Bank Name	Danske Bank Oyj
LEI Code	3BAUHUB4IZR54J3EPO08

Summary Adverse Scenario

Danske Bank Oyj

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	151
Impairment losses on financial and non-financial assets in the banking book	5
Common Equity Tier 1 capital (1)	2,277
Total Risk Exposure (1)	15,237
Common Equity Tier 1 ratio, % (1)	14.9%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	242
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	345
3 yr cumulative losses from the stress in the trading book	34
Valuation losses due to sovereign shock after tax and prudential filters	0
Common Equity Tier 1 capital (1)	2,201
Total Risk Exposure (1)	16,413
Common Equity Tier 1 ratio, % (1)	13.4%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	903
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (2)	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (3)	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (3)	0

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

2014 EU-wide Stress Test

Summary Baseline Scenario

Danske Bank Oyj

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	151
Impairment losses on financial and non-financial assets in the banking book	5
Common Equity Tier 1 capital (1)	2,277
Total Risk Exposure (1)	15,237
Common Equity Tier 1 ratio, % (1)	14.9%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	522
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	130
3 yr cumulative losses from the stress in the trading book	7
Common Equity Tier 1 capital (1)	2,437
Total Risk Exposure (1)	15,496
Common Equity Tier 1 ratio, % (1)	15.7%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	1,240

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

⁽²⁾ Conversions not considered for CET1 computation

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

29.TR_Credit MAN 24/10/2014

2014 EU-wide Stress Test

	Ex	xposure values (as of 31/12/	2013)			Risk exp	oosure amounts (as of 31	/12/2013)		Value adjustn	ents and prov	visions (as of	f 31/12/2013)				Basel	ne Scenario		
	F-IRB	A-IRB	STA	A	F-1	IRB	A-IRB	STA	F-C	IRB	A-IF	RB	STA	ā	s of 31/12	2/2014	as of	31/12/2015	í	as of 31/1
LTV % (as of 31/12/2013)	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	l Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted	l Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Impairmen rate	t Stock of Provisions	Coverage Ratio Default Stock	Impairment : rate P	tock of ovisions Covera	age J - Impairme Stock rate	ent Stock Provisio
	0			0	0		0	0 0 0	0		0	C			(26.71%				
	0			0 55	0		0	0 7 248 72			0	(0 0		10					
	0		0 7,039	0	0			0 7,240 72			0	0	$\begin{bmatrix} 32 & 119 \\ 0 & 0 \end{bmatrix}$	-) -	-	0 -	- 0.1270	2
	0		0 979	5	0		0	0 884 7	7 0		o	C	5 37	-		-	-	0 -	-	
	0	0 0	0 13,013	210	0	o	0	0 5,319 224	1 0	0	0	C	30 74	0.16%	133	20.47%	0.10%	152 18.33	0.07%	1
		0 0	0 10,986	175	0	0	0	0 3,810 175	5 0	0	0	C	0 0	0.10%	1:	3.00%	0.06%			
0.0	· •	0 0	0 433	5	0	0	0	0 116 5	0	0	0	C	0 0							
1E 0.6	0	0 0		170	0	0	0	0 3,694 170	0	0	0	C	0 0		10					
	0	0 0	.20	1	0		0	0 319 2	2 0		0		$\begin{bmatrix} 1 & 2 \\ 20 & 72 \end{bmatrix}$		111					
	0		0 1,001	3 4 4	0		0	0 1,190 47	5		0	(1 29 /2		27					
			0 1.439	30	0			0 1.096 41			0	C	28 52		93					
	0	0 0	0 21	0	0	o o	0	0 32 0	0	0	0	C	0 0	0.23%		-	0.23%	0 -	0.23%	
	0	0 0	0 0	0	0	0	0	0 0 0	0	0	0	C	0 0							
	0	0 0	0 1,287	0	0	0	0	0 134 0	0	0	0	C	0 1 0							
	0	0 0	0 27,795	265	0	0	0	0 13,574 296	5 0	0	0	C	63 193	0.14%	320	26.25%	0.10%	361 22.74	0.07%	3
al *	0	0 0	0 0	0					0) 0	0	C	0 0							
	0.6	LTV % (as of 31/12/2013) Non-defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	LTV % (as of 31/12/2013) Non-defaulted Defaulted Defaulted	LTV % (as of 31/12/2013) Non-defaulted Defaulted Defaulted Defaulted Defaulted Defaulted Defaulted Defaulted Non-defaulted Defaulted Non-defaulted N	LTV % (as of 31/12/2013)	LTV % (as of 31/12/2013) Non-defaulted Defaulted Non-defaulted Non-defaulted Defaulted Non-defaulted Non-defaulted Defaulted Non-defaulted Non-defaulted Non-defaulted Defaulted Non-defaulted Non-defaulted	LTV % (as of 31/12/2013) Non-defaulted Defaulted Defaulted	LTV % (as of 31/12/2013) Non-defaulted Defaulted Defaulted	LTV % (as of 31/12/2013) Non-defaulted Defaulted Defaulted	LTV % (as of 31/12/2013) Non-defaulted Defaulted Defaulted	LTV % (as of 31/12/2013) Non-defaulted Defaulted Defaulted	FIRB A-IRB STA F-IRB STA F-IRB A-IRB STA F-IRB STA S	LTV % (as of 31/12/2013) Non-defaulted Defaulted Defaulted	F-JRB	First	FIRE A-IRE STA F-IRE A-IRE STA STA/IZ/2013) Non-defaulted Defaulted Non-defaulted Non-defaulted Defaulted Non-defaulted Defaulted Non-defaulted Non-defaulted Defaulted Non-defaulted Non-d	First A-DR STA A-DR STA A-DR STA A-DR STA STA	First Firs	Fig. Fig.	Fig. Fig.

			Adve	rse Scenar	io			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
0.01%	1	27.55%	0.01%	1	27.56%	0.01%	1	27.56%
0.03%	2	21.74%	0.04%	3	21.64%	0.04%	5	21.46%
0.40%	219	29.03%	0.34%	257	22.10%	0.28%	286	18.17%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.48%	212	21.59%	0.37%	275	17.89%	0.24%	314	15.21%
0.44%	74	9.43%	0.33%	114	9.53%	0.20%	135	8.44%
0.51%	3	13.59%	0.24%	5	12.79%	0.12%	7	11.77%
0.44%	70	9.30%	0.33%	108	9.43%	0.21%	129	8.35%
0.85%	11	23.37%	0.71%	15	23.97%	0.50%	18	23.28%
0.67%	128	56.35%	0.53%	147	48.86%	0.39%	161	44.30%
1.63%	27	56.83%	0.84%	30	48.70%	0.45%	32	44.27%
0.56%	102	56.21%	0.50%	117	48.91%	0.39%	129	44.31%
0.23%	0	-	0.23%	0	-	0.23%	0	-
0.34%	434	25.05%	0.26%	537	19.82%	0.19%	607	16.59%

				Evpocuro va	uos (as of 21/1	/2012\			Pick ov	posure amounts (as of 31/:	12/2012\		Value adjust	tments and pro	visions (as of	21/12/2012)
				exposure va	ues (as of 31/1)							<u> </u>				31/12/2013)
		LTV % (as of	F-IRB	_	A-IRB	STA		F-1	IKD	A-IRB	5	TA I	F-IRB	A-	IRB	STA
		31/12/2013)							D 6 11 1			56 11 1			56 11 1	
	(mln EUR, %)		Non-defaulted Default	ed Non-def	ulted Defaulted	Non-defaulted Defa	iulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted
	Central banks and central governments		0	0	0	0 3,224	0	0	0	0 0	0	C	0	0 0	(0
	Institutions		0	0	0	0 462	0	0	0	0 0	91		0	0	(0
	Corporates		0	0	0	0 7,465	55	0	0	0 0	7,074	. 72	0	0	C	32 1:
	Corporates - Of Which: Specialised Lending		0	0	0	0 24	0	0	0	0 0	24	· c	0	0	(0
	Corporates - Of Which: SME		0	0	0	0 946	5	0	0	0 0	852	. 7	0	0		5 3
	Retail Retail		0	0	0	0 12,991	209	0	0	0 0	5,309	223	0	0	(30
	Retail - Secured on real estate property	0.63	0	0	0	0 10,968	174	0	0	0 0	3,803	174	0	0	(0
	Retail - Secured on real estate property - Of Which: SME	0.80	0	0	0	0 433	5	0	0	0 0	116	5	0	0		0
Finland	Retail - Secured on real estate property - Of Which: non-SME	0.62	0	0	0	0 10,535	169	0	0	0 0	3,687	169	0	0	C	0
Fillialiu	Retail - Qualifying Revolving		0	0	0	0 425	1	0	0	0 0	319	2	0	0	C	1
	Retail - Other Retail		0	0	0	0 1,598	34	0	0	0 0	1,187	47	0	0	C	29
	Retail - Other Retail - Of Which: SME		0	0	0	0 162	4	0	0	0 0	94	. 6	0	0		1 2
	Retail - Other Retail - Of Which: non-SME		0	0	0	0 1,436	30	0	0	0 0	1,093	41	. 0	0		28
	Equity		0	0	0	0 184	0	0	0	0 0	275	c	0	0		0
	Securitisation		0	0	0	0 0	0	0	0	0 0	0	C	0	0 0	C	0
	Other non-credit obligation assets		0	0	0	0 1,064	0	0	0	0 0	11	C	0	0 0	C	1
	TOTAL		0	0	0	0 25,390	264	0	0	0 0	12,760	295	0	0 0	(63 19
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0 0	0						0	0 0	(0

			Base	eline Scen	ario					
31	/12	/2014	as	of 31/12/	2015	as of 31/12/2016				
	of ions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Patin -	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock		
	0	26.64%	0.01%	1	26.65%	0.01%	2	26.31%		
	0	19.65%	0.01%	0	18.56%	0.01%	0	19.50%		
	186	32.37%	0.17%	205	27.37%	0.13%	219	24.17%		
	0	-	-	0	-	-	0	-		
	0	-	-	0	-	-	0	-		
	132	20.49%	0.10%	152	18.35%	0.07%	168	16.73%		
	11	2.99%	0.06%	18	3.58%	0.04%	24	3.58%		
	1	9.01%	0.13%	2	9.69%	0.07%	2	9.46%		
	10	2.80%	0.06%	16	3.37%	0.03%	22	3.38%		
	6	21.93%	0.44%	8	22.86%	0.32%	10	22.81%		
	116	60.30%	0.30%	126	54.71%	0.22%	134	51.11%		
	23	62.62%	0.44%	25	57.33%	0.25%	26	53.66%		
	92	59.65%	0.29%	101	54.00%	0.22%	108	50.46%		
	0	-	0.25%	0	-	0.25%	0	-		
	319	26.30%	0.11%	359	22.77%	0.08%	389	20.40%		

			Adve	rse Scena	rio			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
0.01%	1	30.74%	0.01%	1	30.75%	0.01%	1	30.75%
0.01%	0	13.64%	0.02%	0	19.27%	0.02%	1	20.23%
0.41%	219	29.11%	0.34%	256	22.16%	0.28%	285	18.22%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.48%	212	21.63%	0.37%	274	17.91%	0.24%	314	15.22%
0.44%	73	9.45%	0.33%	113	9.54%	0.20%	135	8.44%
0.51%	3	13.59%	0.24%	5	12.79%	0.12%	7	11.77%
0.44%	70	9.31%	0.33%	108	9.45%	0.21%	128	8.36%
0.85%	11	23.34%	0.71%	15	23.97%	0.50%	18	23.29%
0.67%	128	56.46%	0.53%	146	48.94%	0.39%	161	44.33%
1.63%	27	56.83%	0.84%	30	48.70%	0.45%	32	44.27%
0.57%	102	56.34%	0.50%	116	49.01%	0.39%	128	44.34%
0.25%	0	-	0.25%	0	-	0.25%	0	-
0.38%	432	25.11%	0.30%	532	19.84%	0.21%	601	16.58%

				Exp	osure values	(as of 31/12/	2013)			Risk ex	posure amour	ts (as of 31/1	L2/2013)			Value adjust	ments and pro	ovisions (as of	31/12/2013	3)
		LTV % (as of	F-IF			IRB		ТА	F-I			IRB	ST	ГА		RB		IRB		STA
	(mln EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	l Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	l Defaulted	Non-defaulted	d Defaulted
	Central banks and central governments		0	0			0 0	0	0	0	0	C	0	(0 0		0 0			0 0
	Institutions		0	C			0 720	0	0	0	0	C	296	(0 0	(0 0
	Corporates		0	C			0 0	0	0	0	0	C	0	(0	(0 0
	Corporates - Of Which: Specialised Lending		0	C			0 0	0	0	0	0	C	0	(0	(0 0
	Corporates - Of Which: SME		0	C			0 0	0	0	0	0	C	0	(0	(0 0
	Retail		0	C)	0 1	0	0	0	0	C	0	(0	(0 0
	Retail - Secured on real estate property	0.60		C)	0 1	0	0	0	0	C	0	(0	(0 0
	Retail - Secured on real estate property - Of Which: SME	0.00		C)	0	0	0	0	0	C	0	(0	(0		0 0
Denmark	Retail - Secured on real estate property - Of Which: non-SME	0.60	0	C)	0 1	0	0	0	0	C	0	(0	(0		0 0
Definition	Retail - Qualifying Revolving		0	C			0	0	0	0	0	C	0	(0	(0	0		0 (
	Retail - Other Retail		0	C			0	0	0	0	0	C	0	(0	(0	0		0 (
	Retail - Other Retail - Of Which: SME		0	C			0	0	0	0	0	C	0	(0	(0 0
	Retail - Other Retail - Of Which: non-SME		0	C			0	0	0	0	0	C	0	(0	(0			0 0
	Equity		0	C)	0	0	0	0	0	C	0	(0	(0 0
	Securitisation		0	C)	0	0	0	0	0	C	0	(0	(0 0
	Other non-credit obligation assets		0	C			0	0	0	0	0	C	0		0					0
	TOTAL		0	0			0 721	0	0	0	0	C	296		0					0 0
	Securitisation and re-securitisations positions deducted from capital *		0	0			0	0							0		J			0

			Bas	eline Scen	ario			
as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stoc
-	0	-	-	0	-	-	0	-
0.01%	0	9.88%	0.01%	0	9.53%	0.01%	1	9.72%
0.00%	0	-	0.00%	0	10.18%	0.00%	0	10.18%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
3.51%	0	19.88%	1.42%	0	14.73%	1.47%	0	13.31%
3.64%	0	19.88%	1.48%	0	14.73%	1.55%	0	13.31%
-	0	-	-	0	-	-	0	-
3.64%	0	19.88%	1.48%	0	14.73%	1.55%	0	13.31%
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.01%	0	10.77%	0.01%	0	9.95%	0.01%	1	9.99%

			Adve	rse Scena	r io			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stoc
-	0	-	-	0	-	-	0	-
0.01%	0	10.35%	0.01%	1	10.16%	0.01%	1	10.25%
0.00%	0	10.18%	0.00%	0	10.18%	0.00%	0	10.18%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
4.68%	0	22.72%	1.49%	0	15.22%	2.99%	0	14.65%
4.85%	0	22.72%	1.55%	0	15.22%	3.18%	0	14.65%
-	0	-	-	0	-	-	0	-
4.85%	0	22.72%	1.55%	0	15.22%	3.18%	0	14.65%
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
		11 220/	0.010/		10.470/	0.010/		10.4007
0.01%	0	11.22%	0.01%	1	10.47%	0.01%	1	10.49%

			Exp	osure values (as of 31/12/	2013)		Risk ex	posure amoun	ts (as of 31/	12/2013)			Value adjust	ments and pro	visions (as of	31/12/2013)
	LTV % (ac of	F-	IRB	A-:	IRB	S	TA	F-IRB	A-:	IRB	STA	1	F-I	RB	A-	IRB	STA
(males ELID = 0/)	31/12/2013)	Non-defaulted	l Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	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	0	0	(0	0	0 0
				0		0	0	0 0	0		0 0	0	0	(0	0	0 0
				0			0	0 0	0		0 0	0	0		0	0	0
				0				0 0	0		0	0	0	(0	0
	0.00							0 0	0		0	0	0	(0	0
								0 0	0		0	0	0	(0	0
				0			0	0 0	0		0	0	0			0	0
								0 0	0		0	0	0	(0	0
								0 0	0		0	0	0	(0	0
								0 0	0		0	0	0	(0
								0 0			0	0	0	(0
							0		0		0	0	0			0	0
				0			0	0 0	0		0	0	0			0	0 0
	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 *	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	(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	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 Retail - Other Retail - Of Which: SME Retail - Other R	Central banks and central governments 0	Central banks and central governments Corporates O O O O O O O O O	Central banks and central governments	(min EUR, %) Central banks and central governments	LTV % (as of 31/12/2013) Non-defaulted Defaulted Defaulted	Central banks and central governments Comporates Office Of	Central banks and central governments Comporates						

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

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

				Exp	osure values (a	as of 31/12/	2013)			Risk ex	posure amoun	ts (as of 3 <u>1/</u> 1	l 2/2013)	Value adju	stments and provisions	(as of 31/12/201)	L3)
		LTV % (as of	F	IRB	A-I	IRB	S	ГА	F-1	IRB	A-1	IRB	STA	F-IRB	A-IRB		STA
		31/12/2013)	Non-defaulted	l Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulte	ed Non-defaulted Defaulted	Non-defaulted Defa	lited Non-defaulte	ted Default
	(mln EUR, %)																
	Central banks and central governments				0		0	C	0	C	0	0	0	0 0	0 0	0	0
	Institutions				0		0	C	0	C	0	0	0	0 0	0 0	0	0
	Corporates				0		0	C	0	C	0	0	0	0 0	0 0	0	0
	Corporates - Of Which: Specialised Lending				0		0	C	0	C	0	0	0	0 0	0 0	0	0
	Corporates - Of Which: SME				0		0	C	0	C	0	0	0	0 0	0 0	0	0
	Retail				0		0	C	0	C	0	0	0	0 0	0 0	0	0
	Retail - Secured on real estate property	0.00			0		0	C	0	C	0	0	0	0 0	0 0	0	0
	Retail - Secured on real estate property - Of Which: SME	0.00			0		0	C	0	C	0	0	0	0 0	0 0	0	0
0	Retail - Secured on real estate property - Of Which: non-SME	0.00			0		0	C	0	C	0	0	0	0 0	0 0	0	0
U	Retail - Qualifying Revolving				0		0	C	0	C	0	0	0	0 0	0 0	0	0
	Retail - Other Retail				0		0	C	0	C	0	0	0	0 0	0 0	0	0
	Retail - Other Retail - Of Which: SME				0		0	C	0	C	0	0	0	0 0	0 0	0	0
	Retail - Other Retail - Of Which: non-SME				0		0	C	0	C	0	0	0	0 0	0 0	0	0
	Equity				0		0	C	0	C	0	0	0	0 0	0 0	0	0
	Securitisation				0		0	C	0	C	0	0	0	0 0	0 0	0	0
	Other non-credit obligation assets				0		0	C	0	C	0	0	0	0 0	0 0	0	0
	TOTAL				0		0	C	0	C	0	0	0	0 0	0 0	0	0
	Securitisation and re-securitisations positions deducted from capital *				0		0	C						0	0 0	0	0

as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate			Impairment rate	Dunidiana	Coverage Ratio - Default Stoc
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-

			Adve	rse Scenai	rio			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	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

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

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

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

29.TR_Credit MAN 24/10/2014

2014 EU-wide Stress Test Credit Risk														
(mln EUR, %) Central banks and central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending	LTV % (as of	Exposure values (as of 31/ F-IRB A-IRB d Defaulted Non-defaulted Default 0 0 0 0 0 0 0 0 0 0	STA	F-IRB	A-IRB defaulted Defaulted Non-operation of the control of the con	STA	F-IRB	A-IRB n-defaulted Defaulted Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	STA efaulted Defaulted 0 0 0 0 0 0 0	Impairment Stock of Coverage Patio, Impairment Stock	/12/2015 as of 31/12/2016	as of 31/12/2014 Impairment rate Stock of Provisions Coverage Ratio - Default Stock - 0 - - 0 - - 0 - - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	Adverse Scenario as of 31/12/2015 Impairment rate Stock of Provisions - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	as of 31/12/2016 Impairment rate Stock of Provisions - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
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 Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital and is not included in RWA		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 - - 0 - 0 - - 0 - 0 - - 0 - 0 - - 0 - 0 - - 0 - 0 - - 0 - 0 - - 0 - 0 - - 0 - 0 - - 0 -	- 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	- 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	- 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Cools FUD 0()	LTV % (as of 31/12/2013)	Exposure values (as of 31/ F-IRB A-IRB d Defaulted Non-defaulted Default	STA	F-IRB	e amounts (as of 31/12/20) A-IRB defaulted Defaulted Non-	STA	F-IRB	A-IRB n-defaulted Defaulted Non-de	STA	Impairment Stock of Provisions Provisions Baseline : Coverage Ratio Impairment Stock Provisions Baseline : Coverage Ratio Impairment Stock Provisions	/12/2015 as of 31/12/2016	as of 31/12/2014 Impairment rate Stock of Provisions Coverage Ratio - Default Stock	Adverse Scenario as of 31/12/2015 Impairment Stock of Provisions Provisions	as of 31/12/2016 mpairment Stock of Provisions Provisions Default Stock
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 - 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 in Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA	0.00	0 0	0 0 0 0 0 <	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- 0	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
(mln EUR, %)	LTV % (as of	Exposure values (as of 31/ F-IRB A-IRB d Defaulted Non-defaulted Default	STA	F-IRB	e amounts (as of 31/12/20: A-IRB defaulted Defaulted Non-	STA	F-IRB	A-IRB n-defaulted Defaulted Non-de	STA	Impairment Stock of Provisions Baseline Stock of Coverage Ratio Impairment Stock Provisions	/12/2015 as of 31/12/2016	as of 31/12/2014 Impairment rate Stock of Provisions Ratio - Default Stock	Adverse Scenario as of 31/12/2015 Impairment Stock of Provisions Provisions	as of 31/12/2016 mpairment Stock of Provisions Provisions
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 - 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 in the control of the contro		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 <	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		- 0	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
(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA		Exposure values (as of 31/F-IRB A-IRB	12/2013) STA	Risk exposur F-IRB	e amounts (as of 31/12/20) A-IRB	13) STA	Value adjustme F-IRB	its and provisions (as of 31/12)	/2013) STA	Baseline : as of 31/12/2014 as of 31	Scenario /12/2015 as of 31/12/2016	as of 31/12/2014	Adverse Scenario as of 31/12/2015	as of 31/12/2016
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	LTV % (as of 31/12/2013)		red Non-defaulted Defaulted Non-defaulted 0 0 0 0		defaulted Defaulted Non-order 0 0 0 0 0 <td>defaulted Defaulted 0 0 0</td> <td></td> <td>n-defaulted Defaulted Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>Defaulted Defaulted Defaulted Defaulted Defaulted Defaulted Defaulted Defaulted Defaulted Defaulted</td> <td>Impairment Stock of Coverage Patio, Impairment Stock</td> <td>Coverage</td> <td>Impairment rate Stock of Patio -</td> <td>Impairment Stock of Ratio -</td> <td>mpairment Stock of Coverage</td>	defaulted Defaulted 0 0 0		n-defaulted Defaulted Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted	Impairment Stock of Coverage Patio, Impairment Stock	Coverage	Impairment rate Stock of Patio -	Impairment Stock of Ratio -	mpairment Stock of Coverage
(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA	LTV % (as of	Exposure values (as of 31/ F-IRB A-IRB	12/2013) STA	Risk exposur F-IRB	e amounts (as of 31/12/20) A-IRB	13) STA	Value adjustme F-IRB	its and provisions (as of 31/12) A-IRB	/2013) STA	Baseline : as of 31/12/2014 as of 31	Scenario /12/2015 as of 31/12/2016	as of 31/12/2014 Coverage	Adverse Scenario as of 31/12/2015 Coverage	as of 31/12/2016
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: 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 in the control of the securitisation of the part of Securitization exposure that is deducted from capital and is not included in RWA	0.00 0.00 0.00 0.00	d Defaulted Non-defaulted Default 0 0 0 0 0<	ved Non-defaulted Defaulted Non-def 0 0 0 0	aulted Defaulted Non- 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	defaulted Defaulted Non-order 0 0 0 0 0 <td>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</td> <td>Non-defaulted Defaulted Non-defaulted 0 0 0 0</td> <td>n-defaulted Defaulted Non-defaulted 0 0 0 0 <t< td=""><td>efaulted Defaulted 0 0 0</td><td> Trate Provisions Coverage Ratio Impairment Stock Provisions Provision</td><td> Ratio - Default Stock Provisions Ratio - Default Stock </td><td> Impairment rate</td><td> Ratio - Default Stock Ratio - </td><td> Stock of Provisions Ratio - Default Stock </td></t<></td>	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	Non-defaulted Defaulted Non-defaulted 0 0 0 0	n-defaulted Defaulted Non-defaulted 0 0 0 0 <t< td=""><td>efaulted Defaulted 0 0 0</td><td> Trate Provisions Coverage Ratio Impairment Stock Provisions Provision</td><td> Ratio - Default Stock Provisions Ratio - Default Stock </td><td> Impairment rate</td><td> Ratio - Default Stock Ratio - </td><td> Stock of Provisions Ratio - Default Stock </td></t<>	efaulted Defaulted 0 0 0	Trate Provisions Coverage Ratio Impairment Stock Provisions Provision	Ratio - Default Stock Provisions Ratio - Default Stock	Impairment rate	Ratio - Default Stock Ratio -	Stock of Provisions Ratio - Default Stock
	LTV % (as of 31/12/2013)	Exposure values (as of 31/ F-IRB A-IRB d Defaulted Non-defaulted Default	STA	F-IRB	e amounts (as of 31/12/20: A-IRB defaulted Defaulted Non-	STA	F-IRB	A-IRB n-defaulted Defaulted Non-de	STA	Impairment Stock of Provisions Baseline Stock of Coverage Ratio Impairment Stock Provisions Coverage Ratio Impairment Stock Provisions	/12/2015 as of 31/12/2016 k of Ratio - Impairment Stock of Ratio -	as of 31/12/2014 Impairment rate Stock of Provisions Coverage Ratio - Default Stock	Adverse Scenario as of 31/12/2015 Impairment Stock of Provisions Provisions	as of 31/12/2016 mpairment Stock of Provisions Ratio -
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	0.00 0.00 0.00	0 0 0 0 0 <	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		- 0	Default Stock rate Provisions Default Stock 0 - - 0 - 0 - - 0 - 0 - - 0 - 0 - - 0 - 0 - - 0 - 0 - - 0 - 0 - - 0 - 0 - - 0 - 0 - - 0 - 0 - - 0 - 0 - - 0 - 0 - - 0 - 0 - - 0 - 0 - - 0 - 0 - - 0 - 0 - - 0 - 0 - - 0	- 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	- 0 - 0	rate Provisions Default Stock - 0 - 0

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

Securitisation
Other non-credit obligation assets
TOTAL

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

2014 EU-wide Stress Test

P&L		В	aseline Scenari	0	A	Adverse Scenario	0
(mln EUR)	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Net interest income	318	318	318	318	280	238	231
Net trading income		31	32	33	17	24	27
of which trading losses from stress scenarios		-4	-2	-1	-17	-10	-7
Other operating income	38	34	34	34	33	32	32
Operating profit before impairments	151	173	174	175	110	69	64
Impairment of financial assets (-)	-5.164775707	-58	-40	-31	-172	-102	-70
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-5.164775707	-58	-40	-31	-172	-102	-70
Impairment Financial assets designated at fair value through P&L (-)	0	0	0	0	0	0	0
Impairment on non financial assets (-)	0	0	0	0	0	0	0
Operating profit after impairments from stress scenarios	146	115	134	144	-63	-33	-7
Other Income and expenses	0	0	0	0	0	0	0
Pre-Tax profit	146	115	134	144	-63	-33	-7
Tax	-43.38704 4 86	-34	-40	-43	19	10	2
Net income	103	80	94	100	-44	-23	-5
Attributable to owners of the parent	103	80	94	100	-44	-23	-5
of which carried over to capital through retained earnings	53	48	56	60	-44	-23	-5
of which distributed as dividends	50	32	38	40	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	13,870	13,985	14,084	14,169	14,163	14,664	15,046
Risk exposure amount Securitisation and re-securitisations	0	0	0	0	0	0	0
Risk exposure amount Other credit risk	13,870	13,985	14,084	14,169	14,163	14,664	15,046
Risk exposure amount for market risk	256	256	256	256	256	256	256
Risk exposure amount for operational risk	1,084	1,040	1,043	1,044	1,084	1,084	1,084
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments	27	27	27	27	27	27	27
Total Risk exposure amount	15,237	15,308	15,410	15,496	15,530	16,031	16,413

STRICTLY CONFIDENTIAL 24/10/2014

2014 EU-wide Stress Test

Se	curitisation			Baseline scenario		Adverse scenario			
	(mln EUR)	as of 31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016	
	Banking Book	0							
Evrocuro valuos	Trading Book (excl. correlation trading positions under CRM)	0							
Exposure values	Correlation Trading Portfolio (CRM)	0							
	Total	0							
	Banking Book	0	0	0	0	0	0	0	
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0	
	Total	0	0	0	0	0	0	0	
	Hold to Maturity porfolio	0	0	0	0	0	0	0	
Impairments	Available for Sale porfolio	0	0	0	0	0	0	0	
Impairments	Held for trading portfolio								
	Total	0	0	0	0	0	0	0	

32.TR_Securitisation 7/16

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13		VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013			
		(accounting value g	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 [Austria	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [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 [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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Cyprus	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Czech Republic	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [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 [Estonia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 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	1,623 171 140 35 69 16 251 2,307	1,601 4 32 34 69 16 251 2,007	1,623 171 140 35 69 16 251	0 0 0 0 0 0	0 0 0 0 0 0 0	23 168 108 1 0 0 0	6 23 229 161 40 217 314 990	0 1 7.272 12 7 8 16 50	7 25 254 124 12 636 286 1,343	0 0 -0.251 0 0 -7 -12 -20	6 0 23 1 229 7.272 161 12 40 7 217 8 314 16 990 50	7 0 25 0 254 -0.251 124 0 12 0 636 -7 286 -12 1,343 -20		
[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 0 0 0 0 0 0 0 0 0 0 0 0 0		

	(mln EUR)		V	ALUES AS O	F 31/12/20 :	13		VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013			
		GROSS DIRECT L		nocitions of cove	ereign debt to oth	exposures (long) n ner counterpaties o		DIREC	T SOVEREIGN EXPOS	URES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		(1)			is a maturity matching) (1)		Derivatives with positive fair value at 31/12/2013			Derivatives with negative fair value at 31/12/2013		positive fair value L2/2013	Derivatives with value at 31		
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Germany	0 254 102 0 0 0 0	0 0 0 0 0 0	0 254 102 0 0 0 0 3 56	0 0 0 0 0 0	0 0 0 0 0 0	0 254 102 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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 - 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 - 3M [Hungary	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 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 - 3M [Ireland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Italy	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [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 - 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

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13		VALUES AS OF 31/12/2013				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	F 31/12/20:	13			VALUES AS OF	31/12/201	3	VALUES AS OF 31/12/2013			
		(accounting value	LONG EXPOSURES e gross 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) (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 [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 0 0 0 0 0 0		
[0 - 3M [United Kingdom	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [[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 - 3M [Canada	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [[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 [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Japan	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [U.S.	0 6 0 0 0 0 0	0 0 0 0 0 0	0 6 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 6 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/201	3	VALUES AS OF	31/12/2013		
		GROSS DIRECT L	.ONG EXPOSURES gross of provisions)	manihi awa of any	ereign debt to oth		net of cash short only where there	DIREC	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)		
	(1)			is a maturity 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: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (Notional value Fair-value at 31/12/2013 (+)	Notional value Fair-value at 31/12/2013 (-)		
[0 - 3M [China	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 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 1 5 0 0	0 0 1 5 0 0	0 0 1 5 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 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.

2014 EU-wide Stress Test Capital

		Capital		Baseline Scenario		Adverse Scenario			1		
					Baseline Scenario			Adverse Scenario			
(mln EUR)		CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	COREP CODE	REGULATION
	A	OWN FUNDS	2,377	2,424	2,479	2,537	2,332	2,307	2,301	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,277	2,324	2,379	2,437	2,232	2,207	2,201	CA1 {1.1.1}	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	106	106	106	106	106	106	106	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	-	-
	A.1.2	Retained earnings	1,913	1,962	2,018	2,078	1,870	1,846	1,842	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0	0	0	0	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	0	0	0	0	0	0	0	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	0	0	0	0	0	0	0	-	-
	A.1.4	Other Reserves	268	268	268	268	268	268	268	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 CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0	CA1 {1.1.1.7}	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised gains/losses from AFS portfolio	0	-2	-3	-5	-2	-3	-5	CA1 {1.1.1.9}	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	Adjustments to CET1 due to prudential filters from unrealised gains/losses from Sovereign Exposure in AFS portfolio	0	0	0	0	0	0	0	-	
	A.1.9	(-) Intangible assets (including Goodwill)	-4	-4	-4	-4	-4	-4	-4	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary differences	-7	-7	-7	-7	-7	-7	-7	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
	A.1.11	net of associated DTLs (-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	0	0	0	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
			0	0	0	0	0	0	0		
OWN FUNDS	A.1.13	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	U	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0		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 and
	A.1.15.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	CA1 {1.1.1.18.1}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the 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) and 48(2) of CRR
	A.1.18	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.19	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0	CA1 {1.1.1.25}	Article 470 of CRR
	A.1.20	Transitional adjustments	0	0	0	0	0	0	0	CA1 {1.1.1.6 + 1.1.8 + 1.1.26}	-
	A.1.20.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.20.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
	A.1.20.3	Other transitional adjustments to CET1 Capital excl. adjustments for Sovereign exposure in AFS (+/-)	0	0	0	0	0	0	0	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	100	100	100	100	100	100	100	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)	2,377	2,424	2,479	2,537	2,332	2,307	2,301	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	0	0	0	CA1 {1.2}	Article 71 of CRR
	В	TOTAL RISK EXPOSURE AMOUNT	15,237	15,308	15,410	15,496	15,530	16,031	16,413	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
	B.1 B.2	of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+) of which: stemming from from CVA capital requirements (+)	81.8	0	0	0	0	0	0		Articles 36(1) points (a) and (i); Article 38 and Article 48 of CRR Article 381 to 386 of CRR
OWN FUNDS	B.3	of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+)	0	0	0	0	0	0	0		Articles 153(2) of CRR
REQUIREMENTS	B.4	of which: stemming from the application of the supporting factor to increase	-87	0	0	0	0	0	0		Recital (44) of CRR
	B.5	lending to SMEs (-) of which: stemming from the effect of exposures that were previously part of Risk	0	0	0	0	0	0	0		_
	B.6	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	14.94%	15.18%	15.43%	15.73%	14.37%	13.77%	13.41%	CA3 {1}	-
CAPITAL RATIOS (%) - Transitional period	C.2	Tier 1 Capital ratio	15.60%	15.83%	16.08%	16.37%	15.01%	14.39%	14.02%	CA3 {3}	-
police.	C.3	Total Capital ratio	15.60%	15.83%	16.08%	16.37%	15.01%	14.39%	14.02%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		1225	1233	1240	854	882	903		
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1)		0	0	0	0	0	0		
	F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)					0	0	0		
Memorandum items	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)				15.73%			13.41%		
		and the second s								<u> </u>	<u> </u>

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

35.TR_Restruct Scenarios 24/10/2014

2014 EU-wide Stress Test - Restructuring scenarios

	Effects of mand	atory restructuring plan		ed before 31st Dece Commission.	mber 2013 and formally agreed with the European
	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