

Bank Name	ES - MPCA Ronda, Cádiz, Almería, Málaga, Antequera y Jaén
LEI Code	5493007SJLLCTM6J6M37



Summary Adverse Scenario



2014 EU-wide Stress Test Summary Baseline Scenario

ES - MPCA Ronda, Cádiz, Almería, Málaga, Antequera y Jaén

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	840
Impairment losses on financial and non-financial assets in the banking book	901
Common Equity Tier 1 capital (1)	3,627
Total Risk Exposure (1)	33,351
Common Equity Tier 1 ratio, % (1)	10.9%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	1,415
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	525
3 yr cumulative losses from the stress in the trading book	3
Common Equity Tier 1 capital (1)	3,942
Total Risk Exposure (1)	33,224
Common Equity Tier 1 ratio, % (1)	11.9%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	2,658
(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:

(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.

	ES - MPCA Ronda, Cádiz,	Almería, Málaga, I	Antequera y Jaé	- in
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Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	840
Impairment losses on financial and non-financial assets in the banking book	901
Common Equity Tier 1 capital (1)	3,627
Total Risk Exposure (1)	33,351
Common Equity Tier 1 ratio, % (1)	10.9%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	905
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	1,438
3 yr cumulative losses from the stress in the trading book	8
Valuation losses due to sovereign shock after tax and prudential filters	31
Common Equity Tier 1 capital (1)	2,990
Total Risk Exposure (1)	33,647
Common Equity Tier 1 ratio, % (1)	8.9%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	1,851
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 (a)	0

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

(2) Conversions not considered for CET1 computation

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

EBA 2014 EU-wide Stress Test

					osure values (as of 31/12/2	2013)			Risk ex	posure amou	ts (as of 31/1	2/2013)			Value adjust	ments and pro	ovisions (as of	31/12/2013)						seline Scena							
	(Init BUR, %) Central banks and central governments Fastbuttions Corporates - Of Which: 95 S - MPCA Ronda, Cádiz, lería, Málaga, Antequera y Jaén Retail - Secured on real estate property - O Retail		- F	F-IRB	A-	IRB	5	TA	Fa	IRB	A	IRB	5	TA	F-	-IRB	A-	IRB	SI	A		as of 31/12	2/2014	as	of 31/12/	2015	aso	of 31/12/2	016	as o	of 31/12/2	1014
		LTV % (as of 31/12/2013)	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairmen rate	t 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	te Stock of Provision	of Ratio - Definis
	(min EUR, %)																									Juck			Stock			/
			0	0	0	0	19.316	1	0	0	0	0	199	0	0	0	0	0	0	0	0.17%	23	39.30%	0.39%	73	39.78%	0.51%	139	39.89%	0.37%	49	39.68%
			0	0	0	0	4,685	0	0	0	0	0	1,093	0	0	0	0	0	2	2	0.10%	8	21.83%	0.09%	11	20.38%	0.08%	14	19.72%	0.25%	14	20.99%
			0	0	0	0	4,736	769	0	0	0	0	4,700	992	0	0	0	0	409	1,360	1.80%	1,843	53.92%	1.52%	1,875	50.87%	1.63%	1,911	49.00%	2.56%	1,878	54.43%
			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-		0	-	-	0		-	0	-
	Corporates - UT Which: SME		0	0	0	0	1,384	429	0	0	0	0	1,335	518	0	0	0	0	191	567		0	-	-	0	-	-	0	-	-	0	-
	Retail Retail - Cosured on real estate preperty		0	0	0	0	27.105	1.302	0	0	0	0	12.804	1.117	0	0	0	0	271	947	0.41%	1.384	38.48%	0.32%	1.461	35.51%	0.27%	1.525	33.82%	0.68%	1.452	
ES MDCA Bondo Códia		49.5% 44.6%		0	0	0	22.763 944	1.147 172	0	0	0	0	9.645 488	861 190	0	0	0	0	193	518	0.29%	833	29.69%	0.21%	877 213	27.23% 38.89%	0.17%	911	25.86% 37.37%	0.52%	882 219	29.78%
		44.65		0	0	0	21,819	975	0	0	0		488 9,157	190 671	0	0	0		52	161 358	0.38%	215 619	41.80% 27.05%	0.04%	663	38.89%	0.18%	214 697	37.37% 23.73%	1.10% 0.49%	663	38.73% 27.71%
Imeria, Malaga, Antequera y		30.01	. 0	0			634	7	ő			, in the second s	441	21	ő	Š	ő	Š	2	550	1.63%	69	82.59%	1.10%	75	79.97%	0.91%	037	78.27%	2.50%	75	83.58%
laén				0			3,708	148	ő			, in the second s	2,717	225	ő	Š	ő	Š		373	0.98%	481	62.79%	0.86%	509	58.43%	0.78%	533	55.48%	1.38%	495	62.75%
Such				0			1.300	190	ő			, in the second s	830	143	ő	Š	ő	Š	13	259	1.63%	335	63.34%	1.70%	354	58.51%	1.61%	371	55.22%	2.13%	342	63.62%
			0	0	0		2.408	47	0				1.887	82					18	114	0.60%	146	61.58%	0.40%	155	58.25%	0.32%	162	56.09%	0.95%	154	60.96%
	Equity		0	0	ő	0	1.606	0	ů	0	ő	0	1.540	0	ő	0	0	ő	0	0	0.00%	1.0	01.30 %	0.13%	1	100.00%	0.00%	1	100.00%	6.81%	57	100.00%
	Securitisation		0	0	ů	0	3,366	ő	ů	ő	ő	ő	587	ő	ő	ő	ő	ő	2	ő	0.00 %	1 ×		0.15 %	- î	100.00 %	0.0070		100.00 /0	0.01/0	1	100.00
	Other non-credit obligation assets		0	0	0	0	4,977	0	0	0	0	0	5,934	0	0	0	0	0	1,085	0											4	4
	TOTAL		0	0	0	0	65,791	2.072	0	ō	0	0	26.857	2.109	0	0	0	0	1,769	2.309	0.44%	3.257	45.74%	0.42%	3.422	42.48%	0.42%	3,590	40.61%	0.84%	3.450	46.08%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	1	0							0	0	0	0	0	0											1.1.1	-

				Exp	osure values	s (as of 31/12/2	2013)			Risk ex	posure amour	its (as of 31/	12/2013)			Value adju	stments and pr	ovisions (as o	31/12/2013)					Bas	eline Scenario					_		Adver	rse Scenario		_	
		LTV % (as of	E.	F-IRB		A-IRB		STA	F-	IRB	A	IRB		STA	/	F-IRB	A	-IRB	5	TA		as of 31/1	2/2014	as	of 31/12/2015		as of 31/1	2/2016	as o	of 31/12/20	014	as o	of 31/12/2015	5	as of 31	1/12/2016
	(min EUR, %)	31/12/2013)	Non-defaulte	d Defaulted	Non-defaulte	ed Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted	Non-defaulte	Defaulted	Non-defaulted	Defaulted	Impair rai		f Coverage Rati	Impairment rate	Stock of Provisions	- Default tock	ment Stock o e Provision	Ratio - Default	Impairment rate	Stock of Provision	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	iverage io - Default Stock	pairment Sto rate Prov	ock of visions Coverage Ratio - Default Stock
	Central banks and central governments		0	0	0	0	19.316	1	0	0	0	0	199	0	0	0	0	0	0	0		7% 23	39.30%	0.39%		.78% 0.51		39.89%	0.37%	49	39.68%	0.80%				355 39.96%
	Institutions		0	0	0	0	4,685	0	0	0	0	0	1,093	0	0	0	0	0	2	2		0% 8	21.83%	0.09%		.38% 0.08			0.25%	14	20.99%	0.21%			0.18%	27 19.92%
	Corporates		0	0	0	0	4.736	769	0	0	0	0	4.700	992	0	0	0	0	409	1.360	1.8	0% 1.843	53.92%	1.52%	1.875 5	.87% 1.63	1.911	49.00%	2.56%	1.878	54.43%	3.29%	1.964 5	51.49% 3	3.30% 2	2.040 49.53%
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		. 0	-	-	0		0			0	-	-	0	-	-	0 -
	Corporates - Of Which: SME		0	0	0	0	1.384	429	0	0	0	0	1.335	518	0	0	0	0	191	567		. 0	-	-	0		0			0	-	-	0	-	-	0 -
	Retail		0	0	0	0	27,105	1,302	0	0	0	0	12,804	1,117	0	0	0	0	271	947		1% 1,384	38.48%	0.32%		.51% 0.27			0.68%	1,452	38.36%	0.72%				,796 33.01%
	Retail - Secured on real estate property	49.5%	0	0	0	0	22.763	1.147	0	0	0	0	9.645	861	0	0	0	0	193	518		9% 833	29.69%	0.21%		.23% 0.17		25.86%	0.52%	882	29.78%	0.52%				.088 25.58%
	Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of	44.6%	0	0	U	0	944	1/2	U	0	0	0	488	190	0	0	U	0	52	161		8% 215	41.80%	0.04%		.89% 0.18		37.37%	1.10%	663	38.73%	0.49%				229 31.05%
Spain	Retail - Secured on real estate property - Or Retail - Qualifying Revolving	50.8%	0	0	U	0	21,819 634	975	U	0	0	0	9,157	671	0	0	U	0	141	358		8% 619 3% 69	27.05% 82.59%	0.22%		.92% 0.17 .97% 0.91			0.49%	66.3	27.71% 83.58%	2.49%				859 24.47% 105 79.11%
	Retail - Qualifying Revolving Retail - Other Retail		0	0	U	0	3,708	100	U	0	0		441	31	0	0	U	0	3	36		3% 69 8% 481	62,79%	0.86%		.43% 0.78		78.27% 55.48%	1.38%	/5	83.58%	2.49%				105 /9.11% 604 53.90%
	Retail - Other Retail - Of Which: SME		0		0	0	1.300	140	0	0	0		830	220	0		0		10	3/3		3% 335	63.34%	1.70%	202 3	.43% 0.78		55.22%	2.13%	495	63.62%	3.07%				409 54.12%
	Retail - Other Retail - Of Which: SME		0	0	0	0	2,408	47	0	0	0		1 007	145	0	0	0		18	114		5% 535 0% 146		0.40%		.25% 0.32			0.95%	154	60.96%	0.95%				409 54.12% 195 53.44%
	Faulty		0	0	0	0	1.606	0	ů	0	ő	ő	1,667	01	ő	0	0	0	0	0		0% 0	01.30 %	0.13%		0.00% 0.00		100.00%	6.81%	57	100.00%	4.13%				114 100.00%
	Securitisation		0	0	0	0	3,366	ő	ů	ő	ő	ő	587	ő	ő	ő	0	0	2	ů.	0.0	0,2		0.1370				100.00 %	0.0170		100.00 %	1.1370		10.00 %		11 100.00 %
	Other non-credit obligation assets		0	0	0	0	4.977	0	0	0	0	0	5.934	0	0	0	0	0	1.085	0									1	4 7	4 7		/ /			
	TOTAL		ō	0	0	ō	65,791	2,072	0	ō	ō	ō	26,857	2,109	0	0	0	0	1,769	2,309	0.4	4% 3,257	45.74%	0.42%	3,422 4	.48% 0.42	96 3,590	40.61%	0.84%	3,450	46.08%	0.97%	3,855 4	42.67% 1	1.16% 4,	40.51%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	1	0							0	0	0	0	0	0																

				oosure values (as of 31/12/3	2013)				posure amount	ts (as of 31/1	12/2013)						31/12/2013)					
	LTV % (as of	F	-IRB	A	IRB	S	TA	F-	IRB	A-I	IRB		STA	F	IRB	A	A-IRB	SI	TA .		as	s of 31/12/	2014
(min EUR, %)	31/12/2013)	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	1	mpairment rate	Stock of Provisions	Coverage Ratio Default Stock
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I F	-	0	-
Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	
Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-		
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	
Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	
Retail - Secured on real estate property	0.09	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	
Retail - Secured on real estate property - Of		6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	
Retail - Secured on real estate property - Of	0.09	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	· ·
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	
Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-		
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	· ·
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-		
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	- 1
Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			i 1	i i
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			i 1	í.
TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	
Securitisation and re-securitisations positions deducted from capital	*	0	0	0	0	0	0							0	0	0	0	0	0				(

				Exp	oosure values (as of 31/12/2	2013)			Risk ex	posure amoun	its (as of 31/1	2/2013)			Value adjust	tments and pro	ovisions (as o	f 31/12/2013)						
		LTV % (as of	F	-IRB	A	IRB	2	STA	F	IRB	A-	IRB	S	TA	Fil	IRB	A-	IRB	5	TA		a	is of 31/12/	/2014	
	(min EUR, %)	31/12/2013)	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Imp
	Central banks and central governments Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0	1	
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0	-	1
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1 :	0		
	Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of		o o	ő	0	ő	0	ō	ō	ő	ő	ő	0	0	ő	ő	ő	0	0	ő			0	-	
		0.0%		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0	-	
0		0.0%		0	0	0	0	ő	0	ō	ő	ő	0	0	ő	0	0	0	0	0		1	ő		
0	Retail - Qualifying Revolving Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		· ·	0	-	
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		1	0		
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0	-	
	Equity Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				(4
	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	1				

				Exp	oosure values	(as of 31/12/	2013)			Risk er	cposure amour	nts (as of 31/:	12/2013)			Value adjus	tments and pro	ovisions (as of	31/12/2013)						Ba	seline Scena	ario			
		LTV % (as of	F	-IRB	A	I-IRB		STA	F	-IRB	A	-IRB	S	STA	F	-IRB	A-	-IRB	S	TA	1 1	a	is of 31/12/	2014	as	s of 31/12/2	2015	ase	of 31/12/2	201
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	1 Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			t Stock of Provisions		Impairment rate	t Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	C Rat
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 F	-	0	-	-	0			0	
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I	-	0	-	-	0	1 - 1	1 - 1	0	1
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I	-	0	-	-	0	1 - 1	1 - 1	0	1
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I	-	0	-	-	0	1 - 1	1 - 1	0	1
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I	-	0	-	-	0	1 - 1	1 - 1	0	1
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I	-	0	-	-	0	1 - 1	1 - 1	0	1
	Retail - Secured on real estate property	0.0%		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I	-	0	-	-	0	1 - 1	1 - 1	0	1
	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	1 - 1	1 - 1	0	1
0	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I	-	0	-	-	0	1 - 1	1 - 1	0	1
° °	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I	-	0	-	-	0	1 - 1	1 - 1	0	1
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	1 - 7	1 - 1	0	1
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I	-	0	-	-	0	1 - 1	1 - 1	0	1
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	1 - 7	1 - 1	0	1
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 1		0			0	<u> </u>	· · ·	0	-
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			4 1			4 1	1 /	(I	/ V	1
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			4			4				6
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 1	<u> </u>	0	-	-	0	<u> </u>	<u> </u>	0	4
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0	J L									1

				Exp	osure values ((as of 31/12/2	2013)			Risk ex	posure amoun	its (as of 31/1	2/2013)			Value adjust	ments and pro	ovisions (as ol	f 31/12/2013)						Base	eline Scena	rio			
		LTV % (as of	F-	IRB	A	-IRB	2	STA	F	-IRB	A-	IRB	S	TA	Fil	RB	A	-IRB	S	TA		as of 3	31/12/2014			of 31/12/2			f 31/12/20	16
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	I Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Imp	airment Sto ate Pro	ick of Covera /isions Defai	ge Ratio - Ì ilt Stock	mpairment rate	Stock of Provisions		Impairment S rate P	Stock of Ra	Coverage tatio - Default Stock
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	-	0	-
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	-	0	
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	-	0	-
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	-	0	-
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	-	0	-
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	-	0	-
0	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	-	0	
0	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	-	0	-
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	-	0	-
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0			0	-	-	0	-
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0								/ /	/ /	
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0										
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0			0			0	-
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	1 0	0	U										

	Adve	rse Scena				
	as	of 31/12/	2015	85	of 31/12/	2016
verage - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
9.68%	0.80%	154	39.90%	1.58%	355	39.96%
0.99%	0.21%	21	20.23%	0.18%	27	19.92%
4.43%	3.29%	1,964	51.49%	3.30%	2,040	49.53%
-	-	0	-	-	0	-
-	-	0	-	-	0	-
8.36%	0.72%	1.628	35.08%	0.72%	1.796	33.01%
9.78%	0.52%	987	27.19%	0.51%	1.088	25.58%
8.73%	1.10%	224	34.08%	1.10%	229	31.05%
7.71%	0.49%	763	25.71%	0.49%	859	24.47%
3.58%	2.49%	90	80.86%	2.48%	105	79.11%
2.75%	1.71%	551	57.34%	1.71%	604	53.90%
3.62%	3.07%	376	57.80%	3.17%	409	54.12%
0.96%	0.95%	175	56.39%	0.95%	195	53.44%
0.00%	4.13%	89	100.00%	3.31%	114	100.00%
5.08%	0.97%	3,855	42.67%	1.16%	4,332	40.51%

		rse Scenar				
	as	of 31/12/	2015	as	of 31/12/	2016
: ult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
_	-	0	-	-	0	-
	-	0	-	-	0	-
		3	-			

Stock of Cov

Stock of Co

rate Stock of Ratio

es of 31/12/2015 es of 31/12/2016 - Impairment Stock of Ratio - Default rate Drysleione Rate Drysleione Ratio - Default rate

as of 31/12/2015 as of 31/12/2016 Exercise Impairment Stock of Coverage Impairment Stock of Ratio - Default Impairment Stock of Ratio - Default

0

0

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

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

		rse Scenar				
	as	of 31/12/		as	of 31/12/	
a sult	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	-

		rse Scenar				
	85	of 31/12/	2015	as	of 31/12/	2016
e iault	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	-

2014 EU-wide Stress Test
Credit Pick

			Exp	osure values	a (as of 31/12/	2013)			Risk e	xposure amou	nts (as of 31/:	12/2013)			Value adjus	tments and pro	visions (as of	31/12/2013)					Baseli	ine Scenario							Adve	erse Scenario		
	LTV % (as of		F-IRB		A-IRB		STA		F-IRB	A	I-IRB	5	TA	F	-IRB	A-	RB	S	1	а	s of 31/12/2	2014	as of	31/12/2015		as of 31/	12/2016		as of 31/12	/2014	as	of 31/12/201		as of 31/12
(min EUR, %)	31/12/2013)	Non-default	ted Defaulted	Non-defaulte	ed Defaulted	Non-defaulte	d Defaulted	Non-defaulte	d Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairment rate	Stock of Provisions	Coverage Ratio - I Default Stock	Impairment S rate Pi	Stock of rovisions	erage - Default ra	irment Stock ate Provis	of ions Coverage Ratio - Defaul	Impairmen	t rate Stock	of Coverage Ratio - Defa Stock	Impairment rate	Stock of Provisions	o - Default Stock	airment Stock of rate Provision
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	- 0	-	-	0	-	-	0	-	- 0
Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0		- 0	-	-	0	-	-	0	-	- 0
Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0		- 0	-		0	-	-	0	-	- 0
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0		- 0	-		0	-	-	0	-	- 0
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0		- 0	-		0	-	-	0	-	- 0
Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0		- 0	-		0	-	-	0	-	- 0
Retail - Secured on real estate property	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0		- 0	-		0	-	-	0	-	- 0
Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0		- 0	-		0	-	-	0	-	- 0
Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0		- 0	-		0	-	-	0	-	- 0
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0		- 0	-	-	0	-	-	0	-	- 0
Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0		- 0	-		0	-	-	0	-	- 0
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0		- 0	-	-	0	-	-	0	-	- 0
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0		- 0	-	-	0	-	-	0	-	- 0
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0		- 0	-	-	0	-		0	-	- 0
Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		I I													
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0															
TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0		- 0	-		0	-	-	0	-	- 0
Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0															

					osure values (2013)			Risk ex		its (as of 31/1	2/2013)				ments and pro	ovisions (as of	31/12/2013)		. 🔽	
		LTV % (as of	F-I	RB	A-	IRB	S	TA	F-	RB	A-	IRB	s	TA	Ē	IRB	A	IRB	S	TA		
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		Impain rat
<u>c</u>	entral banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Γ	-
	nstitutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-
C	orporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-
R	etail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-
	Retail - Secured on real estate property	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-
	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-
0	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-
0	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-
	quity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	i L	-
	ecuritisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	. II	
0	ther non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	. II	
	OTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	. L	-
Se	ecuritisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0	. U	/

				Exp	posure values (as of 31/12/	2013)			Risk e	<pre>kposure amoun</pre>	1ts (as of 31/1	2/2013)			Value adjus	tments and pr	ovisions (as o	f 31/12/2013)					Bas	seline Scen	ario			
		LTV % (as of	F-	IRB	A	IRB	5	πa	F	-IRB	A-	-IRB	-	STA	F-I	RB	A	I-IRB	5	TA	25	s of 31/12	/2014	as	of 31/12/	2015	as	s of 31/12/20	16
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	t Stock of Provisions	Coverage Ratio - Default Stork	Impairment rate	t Stock of Provisions	Coverage atio - Defa Stock
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-		0	-	-	0	-
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	1 -	-	0	- 1	-	0	-
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	1 -	-	0	- 1	-	0	-
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	- 1	- 1	0	-
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	1 -	-	0	- 1	- 1	0	-
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	1 -	-	0	- 1	- 1	0	-
	Retail - Secured on real estate property	0.0%	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	1 -	-	0	- I	-	0	-
	Retail - Secured on real estate property - Of	0.0%	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	1 -	-	0	- I	-	0	-
0	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	1 -	-	0	- ·		0	-
0	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	1 -	-	0	- ·		0	-
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	1 -	-	0	- ·	-	0	-
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	1 -	-	0	- ·	-	0	-
			0	0	U	0	0	0	U	0	0	0	0	0	0	0	U	0	0	0	-	U	1 -	-	0	1 - '	-	0	-
	Equity Securitisation		0	0	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0		0			0		- ·	-	-
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0		0		0					0			(The second sec						
	TOTAL		0	0	0	0	0	0	0	0	0		0		0	0				0		0				(
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0			Ŭ			0	0	0	0	0	0	0							<u> </u>		

				Expo	osure values (as of 31/12/2	2013)			Risk ex	posure amoun	ts (as of 31/1	2/2013)			Value adjust	ments and pro	ovisions (as ol	f 31/12/2013)			1	7
	LTV % (4	sof	F-IRB		A-	IRB	S	TA	F-I	IRB	A-	IRB	SI	TA	F-I	IRB	A-	IRB	S	TA		as o	of 31/:
	(min EUR, %)	12)	efaulted D	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		airment S rate Pi	Stock (Provisio
Central banks Institutions	and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		:	0
Corporates		0	o l	ō	ō	ő	ő	ő	ő	ő	0	ő	ő	ō	ő	ő	0	ō	0	0		-	ō
	orates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0
Corp	orates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				0
Reta	il - Secured on real estate property	0.0% 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0
	Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of	0.0% 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0
	il - Qualifying Revolving	0.0% 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0
Reta	il - Other Retail Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			-	0
Equity		0	0	0	0	ō	ō	0	0	ō	0	0	0	0	0	0	0	0	0	0		-	0
Securitisation	lit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	_		0
Securitisation an	d re-securitisations positions deducted from capital *	0	0	0	0	0	0	0							0	0	0	0	0	0			

			Exp	iosure values (as of 31/12/2	2013)			Risk ex	posure amoun	ts (as of 31/1	2/2013)			Value adjust	ments and pro	ovisions (as of	31/12/2013)					
	LTV % (as of	F	IRB	A	-IRB	S	TA	F-I	RB	A-	IRB	5	TA	F	IRB	A-	IRB	2	TA	89	s of 31/12/2	2014	
(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			Coverage Ratio Default Stock	Im
Central banks and central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Retail - Secured on real estate property Retail - Secured on real estate property - Of Retail - Specialised on real estate property - Of Retail - Sourced on real estate property - Of Retail - Sourced on real estate property - Of Retail - Source on real estate property - Of Retail - Source on real estate property - Of Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	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		L

				eline Scen							
8	s of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016	as of	31/12/20	14
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	Covera Ratio - De Stock
-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-

Stock of Coverage Rat

	as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impain rati		Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defaul 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	

	a	of 31/12	/2014	as	of 31/12/	2015	as of 31/12/2016		
ed .	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-

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

	Adve	rse Scena	io			
	as	of 31/12/	2015	as	of 31/12/	2016
e iult	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	-

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

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

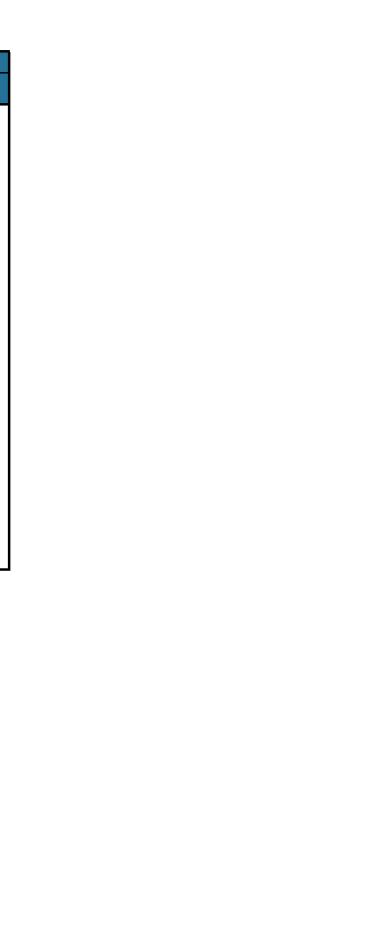
as of 31/12/2014 ent rate Stock of Provisions Ratio - Def



EBA EUROPEAN 2014 EU-wide Stress Test

P&L		E	Baseline Scenari	0	ļ	Adverse Scenari	0
(mln EUR)	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Net interest income	988	722	790	805	651	722	773
Net trading income		0	0	1	-3	-1	0
of which trading losses from stress scenarios		-2	-1	-1	-4	-2	-2
Other operating income	301	85	85	85	-7	-7	-7
Operating profit before impairments	840	411	503	502	226	322	357
Impairment of financial assets (-)	-860	-184	-170	-170	-401	-426	-499
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-863	-184	-170	-170	-401	-426	-499
Impairment Financial assets designated at fair value through P&L (-)	3	0	0	0	0	0	0
Impairment on non financial assets (-)	-42	0	0	0	-50	-35	-27
Operating profit after impairments from stress scenarios	-61	227	333	332	-226	-140	-168
Other Income and expenses	-77	46	45	42	36	29	20
Pre-Tax profit	-138	272	378	373	-190	-111	-148
Тах	64	-82	-113	-112	57	33	45
Net income	-75	191	265	261	-133	-78	-104
Attributable to owners of the parent	-75	178	235	228	-133	-77	-103
of which carried over to capital through retained earnings	-75	159	214	204	-133	-77	-103
of which distributed as dividends	0	18	21	24	0	0	0

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





RWA			Baseline Scenario			Adverse Scenario	
(min EUR)	as of 31/12/2013	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016
Risk exposure amount for credit risk	30,093	30,284	30,240	29,965	30,460	30,498	30,388
Risk exposure amount Securitisation and re-securitisations	1,231	1,325	1,381	1,418	1,518	1,691	1,806
Risk exposure amount Other credit risk	28,862	28,960	28,860	28,547	28,942	28,807	28,582
Risk exposure amount for market risk	118	118	118	118	118	118	118
Risk exposure amount for operational risk	3,110	3,110	3,113	3,110	3,110	3,112	3,111
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)	30	30	30	30	30	30	30
Total Risk exposure amount	33,351	33,543	33,501	33,224	33,718	33,758	33,647



L DAN AUTHORITY	Securitisation			Baseline scenario		Adverse scenario			
	(mln EUR)	as of 31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016	
	Banking Book	3,713							
Exposure values	Trading Book (excl. correlation trading positions under CRM)	21							
Exposure values	Correlation Trading Portfolio (CRM)	0							
	Total	3,734							
	Banking Book	1,221	1,313	1,368	1,405	1,504	1,673	1,787	
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	10	12	12	13	15	17	19	
-	Total	1,231	1,325	1,381	1,418	1,518	1,691	1,806	
	Hold to Maturity porfolio	0	5	8	11	30	48	69	
Turneiumente	Available for Sale porfolio	22	22	22	22	22	22	22	
Impairments	Held for trading portfolio								
	Total	22	27	30	33	52	69	91	



	(mln EUR)		v	ALUES AS C	OF 31/12/20	13			VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of pro	RECT LONG counting value gross visions) (1)	NET DIRECT P positions of so		exposures (long) her counterpaties ty matching) (1)	net of cash short only where there	DIREC Derivatives with po 31/12	r SOVEREIGN EXPOS ositive fair value at /2013	Derivatives wit	TVES (1) h negative fair value at l/12/2013	Derivatives with	REIGN EXPOSURES positive fair value 12/2013		h negative fair
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013(-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Tot	Austria	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 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 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Bulgaria	0 0 0 0 0 0 0													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Cyprus														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y f [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 - 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Estonia														
100 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Finland														
100 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	France	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0



	(mln EUR)		v	ALUES AS C	OF 31/12/20	13			VALUES AS OF	31/12/2013	3	v	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of pro	RECT LONG ounting value gross visions) (1)		is a maturi		net of cash short only where there	DIREC Derivatives with po 31/12	T SOVEREIGN EXPOS psitive fair value at /2013	Derivatives wit	IVES (1) h negative fair value at /12/2013	Derivatives with	REIGN EXPOSURES positive fair value 12/2013		h negative fair
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Germany	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Croatia	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Greece	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y] [2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Tot	Hungary	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Iceland	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Ireland	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Italy	0 0 322 0 0 0 0 322	0 0 0 0 0 0 0 0 0	0 0 322 0 0 0 0 322	0 0 322 0 0 0 0 322	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Latvia	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Liechtenstein	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0



	(mln EUR)		v	ALUES AS (OF 31/12/20	13			VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3
		GROSS DIRECT LONG EXPOSURES (accounting value of provisions) (1)		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)				DIREC Derivatives with po 31/12		Derivatives wit		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			h negative fair
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fain value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013(-)
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Lithuania	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Luxembourg	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Malta	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Netherlands	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Norway	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Poland	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Portugal			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0							0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Romania	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Slovakia	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0



	(mln EUR)		v	ALUES AS C	OF 31/12/20	13			VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3
	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)			NET DIRECT POSITIONS (gross exposures (long) net of cash short s positions of sovereign debt to other counterpaties only where there is a maturity matching) (1)							INDIRECT SOVEREIGN EXPOSURES (3) (on and off balants) at Derivatives with positive fair value at 31/12/2013 Derivatives with ne value at 31/12			h negative fair
Residual Maturity		Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Slovenia	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Spain	2,809 2,302 3,078 1,097 966 2,648 1,464 14,364	1,880 122 89 91 115 256 298 2,852	2,809 2,302 3,078 1,097 966 2,634 1,464 14,350	822 1,775 1,208 283 265 329 47 4 ,7 29	0 0 0 0 0 0 0 0	1 0 228 14 0 244	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Sweden	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	United Kingdom	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Australia	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Canada	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Hong Kong	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Japan	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more Tot	U.S.	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0



	(mln EUR)		v	ALUES AS O	F 31/12/20	13			V	ALUES AS OF	31/12/20	13	l v	VALUES AS OF 31/12/2013				
		EXPOSURES (acc of pro	RECT LONG counting value gross visions) (1)	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)			DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) Derivatives with positive fair value at 31/12/2013 Derivatives with negative fair value at 31/12/2013			t Derivatives witl		S (3) (on and off balance sheet) Derivatives with negative fair value at 31/12/2013						
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional va	alue	Fair-value at 31/12/2013 (+)	Notional valu	Fair-value at 31/12/20 (-)	³ Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013(-)		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	China	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0			
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Switzerland	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0			
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Other advanced economies non EEA	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Other Central and eastern Europe countries non EEA	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Middle East	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Latin America and the Caribbean	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Africa	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Others	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		

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

2014 EU-wide Stress Test

EBA	AUTHORITY	Capital			Baseline Scenario			Adverse Scenario		1	
(min EUR)		CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	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	3,764	3,865	3,985	4,079	3,526	3,333	3,097	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	3,627	3,731	3,848	3,942	3,416	3,228	2,990	CA1 {1.1.1}	Article 50 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own	621	621	621	621	621	621	621	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.1.1	capital instruments) Of which: CET1 instruments subscribed by Government	604	604	604	604	604	604	604	-	-
	A.1.2	Retained earnings	-75	84	298	502	-209	-286	-388	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I of CRR
	A.1.3	Accumulated other comprehensive income	17	15	11	7	-171	-191	-238	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CR
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS	18	18	18	18	-77	-42	-51	-	-
	A.1.3.2	portfolio Of which: arising from unrealised gains/losses from the rest of AFS portfolio	-1	-3	-7	-10	-93	-148	-186		-
	A.1.4	Other Reserves	2,434	2,434	2,434	2,434	2,434	2,434	2,434	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 CRI
	A.1.6	Minority interest given recognition in CET1 capital	408	387	353	309	492	561	613	CA1 {1.1.1.7}	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised	0	0	0	0	0	0	0	CA1 {1.1.1.9}	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	gains/losses from AFS portfolio Adjustments to CET1 due to prudential filters from unrealised gains/losses from	-18	-15	-11	-7	62	25	20	-	
	A.1.9	Sovereign Exposure in AFS portfólio (-) Intangible assets (including Goodwill)	-40	-38	-36	-34	-38	-36	-34	CA1 {1.1.1.10 +	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary	-344	-313	-269	-229	-368	-386	-409	1.1.1.11} CA1 {1.1.1.12}	4(115), 36(1) point (b) and 37 point (a) of CCR Articles 36(1) point (c) and 38 of CRR
	A.1.10	differences net of associated DTLs (-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	-505	-380	0	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(*) Indistrict and the end of the end o	0	0	0	0	0	0	0		Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12 A.1.13	(-) Defined benefit persion rund assets (-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.14} CA1 {1.1.1.15}	Articles 4(109), 36(1) point (e) and 41 of CRR Articles 4(122), 36(1) point (g) and 44 of CRR
OWN FUNDS	A.1.15		0			0	0			Ou (IIIII)	houses 4(122), 50(1) point (g) and 44 or CKK
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR: Articles 36(1) point k) (iv) and 153(8) of CRR an
	A.1.15.1			0	0	0	0	0	0	CA1 {1.1.1.18.1}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.16 (·) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) a 79 of CRR	
	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	o	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) an 48(2) of CRR
	A.1.18	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-13	-4	0	0	-34	-52	-75	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.19	(-) Amount exceding the 17.65% threshold	-34	-22	0	0	-50	-62	-78	CA1 {1.1.1.25}	Article 470 of CRR
	A.1.20	Transitional adjustments	671	582	448	339	677	600	525	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 (+/-)	280	241	202	152	157	76	30	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 (+/-)	391	340	246	187	520	524	494	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)	90	88	90	90	76	74	75	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)	3,717	3,819	3,938	4,032	3,491	3,302	3,065	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	47	46	47	47	34	31	32	CA1 {1.2}	Artide 71 of CRR
	B B.1	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fail below the 10% / 15% limits for CFT1 deduction (+)	33,351 2,950	33,543	33,501	33,224	33,718	33,758	33,647	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48 CRR
	В.2	of which: stemming from from CVA capital requirements (+)	2								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 (+) of which stemming from the availability of the support of forth the interaction	0								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-) of which: stemming from the effect of exposures that were previously part of	-460								Recital (44) of CRR
	B.5	Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-)	0								-
	B.6 C.1	of which: others subject to the discretion of National Competent Authorities Common Equity Tier 1 Capital ratio	0	11.12%	11.49%	11.87%	10.13%	9.56%	8.89%	CA3 {1}	Artide 124 to 164 of CRR -
CAPITAL RATIOS (%) - Transitional period	C.2	Tier 1 Capital ratio	11.15%	11.39%	11.75%	12.14%	10.35%	9.78%	9.11%	CA3 {3}	-
riansitional period	C.3	Total Capital ratio	11.29%	11.52%	11.89%	12.28%	10.46%	9.87%	9.20%	CA3 (5)	-
	D	Common Equity Tier 1 Capital Threshold		2,683	2,680	2,658	1,855	1,857	1,851		
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1)		0	0	0	0	0	0		
	F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down					0	0	0		
Memorandum items	F.1	upon a trigger event (2) Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					0	0	0		
	G	Fully Loaded Common Equity Tier 1 Capital ratio (3)				10.85%			7.33%		
	G	r any conduct common Equity Her 1 Capital Fatto (3)				10.0570			7.33%		

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



2014 EU-wide Stress Test - Restructuring scenarios

	Effects of mandatory re	estructuring plans pu	blicly announced b	licly announced before 31 December 2013 and formally agreed with the European Commi						
	Baseline s	cenario	Adverse	e scenario	Narrative description of the transactions. (type, date of					
(mln EUR)	CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact	completion/commitment, portfolios, subsidiaries, branches)					
2013	0	0								
2014	45	-336	-1	-343	Reduction of Branches and FTE, Portfolio Disvestments, No new loans in legacy Unit					
2015	78	-213	69	-222	Reduction of Branches and FTE, Portfolio Disvestments, No new loans in legacy Unit					
2016	75	-345	73	-347	Portfolio Disvestments No new loans in legacy Unit					
Total	198	-894	141	-913						



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