%         0         1           0.15%         0         53           1.39%         0         58           1.42%         0         64           0.85%         0         15           -         0         15	As of 31/12/2015   As of 31/12/2016   As of 31/12
	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital *	F-IRB A-IRB	STA	F-IRB A-IRB	STA	F-IRB A-IRB S	Impair rat  Defaulted  O	as of 31/12/2014         as of 31/12/2015           airment rate         Stock of Provisions         Coverage Ratio Default Stock         Impairment rate         Stock of Provisions         Coverage Ratio Default Stock           01%         0         39.98%         0.01%         0         39.00           01%         0         35.98%         0.01%         0         35.00           02%         0         35.98%         0.02%         0         35.00           -         0         -         -         0         0         35.00         0         35.00         0         35.00         0         35.00         0         35.00         0         35.00         0         35.00         0         35.00         0         35.00         0         35.00         0         35.00         0         35.00         0         35.00         0         35.00         0         35.00         0         35.00         0         35.00         0         1.80         0         1.80         0         1.80         0         1.80         0         1.80         0         1.80         0         1.80         0         1.80         0         1.80         0         1.80         0         0	Impairment rate   Stock of Provisions   Coverage Ratio - Default Stock	Impairment rate         Stock of Provisions         Constraints           0.01%         0         39           0.02%         0         35           0.03%         0         41           -         0         0           -         0         2           0.62%         0         1           0.62%         0         1           0.15%         0         53           1.39%         0         58           1.42%         0         64           0.85%         0         15           -         0         15	As of 31/12/2015   As of 31/12/2016   As of 31/12
Sweden  (*) Refers to the part of Securitization exposure that is dec	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital *	F-IRB A-IRB	STA	F-IRB A-IRB	STA	F-IRB A-IRB S	Impair rat  Defaulted  O	as of 31/12/2014         as of 31/12/2015           airment rate         Stock of Provisions         Coverage Ratio Default Stock         Impairment rate         Stock of Provisions         Coverage Ratio Default Stock           01%         0         39.98%         0.01%         0         39.00%           01%         0         35.98%         0.01%         0         35.00%           02%         0         35.98%         0.02%         0         35.00%           -         0         -         -         0         0         35.00%         0         35.00%         0         35.00%         0         35.00%         0         35.00%         0         35.00%         0         35.00%         0         35.00%         0         35.00%         0         35.00%         0         35.00%         0         1.20%         0         1.20%         0         1.20%         0         1.20%         0         1.20%         0         1.20%         0         1.20%         0         1.20%         0         1.20%         0         1.20%         0         1.20%         0         1.20%         0         1.20%         0         1.20%         0         1.20%         0         1.20%         0	Impairment rate   Stock of Provisions   Coverage Ratio - Default Stock	Impairment rate         Stock of Provisions         Constraints           0.01%         0         39           0.02%         0         35           0.03%         0         41           -         0         0           -         0         2           0.62%         0         1           0.62%         0         1           0.15%         0         53           1.39%         0         58           1.42%         0         64           0.85%         0         15           -         0         15	As of 31/12/2015   As of 31/12/2016   As of 31/12
	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital *	F-IRB A-IRB	ted         Non-defaulted         Defaulted         Non-defaulted           0         0         0         0	F-IRB A-IRB	STA	F-IRB A-IRB S	Defaulted	as of 31/12/2014         as of 31/12/2015           airment rate         Stock of Provisions         Coverage Ratio Default Stock         Impairment rate         Stock of Provisions         Coverage Ratio Default Stock           01%         0         39.98%         0.01%         0         39.00%           01%         0         35.98%         0.01%         0         35.00%           02%         0         35.98%         0.02%         0         35.00%           -         0         -         -         0         0         35.00%         0         35.00%         0         35.00%         0         35.00%         0         35.00%         0         35.00%         0         35.00%         0         35.00%         0         35.00%         0         35.00%         0         35.00%         0         1.20%         0         1.20%         0         1.20%         0         1.20%         0         1.20%         0         1.20%         0         1.20%         0         1.20%         0         1.20%         0         1.20%         0         1.20%         0         1.20%         0         1.20%         0         1.20%         0         1.20%         0         1.20%         0	Impairment rate   Stock of Provisions   Coverage Ratio - Default Stock	Impairment rate         Stock of Provisions         Constraints           0.01%         0         39           0.02%         0         35           0.03%         0         41           -         0         0           -         0         2           0.62%         0         1           0.62%         0         1           0.15%         0         53           1.39%         0         58           1.42%         0         64           0.85%         0         15           -         0         15	As of 31/12/2015   As of 31/12/2016   As of 31/12
	(min EUR, %)  Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital *  LITY % (as o	Non-defaulted	ted         Non-defaulted         Defaulted         Non-defaulted           0         0         0         0	F-IRB	STA	F-IRB	Impair rat  Defaulted  O	as of 31/12/2014  as of 31/12/2014  as of 31/12/2015  Coverage Ratio Default Stock  O1% O 39.98% O.01% O 39.  O1% O 35.98% O.01% O 35.  O2% O 35.98% O.02% O 35.  O - O - O - O O.29% O 0.27% O 1.6  Coverage Ratio Default Stock  O2% O 35.98% O.02% O 35.  O - O - O O.29% O 0.27% O 1.6  O O O O.76% O.24% O 1.4  O O O O.76% O.44% O 29.  O O O O.76% O.44% O 30.  O O O O.76% O.44% O 30.  O O O O.76% O.44% O 1.4  O O O O O O.76% O.44% O 1.4  O O O O O O.76% O.44% O 1.4  O O O O O O.76% O.44% O 1.4  O O O O O O.76% O.44% O 1.4  O O O O O O.76% O.44% O 1.4  O O O O O O O.76% O.44% O 1.4  O O O O O O O.76% O.44% O 1.4  O O O O O O O.76% O.44% O 1.4  O O O O O O O.76% O.44% O 1.4  O O O O O O O.76% O.44% O 1.4  O O O O O O O.76% O.44% O 1.4  O O O O O O O.76% O.44% O 1.4  O O O O O O O.76% O.44% O 1.4  O O O O O O O.76% O.44% O 1.4  O O O O O O O.76% O.44% O 1.4  O O O O O O O.76% O.44% O 1.4  O O O O O O O.76% O.44% O 1.4  O O O O O O O O.76% O.44% O 1.4  O O O O O O O O O O O O O O O O O O O	Stock   Stock of Provisions   Coverage Ratio - Default Stock	Impairment rate	As of 31/12/2015   As of 31/12/2016   Adverse Scenario
	(min EUR, %)  Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital *  securcted from capital and is not included in RWA	Non-defaulted	ted         Non-defaulted         Defaulted         Non-defaulted           0	F-IRB	STA  In the state of the state	F-IRB	Impair rate of Defaulted Impair Impair rate of Defaulted Impair rate of	as of 31/12/2014 as of 31/12/2015  airment Stock of Provisions Default Stock 101% 101% 101% 101% 101% 101% 101% 101	Stock   Stock of rate   Stock of Provisions   Coverage Ratio - Default Stock	Impairment rate	Adverse Scenario   Impairment rate   Stock of rate   Provisions   Default Stock   Stock of rate   Stock of rate   Provisions   Default Stock   Stock of rate   Stock of Ratio - Stock of Provisions   Default Stock of Ratio - Stock of Rati
	(min EUR, %)  Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital *  Peducted from capital and is not included in RWA  LTV % (as of 31/12/2013)  (min EUR, %)  Central banks and central governments Institutions	Non-defaulted	ted         Non-defaulted         Defaulted         Non-defaulted           0	F-IRB	STA  In the state of the state	F-IRB	Defaulted  Defaulted  Impair rat  O O O O O O O O O O O O O O O O O O	as of 31/12/2014  as of 31/12/2014  as of 31/12/2015  Coverage Ratio Default Stock  O1%	Stock   Stock   Stock of rate   Stock of Provisions   Coverage Ratio - Default Stock	Impairment rate	Adverse Scenario   Impairment rate   Stock of rate   Provisions   Default Stock   Stock of rate   Stock of rate   Provisions   Default Stock   Stock of rate   Stock of Ratio - Stock of Provisions   Default Stock of Ratio - Stock of Rati
	(min EUR, %)  Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: sME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital *  Seducted from capital and is not included in RWA  LTV % (as of 31/12/2013)  (min EUR, %)  Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending	Non-defaulted	ted         Non-defaulted         Defaulted         Non-defaulted           0	F-IRB	STA  In the state of the state	F-IRB	Defaulted  Defaulted  Impair rat  O O O O O O O O O O O O O O O O O O	Stock of Provisions	Impairment rate   Stock of Provisions   Coverage Ratio - Default Stock	Impairment rate	Adverse Scenario   Stock of rate   Stock of Stock of Ratio - Stock of Provisions   Stock of
	(min EUR, %)  Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital *  educted from capital and is not included in RWA  LTV % (as o 31/12/2013  (min EUR, %)  Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	Non-defaulted	ted         Non-defaulted         Defaulted         Non-defaulted           0	F-IRB	STA  In the state of the state	F-IRB	Defaulted  Defaulted  Impair rat  O	Stock of Provisions	Impairment rate   Stock of Provisions   Coverage Ratio - Default Stock	Impairment rate	Adverse Scenario   Adverse Sce
(*) Refers to the part of Securitization exposure that is dec	(min EUR, %)  Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital *  Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	Non-defaulted	ted         Non-defaulted         Defaulted         Non-defaulted           0	F-IRB	STA  In the state of the state	F-IRB	Defaulted  Defaulted  Impair rat  O O O O O O O O O O O O O O O O O O O	As of 31/12/2014   As of 31/12/2015   Coverage Ratio rate   Provisions   Provisions   Provisions   Provisions   Provisions   Coverage Ratio rate   Provisions	Impairment   Stock of rate   Provisions   Coverage Ratio - Default Stock	Impairment rate	Table   Tabl
	(min EUR, %)  Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital *  Peducted from capital and is not included in RWA  LTV % (as o 31/12/2013  (min EUR, %)  Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: 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	Non-defaulted	ted         Non-defaulted         Defaulted         Non-defaulted           0	F-IRB	STA  In the state of the state	F-IRB	Defaulted	Stock of Provisions	Impairment   Stock of rate   Provisions   Coverage Ratio - Default Stock     39%   0.01%   0   39.98%     39%   0.01%   0   35.98%     39%   0.02%   0   35.98%     39%   0.02%   0   2.59%     -	Impairment rate	
(*) Refers to the part of Securitization exposure that is dec	(min EUR, %)  Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital *  Institutions Corporates Corporates - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	Non-defaulted	ted         Non-defaulted         Defaulted         Non-defaulted           0	F-IRB	STA  In the state of the state	F-IRB	Defaulted  Defaulted  Impair rat  O	Stock of Provisions	Impairment rate   Stock of Provisions   Coverage Ratio - Default Stock	Impairment rate	
(*) Refers to the part of Securitization exposure that is dec	(min EUR, %)  Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: 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 - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital *  seducted from capital and is not included in RWA  LTV % (as o 31/12/2013  (min EUR, %)  Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: 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 - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME	Non-defaulted	ted         Non-defaulted         Defaulted         Non-defaulted           0	F-IRB	STA  In the state of the state	F-IRB	Defaulted  Defaulted  Impair rat  O	Stock of Provisions	Impairment rate   Stock of Provisions   Coverage Ratio - Default Stock	Impairment rate	Adverse Scenario   Adverse Sce
(*) Refers to the part of Securitization exposure that is dec	(min EUR, %)  Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital *  Institutions Corporates Corporates - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	Non-defaulted	ted         Non-defaulted         Defaulted         Non-defaulted           0	F-IRB	STA  In the state of the state	F-IRB	Defaulted  Defaulted  Impair rat  O	Stock of rate   Stock of rate   Provisions   Coverage Ratio   Default Stock   Trate   Provisions   Default Stock   Default Stock   Provisions   Default Stock   Default	Impairment rate   Stock of Provisions   Coverage Ratio - Default Stock	Impairment rate	Adverse Scenario   Stock of rate   Provisions   Stock of rate   Provisions   Prov

			Exposure values (a)			e values (as 01 31/12/2013)			Kisk exposure amounts (as of 51/12/2015)					value adjustification and provisions (as of s				31/12/2013)		
			F-1	IRB	A-:	IRB	STA		F-IR	RB	A-	IRB	STA		F-IRB	3	A-IRE	3	S	TA
(mln EUR, %)		LTV % (as of 31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulte	ed No	on-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defa	ulted Non	n-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
	Central banks and central governments		0	0	0		0	0	0	0	0	C	0	0	0	0	0	0	0	
	Institutions		0	0	0		0	0	0	0	0	C	0	0	0	0	0	0	0	A .
	Corporates		0	0	0		0	0	0	0	0	o c	0	0	0	0	0	0	0	A .
	Corporates - Of Which: Specialised Lending		0	0	0		0	0	0	0	0	o c	0	0	0	0	0	0	0	A .
	Corporates - Of Which: SME		0	0	0		0	0	0	0	0	o c	0	0	0	0	0	0	0	
	Retail		0	0	0		0	0	0	0	0	o c	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0.00	0	0	0		0	0	0	0	0	o c	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	o c	0	0	0	0	0	0	0	
Diagon coloct the country	Retail - Secured on real estate property - Of Which: non-SME	0.00	0	0	0		0	0	0	0	0	o c	0	0	0	0	0	0	0	
Please, select the country	Retail - Qualifying Revolving		0	0	0		0	0	0	0	0	C	0	0	0	0	0	0	0	
	Retail - Other Retail		0	0	0		0	0	0	0	0	C	0	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	0	
	Retail - Other Retail - Of Which: non-SME		0	0	0		0	0	0	0	0	C	0	0	0	0	0	0	0	
	Equity		0	0	0		0	0	0	0	0	C	0	0	0	0	0	0	0	
	Securitisation		0	0	0		0	0	0	0	0	C	0	0	0	0	0	0	0	
	Other non-credit obligation assets		0	0	0		0	0	0	0	0	C	0	0	0	0	0	0	0	
	TOTAL		0	0	0		0	0	0	0	0	C	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	
	Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital *		0 0 0	0 0 0	0 0 0		0 0 0 0 0 0 0 0	0 0 0	0 0 0	0 0	0 0		0 0 0	0 0 0	0 0 0	0 0 0	0 0 0 0 0	0 0 0		0 0 0

	-6 24 / <del>42</del>	/2014		eline Scen			-£ 24 /4 <del>2 /</del>	2016			
as	of 31/12	/2014	as	of 31/12/	2015	as of 31/12/2016					
npairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock			
-	0	-	-	0	-	-	0	-			
-	0	-	-	0	-	-	0	-			
-	0	-	-	0	-	-	0	-			
-	0	-	-	0	-	-	0	-			
-	0	-	-	0	-	-	0	-			
-	0	-	-	0	-	-	0	-			
-	0	-	-	0	-	-	0	-			
-	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								
mpairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - 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	-						

(\*) 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 EU-wide Stress Test Credit Risk							
(min EUR, %)  Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SN Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL	LTV % (as of 31/12/2013)  0.0 0.0 0.0		STA F-IRB A-IRB	STA	Value adjustments and provisions (as of 31/12/2013)           F-IRB         A-IRB         STA           On-defaulted         Defaulted         Defaulted         Defaulted           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           <	Stock of rate   Stock of Provisions   Stock of rate   Stock of rate   Provisions   Stock of rate   Stock of Provisions   Stock of rate   Sto	Adverse Scenario   as of 31/12/2014   as of 31/12/2015   as of 31/12/2016
Please, select the country  Please, select the country  Please Select	LTV % (as of 31/12/2013)  0.0 0.0 0.0	Non-defaulted         Defaulted         Non-defaulted         Defaulted           0		STA	Value adjustments and provisions (as of 31/12/2013)   F-IRB	Baseline Scenario	Adverse Scenario   as of 31/12/2014   as of 31/12/2015   as of 31/12/2016
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  (min EUR, %)  Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SN Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital	LTV % (as of 31/12/2013)  0.0 0.0 0.0	Non-defaulted         Defaulted         Non-defaulted         Defaulted           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0		STA	Value adjustments and provisions (as of 31/12/2013)   F-IRB	Baseline Scenario   as of 31/12/2014   as of 31/12/2015   as of 31/12/2016	Adverse Scenario   as of 31/12/2014   as of 31/12/2015   as of 31/12/2016
(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA  (min EUR, %)  Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		Non-defaulted         Defaulted         Non-defaulted         Defaulted           0	STA	STA	Value adjustments and provisions (as of 31/12/2013)           F-IRB         A-IRB         STA           On-defaulted         Defaulted         Defaulted         Defaulted           O         0         0         0         0           0         0         0         0         0         0           0         0         0         0         0         0         0           0	Stock of Provisions   Stock of Ratio - Default Stock   Stock of Ratio - Stock of Provisions   Stock of Ratio - Stock of Ratio - Stock of Ratio - Stock of Ratio - Stock of Provisions   Stock of Ratio - Stock of R	Adverse Scenario   as of 31/12/2014   as of 31/12/2015   as of 31/12/2016
(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA  (min EUR, %)  Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME  Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SN Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		Non-defaulted         Defaulted         Non-defaulted         Defaulted           0	STA F-IRB A-IRB	STA	Value adjustments and provisions (as of 31/12/2013)           F-IRB         A-IRB         STA           On-defaulted         Defaulted         Defaulted         Non-defaulted         Defaulted           0         0         0         0         0         0           0         0         0         0         0         0           0         0         0         0         0         0           0         0         0         0         0         0           0         0         0         0         0         0           0         0         0         0         0         0           0         0         0         0         0         0         0           0         0         0         0         0         0         0         0           0         0         0         0         0         0         0         0         0           0         <	Baseline Scenario   as of 31/12/2014   as of 31/12/2015   as of 31/12/2016	Adverse Scenario   as of 31/12/2014   as of 31/12/2015   as of 31/12/2016
(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA  (min EUR, %)  Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: 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-SN Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	LTV % (as of 31/12/2013)  0.0 0.0 0.0	Non-defaulted         Defaulted         Non-defaulted         Defaulted           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           00         0         0         0           00         0         0         0           00         0         0         0           00         0         0         0	STA	STA	Value adjustments and provisions (as of 31/12/2013)           F-IRB         A-IRB         STA           On-defaulted         Defaulted         Defaulted         Defaulted           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           <	Baseline Scenario   as of 31/12/2014   as of 31/12/2015   as of 31/12/2016	Adverse Scenario   as of 31/12/2014   as of 31/12/2015   as of 31/12/2016

Other non-credit obligation assets

Securitisation and re-securitisations positions deducted from capital \*

30.TR\_Evolution of P&L 24/10/2014

## **2014 EU-wide Stress Test**

P&L		В	aseline Scenari	0	Adverse Scenario			
(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	79	79	79	79	79	79	79	
Net trading income		7	7	7	4	5	6	
of which trading losses from stress scenarios		0	0	0	-3	-2	-1	
Other operating income	1	0	0	0	0	0	0	
Operating profit before impairments	69	68	68	68	65	66	67	
Impairment of financial assets (-)	-15.99	-12	-4	-4	-28	-16	-19	
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-15.99	-12	-4	-4	-27	-16	-19	
Impairment Financial assets designated at fair value through P&L (-)	0	0	0	0	-1	0	-1	
Impairment on non financial assets (-)	0	0	0	0	0	0	0	
Operating profit after impairments from stress scenarios	53	56	64	64	38	50	48	
Other Income and expenses	-1	-1	-2	-1	-2	-8	-2	
Pre-Tax profit	52	55	62	63	36	42	46	
Tax	0	-16	-19	-19	-11	-13	-14	
Net income	52	39	43	44	25	29	32	
Attributable to owners of the parent	52	39	43	44	25	29	32	
of which carried over to capital through retained earnings	52	39	43	44	25	29	32	
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	1,967	2,002	2,000	1,998	2,084	2,222	2,286		
Risk exposure amount Securitisation and re-securitisations	0	0	0	0	0	0	0		
Risk exposure amount Other credit risk	1,967	2,002	2,000	1,998	2,084	2,222	2,286		
Risk exposure amount for market risk	41	41	41	41	41	41	41		
Risk exposure amount for operational risk	121	122	124	124	126	133	133		
Transitional floors for Risk exposure amount	1,173	1,138	1,138	1,140	1,052	907	842		
AQR adjustments	0	0	0	0	0	0	0		
Total Risk exposure amount	3,303	3,303	3,303	3,303	3,303	3,303	3,303		

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## **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)		VALUES AS OF 31/12/2013					VALUES AS OF	31/12/201	3	VALUES AS OF 31/12/2013				
			LONG EXPOSURES	NET DIRECT PO	OSITIONS (gross (	exposures (long) r ner counterpaties (			CT SOVEREIGN EXPOS			INDIRECT SOVEREIGN EXPO			
			gross of provisions) (1)	positions of sov	is a maturi	ty matching) (1)	only where there	Derivatives with positive fair value at 31/12/2013			th negative fair value at 1/12/2013	Derivatives with positive fair at 31/12/2013	value Derivatives with value at 31	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 31/12/2013		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 - 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 - 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 - 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 - 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 - 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 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Estonia	112 134 0 74 0 100 0	2 11 0 68 0 93 0	112 134 0 74 0 100 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 27 0 0 0 0 0	0 1 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 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 - 3M [	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	

	(mln EUR)		V	ALUES AS O	LUES AS OF 31/12/2013				VALUES AS OF	31/12/201	3	VALUES AS OF 31/12/2013			
		(accounting value	LONG EXPOSURES gross of provisions) (1)	is a maturity matching)			DIREC Derivatives with po 31/12/		Derivatives wi	TIVES (1) th negative fair value at 1/12/2013	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)  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 (+)		air-value at /12/2013 (-)	
[ 0 - 3M [	Germany	0 97 0 0 0 0	0 0 0 0 0 0	0 97 0 0 0 0 0	0 0 0 0 0 0	0 97 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 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 - 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 - 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	<b>0</b> 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[ 0 - 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 - 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	<b>0</b> 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[ 0 - 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 - 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 - 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	

	(mln EUR)		V	ALUES AS O	LUES AS OF 31/12/2013				VALUES AS OF	31/12/201	3	VALUES AS OF 31/12/2013			
		(accounting value	NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching)  (1)  (1)			DIREC Derivatives with po 31/12/		Derivatives wi	TIVES (1) th negative fair value at 1/12/2013	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)  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 [	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		
[ 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)		V	ALUES AS O	LUES AS OF 31/12/2013				VALUES AS OF	31/12/201	3	VALUES AS OF 31/12/2013			
		(accounting value	NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching)  (1)  (1)				DIREC Derivatives with po 31/12/		Derivatives wi	TIVES (1) th negative fair value at 1/12/2013	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)  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 [ [ 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 - 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 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 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 - 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 - 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 - 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 - 3M [	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 - 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		

	(mln EUR)		V	ALUES AS O	LUES AS OF 31/12/2013				VALUES AS OF	31/12/201	3	VALUES AS OF 31/12/2013			
		GROSS DIRECT L	ONG EXPOSURES	manihi awa of any	ereign debt to oth		net of cash short only where there	DIREC	CT SOVEREIGN EXPOS	URES IN DERIVA	ΓIVES (1)	INDIRECT SOVEREIGN EXPOSURES	6 (3) (on and off balance sheet)		
			1)			ty matching) (1)		Derivatives with po 31/12			th negative fair value at 1/12/2013	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: 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 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 [ [ 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		

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	0		Adverse Scenario	)		
(mln EUR)		CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	As of 31/12/2014	1	6 As of 31/12/2016	As of 31/12/2014		T	6 COREP CODE	REGULATION
(IIIII LOK)							777	812			
	A	OWN FUNDS  COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	756	786	834	881			844	CA1 (1.1.1)	Articles 4(118) and 72 of CRR
	A.1	transitional adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own	750	780	828	875	771	807	839	CA1 {1.1.1}	Article 50 of CRR  Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f
	A.1.1	capital instruments)	129	129	129	129	129	129	129	CA1 {1.1.1.1}	and 42 of CRR
	A.1.1.1		0	0	0	0	0	0	0	-	- Articles 26(1) point (c), 26(2) and 36 (1) points (a) and
	A.1.2	Retained earnings	606	645	689	733	631	661	693	CA1 {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	1	1	1	1	0	0	0	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of C
	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	1	1	1	1	0	0	0	-	-
	A.1.4	Other Reserves	19	19	19	19	19	19	19	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of 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)	-1	-1	-1	-1	-1	-1	-1	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 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	-2	-12	-7	-4	-6	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
OWN FUNDS	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 379 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) 48(2) of CRR
	A.1.18	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (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	-1	-1	-1	-1	-1	-1	-1	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		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 (+/-)	-1	-1	-1	-1	-1	-1	-1	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)	750	780	828	875	771	807	839	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	6	6	6	6	6	6	6	CA1 {1.2}	Article 71 of CRR
	<b>B</b> B.1	TOTAL RISK EXPOSURE AMOUNT  of which: stemming from exposures that fall below the 10% / 15% limits for CET1  deduction ( )	3,303 0	3,303	3,303	3,303	3,303 0	3,303 0	3,303	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR  Articles 36(1) points (a) and (i); Article 38 and Article 4
	B.2	deduction (+) of which: stemming from CVA capital requirements (+)	25.8	0	0	0	0	0	0		CRR Article 381 to 386 of CRR
OWN FUNDS REQUIREMENTS	B.3	of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+)	23.8	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 (-)	-69.3	0	0	0	0	0	0		Recital (44) of CRR
	B.5 B.6	of which: stemming from the effect of exposures that were previously part of Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-) of which: others subject to the discretion of National Competent Authorities	0	0	0	0	0	0	0		- Article 124 to 164 of CRR
	C.1	Common Equity Tier 1 Capital ratio	22.71%	23.62%	25.07%	26.50%	23.34%	24.42%	25.39%	CA3 {1}	-
APITAL RATIOS (%) - Transitional period	C.2	Tier 1 Capital ratio	22.71%	23.62%	25.07%	26.50%	23.34%	24.42%	25.39%	CA3 {3}	-
	C.3	Total Capital ratio	22.89%	23.79%	25.24%	26.68%	23.51%	24.60%	25.56%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		264	264	264	182	182	182		
	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)  Of which: cligible instruments whose trigger is above CET1 capital ratio in the					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)				26.53%			25.42%		

<sup>(1)</sup> 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 mand	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