Bank Name	Nordea Bank Finland Abp
LEI Code	FINBF

Summary Adverse Scenario

Nordea Bank Finland Abp

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	1,069
Impairment losses on financial and non-financial assets in the banking book	228
Common Equity Tier 1 capital (1)	8,073
Total Risk Exposure (1)	58,788
Common Equity Tier 1 ratio, % (1)	13.7%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	-118
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	1,683
3 yr cumulative losses from the stress in the trading book	1,676
Valuation losses due to sovereign shock after tax and prudential filters	68
Common Equity Tier 1 capital (1)	7,020
Total Risk Exposure (1)	67,582
Common Equity Tier 1 ratio, % (1)	10.4%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	3,717
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

Nordea Bank Finland Abp

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	1,069
Impairment losses on financial and non-financial assets in the banking book	228
Common Equity Tier 1 capital (1)	8,073
Total Risk Exposure (1)	58,788
Common Equity Tier 1 ratio, % (1)	13.7%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	1,960
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	555
3 yr cumulative losses from the stress in the trading book	1,018
Common Equity Tier 1 capital (1)	8,693
Total Risk Exposure (1)	59,073
Common Equity Tier 1 ratio, % (1)	14.7%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	4,726

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

⁽²⁾ Conversions not considered for CET1 computation

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

29.TR_Credit MAN 24/10/2014

	2014 EU-wide Stress Test															
	Credit Risk			Exposure values (as of 31/12)	/2013)	Risk e	exposure amounts (as of 31/	/12/2013)	Value adjustments and	provisions (as of 31/12/2013)		Baseline Scenario			Adverse Scenario	
			F-	IRB A-IRB	STA	F-IRB	A-IRB	STA	F-IRB	A-IRB STA	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016
		LTV % (as of 31/12/2013)	Non-defaulted	Defaulted Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted Non-defaul	ted Defaulted Non-defaulted Defaulted	Impairment Stock of Coverage Rat rate Provisions Default Stoc		Impairment Stock of rate Provisions Coverage Ratio - Default Stock	Impairment rate Stock of Provisions Covera Ratio Default S	ge Impairment Stock of Ratio - rate Provisions Default Stock	Impairment Stock of Ratio - rate Provisions Default St
	(mln EUR, %)															
Nordea Bank Finland Abp	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-SMI 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	0.56 0.20 0.57	16,914 30,780 70 5,672 0 0 0 0 0 0 0 0 0 0 0 0 0	1,904 0 32 0	0 46,564 0 51,323 0 1,153 0 0 0 10 15 6,719 22 59 2,659 30 518 29 2,141 0 0 56 4,059 22 727 1 04 3,332 21 0 72 0 0 0 207	0 0 5,726 4 15,367 0 19 0 2,596 3 0 2 0 0 0 0 0 2 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 2,804 0 2,246 0 261 0 261 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 1 0 1 0 1 0 1 0	0 239 0 10,838 0 1,153 0 0 0 10 54 3,975 23 931 79 181 44 750 0 0 41 3,045 59 545 11 3,045 32 2,499 0 84 0 0 0 109 54 16 300	0 0 0 0 0 0 6 60 553 0 0 0 0 0 0 0 0 0 2 0 0 0 0 0 2 0 0 0 0 0 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 89 27 17 58 0 1 0 0 0 0 1 0 0 0 0 4 4 0 0 0 0 0 0 0 89 22 13 58 5 12 1 4 85 10 12 54 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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>0.00% 0 0.00% 0.02% 12 30.06% 0.29% 982 24.39% - 0 - - 0 - 0.24% 371 19.67% 0.13% 83 9.58% 0.30% 8 17.56% 0.12% 75 9.00% - 0 - 0.69% 288 32.42% 1.06% 88 69.43% 0.62% 200 24.49% 0.00% 0 -</td> <td>0.00% 0 0.00% 0.02% 23 30.46% 0.28% 1076 24.48% - 0 - - 0 - 0.21% 451 19.97% 0.10% 115 10.44% 0.27% 11 18.27% 0.10% 104 9.90% - 0 - 0.65% 337 33.18% 1.03% 99 62.85% 0.58% 237 26.60% 0.00% 0 -</td> <td>0.01% 33 30.69% 0.24% 1151 24.44% - 0 - 0 - 0 0.21% 530 20.37% 0.11% 148 11.26% 0.26% 14 18.68% 0.10% 134 10.76% - 0 - 0.62% 382 33.67% 1.00% 110 58.86% 0.56% 272 27.95% 0.00% 0 -</td> <td>0.03% 25 30.41% 0.69% 1247 27.32% - 0 - 0.37% 462 21.91% 0.22% 144 13.35% 0.50% 12 20.42% 0.21% 132 12.83% - 0 - 0.98% 318 33.39% 1.51% 97 66.73% 0.89% 221 26.13% 0.00% 0 -</td> <td>- 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0</td> <td>0.03% 81 31.32% 0.64% 1887 31.05% - 0 - 0.39% 852 25.32% 0.25% 361 18.86% 0.57% 28 24.35% 0.24% 332 18.48% - 0 - 0.98% 491 35.67% 1.62% 137 55.50% 0.88% 355 30.97% 0.00% 0 -</td>	0.00% 0 0.00% 0.02% 12 30.06% 0.29% 982 24.39% - 0 - - 0 - 0.24% 371 19.67% 0.13% 83 9.58% 0.30% 8 17.56% 0.12% 75 9.00% - 0 - 0.69% 288 32.42% 1.06% 88 69.43% 0.62% 200 24.49% 0.00% 0 -	0.00% 0 0.00% 0.02% 23 30.46% 0.28% 1076 24.48% - 0 - - 0 - 0.21% 451 19.97% 0.10% 115 10.44% 0.27% 11 18.27% 0.10% 104 9.90% - 0 - 0.65% 337 33.18% 1.03% 99 62.85% 0.58% 237 26.60% 0.00% 0 -	0.01% 33 30.69% 0.24% 1151 24.44% - 0 - 0 - 0 0.21% 530 20.37% 0.11% 148 11.26% 0.26% 14 18.68% 0.10% 134 10.76% - 0 - 0.62% 382 33.67% 1.00% 110 58.86% 0.56% 272 27.95% 0.00% 0 -	0.03% 25 30.41% 0.69% 1247 27.32% - 0 - 0.37% 462 21.91% 0.22% 144 13.35% 0.50% 12 20.42% 0.21% 132 12.83% - 0 - 0.98% 318 33.39% 1.51% 97 66.73% 0.89% 221 26.13% 0.00% 0 -	- 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	0.03% 81 31.32% 0.64% 1887 31.05% - 0 - 0.39% 852 25.32% 0.25% 361 18.86% 0.57% 28 24.35% 0.24% 332 18.48% - 0 - 0.98% 491 35.67% 1.62% 137 55.50% 0.88% 355 30.97% 0.00% 0 -
	Securitisation and re-securitisations positions deducted from capital	*	47,913	3 1,906 32,439 51 0 0	15 106,038 22 0 0	0 21,312	2,804 96	16,399 33	0 553	89 27 40 59 0 0 0 0	0.11% 1366 23.28%	0.10% 1550 23.27%	0.09% 1714 23.26%	0.21% 1741 26.039	% 0.27% 2476 29.02%	0.20% 2842 29.30%
Finland	(mln EUR, %) Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SMI Retail - Qualifying Revolving Retail - Other Retail	LTV % (as of 31/12/2013) 0.55 0.20 0.56		0 0	STA	Risk e F-IRB Non-defaulted Defaulted 0 0 0 168 0 2,078 0 0 0 1,236 67 0 0 0 0 0 0 0 0 0 0 0 0 0	A-IRB Non-defaulted Defaulted 0 2,864 1,00 0 2,246 52 0 261 7 0 1,986 44 0 0 0	STA	F-IRB	provisions (as of 31/12/2013) A-IRB STA ted 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 89 27 0 42 0 5 0 0 0 4 0 0 0 4 0 0 0 0 0 0	as of 31/12/2014 Impairment rate Stock of Provisions 0.00% 0.10% 1 22.97% 0.32% 440 - 0 - 0 0 - 0.20% 178 14.94% 0.08% 57 6.84% 0.09% 0.07% 49 5.99% - 0 - 0.64% 121 29.31%	rate Provisions Ratio - Default Store 0.00% 0 0.00% 0.10% 1 24.50% 0.33% 486 30.51% - 0 - 0.16% 238 15.76% 0.05% 72 6.96% 0.27% 11 18.23% 0.04% 61 6.07% - 0 -	ck Provisions Ratio - Default Stock 0.00% 0 0.00% 0.08% 1 25.04% 0.28% 523 29.62% - 0 - - 0 - 0.16% 297 16.45% 0.06% 89 7.34% 0.26% 14 18.63% 0.05% 75 6.46% - 0 -	0.17% 1 24.93% 0.65% 528 32.85% - 0 - - 0 - 0.32% 270 18.11% 0.16% 108 10.74% 0.50% 13 20.45% 0.15% 96 9.98% - 0 -	rate Provisions Default Sto % 0.01% 2 39.99% % 0.22% 3 27.06% % 0.91% 708 34.36% - 0 0 - % 0.42% 483 22.23% % 0.24% 220 15.51% % 0.71% 23 23.81% % 0.22% 198 14.85% - 0 -	ck Provisions Default St 0.01% 2 39.99% 0.15% 3 27.35% 0.67% 792 33.79% - 0 - - 0 - 0.33% 603 22.88% 0.19% 273 15.98% 0.57% 29 24.36% 0.17% 245 15.31% - 0 -
(*) Refers to the part of Securitization exposure that is dedu	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	*	6,933	0 0 298 5 0 0 3,179 10 0 0 0 0 0 0 0 0 5 1 0 0 8 814 32,382 51	55 2,087 51 15 04 2,672 8 0 90 0 0 0 65 14 15,569 8 0 0	0 6 0 0 0 0 0 0 0 0 166 8 2,411	0 161 20 0 457 28 0 0 0 0 0 1 0 1 0 1 2,864 1,00	2,010 13 01 11 32 2,004 12 0 90 0 0 0 0 2 06 2,739 13	9 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	89 22 0 42 5 11 0 3 85 10 0 0 38 0 0 0 0 0 0 0 0 0 0 0 0 14 0 89 27 14 42 0 0 0 0	0.64% 121 29.31% 1.13% 81 71.41% 0.58% 41 15.44% 0.00% 0 - 0.18% 618 24.75%	0.59% 166 30.98% 1.10% 89 65.14% 0.53% 77 20.95% 0.00% 0 - 0.17% 725 23.80%	1.06% 98 61.18% 0.50% 111 23.83% 0.00% 0 -	1.67% 89 68.639	% 2.15% 109 60.97% 1.00% 154 26.61% 0.00% 0 -	1.80% 122 57.33% 0.81% 207 28.97% 0.00% 0 -
		LTV % (as of 31/12/2013)		IRB A-IRB A-Defaulted Non-defaulted Defaulted	STA	F-IRB	A-IRB	STA	F-IRB	provisions (as of 31/12/2013) A-IRB STA	as of 31/12/2014 Impairment Stock of Coverage Rate	Baseline Scenario as of 31/12/2015 tio Impairment Stock of Ratio -	as of 31/12/2016 Impairment Stock of Ratio -	as of 31/12/2014 Stock of Covera	Adverse Scenario as of 31/12/2015 ge Impairment Stock of Ratio -	as of 31/12/2016 Impairment Stock of Ratio
	(mln EUR, %)		Non-deraulted	Defaulted Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-deraulted Deraulted	Non-defaulted Defaulted	Non-defaulted Defaulted Non-defaul	ted Defaulted Non-defaulted Defaulted	rate Provisions Default Stoc	rate Provisions Default Sto	ck rate Provisions Default Stock	Impairment rate Provisions Profault S	tock rate Provisions Default Sto	
United States	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-SMI 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	1,062 1,062 0 0 0 0 0 0		0 27,044 0 0 0 0 0 0 0 0 0 1 0 1 0 1 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 - 0.03% 0 30.30% 0.17% 4 24.92% - 0 - - 0 - 0.80% 0 39.87% - 0 - 0 - - 0.80% 0 39.87% 0.80% 0 39.87% 0 - -	0.00% 0 0.00% 0.02% 0 30.30% 0.23% 9 27.74% - 0 - - 0 - 0.79% 0 39.78% - 0 - - 0 - 0.79% 0 39.78% 0.79% 0 39.78% - 0 -	0.02% 1 30.30% 0.25% 13 28.00% - 0 - - 0 - 0.79% 0 39.75% - 0 - - 0 - - 0 - 0 - - 0 - - 0.79% 0 39.75%	0.06% 1 31.01° 0.36% 10 33.22° - 0 - - 0 - 1.05% 0 40.52° - 0 - - 0 - - 0 - 1.05% 0 40.52°	% 0.08% 2 31.43% % 0.56% 23 38.50% - 0 - % 1.23% 0 40.90% - 0 - - 0 - - 0 - - 0 - % 1.23% 0 40.90% % 1.23% 0 40.90%	0.01% 6 40.00% 0.07% 2 31.52% 0.43% 31 39.35% - 0 - - 0 - 1.15% 0 40.90% - 0 - - 0 - 1.15% 0 40.90% 1.15% 0 40.90% - 0 -

				Exp	osure values	(as of 31/12/	2013)			Risk ex	posure amour	its (as of $31/$	12/2013)			Value adjust	ments and pro	visions (as o	31/12/2013))
			F-IR	RB	A	-IRB	S	STA	F-I	RB	A-	·IRB	S	ГА	F-1	IRB	A-1	RB	S	TA
	(mln EUR, %)	LTV % (as of 31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	l Defaulted	Non-defaulted	Defaulted	Non-defaulted	l Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulte
Denmark	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 - 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	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	1,103 7,632 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 448 1,614 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 1,218 0 0 0 0 0 2 0 2 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 1,220				0 0 0 0 0 0 0 0 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	

Securitisation and re-securitisations positions deducted from capital *

Other non-credit obligation assets

(*) 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

				Bas	eline Scen	ario							Adve	erse Scena	rio			
	as	s of 31/12	2/2014	as	of 31/12/	2015	as	of 31/12/	2016		as of 31/12/2	2014	as	of 31/12/	2015	as	of 31/12/	2016
i	Impairment rate	Stock of Provisions		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairmen	t rate Stock o	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Covera Ratio Default S
0	0.00%	O	-	0.00%	0	0.00%	0.00%	O	0.00%	0.02%		0 40.00%	0.02%	C	40.00%	0.02%	1	40.00
0	0.02%	1	30.30%	0.02%	2	30.30%	0.02%	3	30.30%	0.03%	,	3 31.01%	0.05%	7	31.44%	0.04%	9	31.53
0	0.17%	8	2.97%	0.15%	12	4.23%	0.13%	15	5.20%	0.45%	, 3	9.70%	0.64%	59	16.24%	0.45%	69	18.09
0	-	0	-	-	0	-	-	0	-	-		0 -	-	C	-	-	0	-
0	-	0	-	-	0	-	-	0	-	-		0 -	-	C	-	-	0	-
0	-	0	-	-	0	-	-	0	-	-		0 -	-	C	-	-	0	-
0	-	0	-	-	0	-	-	0	-	-		0 -	-	C	-	-	0	-
0	-	0	-	-	0	-	-	0	-	-		0 -	-	C	-	-	0	-
0	-	0	-	-	0	-	-	0	-	-		0 -	-	C	-	-	0	-
0	-	0	-	-	0	-	-	0	-	-		0 -	-	C	-	-	0	-
0	-	0	-	-	0	-	-	0	-	-		0 -	-	C	-	-	0	-
0	-	0	-	-	0	-	-	0	-	-		0 -	-	C	-	-	0	-
0	-	0	-	-	0	-	-	0	-	-		0 -	-		-	-	0	-
0	-	0	-	-	0	-	-	0	-	-		0 -	-	C	-	-	0	-
0																		
0	0.05%	9	3.40%	0.05%	14	4.95%	0.04%	18	6.13%	0.14%	3	10.29%	0.20%	66	17.11%	0.14%	80	19.129

13 34.46%

0 40.90% 0 40.90%

			Exposure values (as of 31/12/2013) Risk exposure amounts (as of 31/12/2013)									Value adjustments and provisions (as of 31/12/2013)						
		LTV 0/- (pe of	F-I	IRB	A-	IRB	S	ГА	F-IRB	A-:	IRB	ST	A	F-C	IRB	A-	IRB	STA
	(mln EUR, %)	LTV % (as of 31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaul
	Central banks and central governments		0	1		1	0 639	0	0 0	0		115	0	0		0	0	0
	Institutions		541				0 13,459	0	133 0			2,692	0				0	0
	Corporates		5,158	213			0 13,433	0	2,612 0			2,032	0			7	0	
	Corporates - Of Which: Specialised Lending		3,130	213				0	2,012				0				0	0
	Corporates - Of Which: SME		931	10				0	445				0		·	1	0	0
	Retail		0		37		1 1	0		21			0				0	0
	Retail - Secured on real estate property	0.00	Ö				0 1	0		0		1	0	o o			0	0
	Retail - Secured on real estate property - Of Which: SME	0.00	0				0 1	0		0		1	0	0			0	0
Mamaaa	Retail - Secured on real estate property - Of Which: non-SME	0.00					0 0	0	0 0	0			0	0			0	0
Norway	Retail - Qualifying Revolving		0				0	0	0 0	0		0	0	0		0	0	0
	Retail - Other Retail		0		32	2	1 0	0	0 0	21	5	0	0	0		0	0	0
	Retail - Other Retail - Of Which: SME		0		32	2	1 0	0	0 0	21	5	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
	Equity		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
	Other non-credit obligation assets		0				0	0	0 0	0		0	0	0		0	0	0
	TOTAL		5,699	213	32		1 14,100	0	2,745 0	21	5	2,808	0	0		7 0	0	0
	Securitisation and re-securitisations positions deducted from capital *		0				0 0	0						0	(0 0	0	0

		Bas	eline Scen	ario				Adverse Scenario												
s of 31/12	2/2014		of 31/12/		as	of 31/12/	2016	as of	31/12/20	14		of 31/12/		as of 31/12/2016						
Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Drovicione	Coverage Ratio - Default Stock	Impairment rate	Drovicione	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate		Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stocl				
(-	0.00%	0	0.00%	0.00%	0	0.00%	0.01%	0	40.00%	0.01%	0	40.00%	0.01%	0	40.00%				
	26.34%	0.07%	1	28.23%	0.06%	1	28.82%	0.10%	1	28.16%	0.15%	2	30.48%	0.12%	2	30.87%				
10	5.72%	0.14%	13	6.96%	0.12%	15	7.89%	0.40%	24	11.41%	0.55%	41	16.90%	0.30%	48	18.55%				
	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-				
	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-				
	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-				
	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-				
	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-				
	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-				
	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-				
	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-				
	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-				
	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-				
	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-				
10	5.93%	0.10%	14	7.31%	0.09%	17	8.33%	0.27%	25	11.65%	0.37%	43	17.25%	0.21%	51	18.97%				

29.TR_Credit MAN 24/10/2014

2014 EU-wide Stress Test

	2014 EU-wide Stress Test Credit Risk																					
	(mln EUR, %)	LTV % (as of 31/12/2013)	F-IRB Non-defaulted De		STA	F-IRB	exposure amounts (as o A-IRB d Non-defaulted Defau	STA	F-IRB	A-IR	B STA Defaulted Non-defaulted Defaulted		as of 31/12/2014 ent Stock of Provisions Coverage F	as of 3	e Scenario 31/12/2015 ock of Ratio - visions Default Stock	as of 31/12/2016 apairment Stock of Provisions Default Stock	as of a superior of the superi	31/12/2014 Stock of Provisions Provisions Default Stock	e Impairment Stock	L/12/2015 Coverage	as of 31/1: Impairment Stock of Provision	c Coverage
Sweden (*) Refers to the part of Securitization exposure that is dec	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SM 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 sucted from capital and is not included in RWA		0 1,254 3,639 0 383 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 24 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 24 15 0 0 0 0 0 0	0 491 0 24,225 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 24,715 0 0	0 0 238 0 2,015 0 0 0 0 187 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 7	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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% 0.24% 0.15%	4 35.959 4 16.389 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	% 0.25% 0.14%	8 35.97% 6 20.62% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -		0.01% 0.34% 0.36%	0 40.00% 7 36.36% 11 26.57% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 1 - 0 - 1 - 18 30.25%	0.49% 0.57%	0 40.00% 16 36.57% 24 34.07% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	0.40% 0.47%	0 40.00% 22 36.64% 32 35.41% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 54 35.95%
		LTV % (as of 31/12/2013)	F-IRB Non-defaulted De		STA STA Sulted Non-defaulted Def	F-IRB	exposure amounts (as o A-IRB d Non-defaulted Defau	STA	F-IRB	A-IR	isions (as of 31/12/2013) B STA Defaulted Non-defaulted Defaulted		as of 31/12/2014 ent Stock of Provisions Default St	as of 3	e Scenario 1/12/2015 ock of Ratio - Visions Default Stock	as of 31/12/2016 apairment Stock of Provisions Ratio -	as of Impairment rate		e Impairment Stock	L/12/2015	as of 31/1: Impairment Stock of rate Provision	of Coverage Ratio -
Germany (*) Refers to the part of Securitization exposure that is dec	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SM 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		0 894 1,384 0 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 3,413 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 734 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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% 0.03% 0.16% 0.80% 0.80% 0.80% 0.80% - 0.03%	0 - 0 30.379 4 20.689 0 - 0 - 0 39.879 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 39.879 0 39.879 0 39.879 0 39.879 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	0.00% 0.02% 0.15% 0.79% 0.79% 0.79% 0.79% 0.79%	0 0.00% 0 30.37% 5 22.18% 0 - 0 - 0 39.78% 0 - 0 - 0 - 0 - 0 - 0 39.78% 0 39.78% 0 39.78% 0 39.78%	0.00%	0.01% 0.05% 0.37% - - 1.05% - - 1.05% 1.05% 1.05% - 0.07%	7 28.66% 0 - 0 - 0 40.52% 0 - 0 - 0 - 0 - 0 40.52% 0 40.52%	0.01% 0.08% 0.63% - - 1.23% - - - 1.23% 1.23% 1.23%	1 40.00% 2 31.57% 14 34.77% 0 - 0 - 0 40.90% 0 - 0 - 0 - 0 40.90% 0 - 0 40.90% 0 40.90% 0 40.90% 0 - 17 34.69%	0.01% 0.06% 0.56% 1.15% 1.15% 1.15% 1.15%	Default Stock 1
	(mln EUR, %)	LTV % (as of 31/12/2013)	F-IRB Non-defaulted De		STA STA STA Sulted Non-defaulted Def	F-IRB	exposure amounts (as o A-IRB d Non-defaulted Defau	STA	F-IRB Ited Non-defaulted De	A-IR	B STA Defaulted Non-defaulted Defaulted		as of 31/12/2014 ent Stock of Provisions Coverage F	as of 3	e Scenario 31/12/2015 ock of Ratio - visions Default Stock	as of 31/12/2016 apairment Stock of Provisions Prefault Stock	as of Impairment rate	Stock of Provisions Provisions Default Stock		L/12/2015	as of 31/12 Impairment Stock of Provision	Coverage
Poland (*) Refers to the part of Securitization exposure that is dec	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SM Retail - Secured on real estate property - Of Which: non-SM 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		0 30 311 0 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 122 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 17 1 144 0 0 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 1 161	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1,678 0 122 0 0 0 0 0 0 9 0 9 0 9 0 2 0 7 0 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 0 0 0 0 0 0 0 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 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% 0.11% 0.36% 0.82% 0.82% 0.82% 0.82%	0 30.349 1 41.489 0 - 0 - 0 126.27 0 - 0 - 0 - 0 - 0 126.27 0 - 0 126.27 0 126.27 0 - 0 126.27 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	% 0.10% 0.42%	0 0.00% 0 30.34% 3 40.81% 0 - 0 - 0 84.46% 0 - 0 - 0 - 0 84.46% 0 84.46% 0 - 0 - 3 41.05%	0.07% 0 30.33% 0.38% 4 40.12% - 0 - - 0 - 0.83% 0 70.40% - 0 - - 0 - 0.83% 0 70.40% 0.83% 0 70.40% - 0 - - 0 - - 0 - - 0 - - 0 - - 0 -	0.00% 0.18% 0.92% 1.07% 1.07% 1.07% 1.07% 0.85%	0 40.00% 0 31.09% 4 43.67% 0 - 0 - 0 106.59% 0 - 0 - 0 - 0 - 0 -	0.00% 0.30% 1.26% - - - 1.24% - - - - 1.24% 6 1.24% - -	0 40.00%	0.00% 0.22% 0.89% 1.16% 1.16% 1.16% 1.16% -	0 40.00% 0 31.63% 11 44.48% 0 - 0 - 0 62.28% 0 - 0 - 0 62.28% 0 0 - 0 62.28% 0 62.28% 0 - 1 44.21%
		LTV % (as of 31/12/2013)	F-IRB Non-defaulted De		STA	Risk of F-IRB faulted Non-defaulted Defaulted	exposure amounts (as o A-IRB	STA	F-IRB	A-IR	isions (as of 31/12/2013) B STA Defaulted Non-defaulted Defaulted		as of 31/12/2014 ent Stock of Coverage F	as of 3	e Scenario 31/12/2015 ock of Coverage In	as of 31/12/2016 apairment Stock of Coverage		31/12/2014 Stock of Coverage		L/12/2015 Coverage	as of 31/1	of Coverage
United Kingdom (*) Refers to the part of Securitization exposure that is dec	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SM 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	0.00	0 2,443 792 0 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O 3 O 0 O 0 O 0 O 0 O 0 O 0 O 0 O 0 O 0 O 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted Defat	Non-defaulted Defaulted Defaulted	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted Notificial Defaulted O	0.00% 0.05% 0.28% 0.80% 0.80% 0.80% 0.80% 0.80%	1 30.30% 2 31.41% 0 - 0 - 0 39.87% 0 - 0 - 0 - 0 - 0 39.87% 0 - 0 39.87% 0 39.87% 0 39.87%	0.00% 0.05% 0.27% 0.79% 0.79% 0.79% 0.79% 0.79%	Ock of visions Default Stock 0 0.00% 3 30.30% 4 30.51% 0 - 0 - 0 39.78% 0 - 0 - 0 - 0 39.78% 0 39.78% 0 39.78% 0 39.78% 0 39.78% 0 39.78% 0 - 7 30.47%	0.05% 4 30.30% 0.23% 5 29.77% - 0 - - 0 - 0.79% 0 39.75% - 0 - - 0 - - 0 - - 0 - 0 - - 0 - - 0.79% 0 39.75% 0.79% 0 39.75%	0.01% 0.08% 0.83% 1.05% - 1.05% 1.05% 1.05% 1.05% - 0.24%	0 40.00% 3 31.01% 8 37.22% 0 - 0 - 0 40.52% 0 - 0 - 0 40.52% 0 - 0 40.52% 0 40.52%	0.01% 0.13% 1.28% - - 1.23% - - 1.23% 1.23% 1.23%	Ratio - Default Stock 0	0.01% 0.10% 0.81% 1.15% 1.15% 1.15% 1.15%	Ratio - Default Stock 0
		LTV % (as of 31/12/2013)	F-IRB		STA	F-IRB	exposure amounts (as o A-IRB	STA	F-IRB	A-IR			as of 31/12/2014	as of 3	e Scenario 81/12/2015 Ock of Coverage In	as of 31/12/2016 Appairment Stock of Coverage		31/12/2014 Stock of Coverage		L/12/2015	as of 31/1	
France (*) Refers to the part of Securitization exposure that is dec	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SM 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	0.00	Non-defaulted 0 2,058 402 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	efaulted Non-defaulted Defaulted 0 0 0 0 0 0 48 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 48 0 0 0 0 0 48 0 0	O 113 O 0 0 O 0 0 O 0 0 0 O 0 0 0 O 0 0 0 O 0 0 0 0	Faulted Non-defaulted Defaulted 0	Non-defaulted Defaulted Defaulted	O	Non-defaulted Defaulted Defaulted	Property of the property of th	Defaulted Non-defaulted Defaulted 0 0 0 0	rate 0.00% 0.02% 0.23%	0 30.359 21 41.459 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	0.00% 0.02% 0.17%	Visions Ratio - Default Stock	rate Provisions Ratio - Default Stock 0.00% 0.00% 0.02% 0.00% 1 30.36%	0.02% 0.03% 0.72%	Stock of Provisions O 40.00% 1 31.05% 25 45.28% O - O - O - O - O - O - O - O	0.02% 0.06% 1.17%	Ck of risions	0.02% 0.04% 0.76%	Ratio - Default Stock 0
	(mln EUR, %)	LTV % (as of 31/12/2013)	F-IRB Non-defaulted De		STA	F-IRB	exposure amounts (as o A-IRB d Non-defaulted Defau	STA	F-IRB	A-IR	B STA Defaulted Non-defaulted Defaulted		as of 31/12/2014 ent Stock of Provisions Coverage F	as of 3	e Scenario 31/12/2015 ock of Ratio - Visions Default Stock	as of 31/12/2016 apairment Stock of Provisions Provisions	as of Impairment rate	Stock of Provisions Provisions	e Impairment Stock	Coverage risions Coverage Ratio - Default Stock	as of 31/1: Impairment Stock of Provision	12/2016 Of Coverage Ratio - Default Stock
Estonia	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-SM 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	0.00	0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 295 0 0 0 0 342 0 0 0 0 0 0 1 0 0 0 15	0 0 34 1 358 0 0 0 0 114 1 0 0 0 0 0 0 0 0 0 0 0 1 0 0 1 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0.00% 0.03% 0.25% 0.79% 0.79% 0.79% - 0.79% 0.79% - 0.79% - 0.79% - 0.79% - 0.47%	0 27.349 15 23.129 0 - 0 - 11 40.309 7 39.599 0 39.599 7 39.599 0 - 4 41.709	% 0.03% 0.22%	0 0.00% 0 27.45% 17 23.86% 0 - 0 - 20 39.53% 13 39.08% 0 39.34% 13 39.08% 0 - 7 40.40% 3 42.19% 4 39.34% 0 -	0.02% 0 27.55% 0.18% 19 24.08% - 0 - - 0 - 0.78% 30 39.38% 0.78% 19 39.08% 0.78% 19 39.08% - 0 - 0.78% 10 39.97% 0.78% 4 41.17%	0.01% 0.07% 0.63% 1.04% 1.04% 1.04% - 1.04% 1.04% 1.04% - 1.04% 1.04% 0.73%	0 28.05% 22 26.09% 0 - 0 - 16 40.44% 10 39.89% 0 39.89% 10 39.89% 0 - 6 41.51% 3 44.23%	0.11% 0.82% - - 1.18% 0.1.18% 0.1.19%	0 40.00% 0 28.61% 33 28.59% 0 - 0 - 32 39.85% 21 39.54% 0 39.71% 21 39.54% 0 - 11 40.47% 5 41.75% 7 39.71% 0 -	0.06% 0.52% - 1.11% 1.11% 1.11% 1.11% - 1.11% 1.11% 1.11%	0 40.00% 0 28.75% 38 29.48% 0 - 0 - 45 39.75% 30 39.54% 0 39.65% 29 39.54% 0 - 16 40.17% 6 41.03% 9 39.65% 0 -

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	1,183	1,088	1,077	1,107	906	829	811
Net trading income		145	349	451	-184	151	319
of which trading losses from stress scenarios		-509	-305	-204	-838	-503	-335
Other operating income	956.8039619	412	412	412	180	180	180
Operating profit before impairments	1,069	481	674	805	-261	-3	146
Impairment of financial assets (-)	-228.2826864	-208	-185	-163	-583	-735	-365
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-242.2826864	-208	-185	-163	-583	-735	-365
Impairment Financial assets designated at fair value through P&L (-)	14	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	841	273	489	642	-844	-738	-219
Other Income and expenses	5.991612075	6	6	6	6	6	6
Pre-Tax profit	847	279	495	648	-838	-732	-213
Tax	-231.7434627	-84	-149	-194	252	220	64
Net income	615	195	347	454	-587	-513	-149
Attributable to owners of the parent	615	195	347	454	-587	-513	-149
of which carried over to capital through retained earnings	-131	98	173	227	-587	-513	-149
of which distributed as dividends	746	98	173	227	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	41,812	41,827	41,868	41,899	43,674	44,714	43,069
Risk exposure amount Securitisation and re-securitisations	0	0	0	0	0	0	0
Risk exposure amount Other credit risk	41,812	41,827	41,868	41,899	43,674	44,714	43,069
Risk exposure amount for market risk	11,745	12,061	11,937	11,943	17,290	18,355	19,282
Risk exposure amount for operational risk	5,060	5,060	5,060	5,060	5,060	5,060	5,060
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments	171	171	171	171	171	171	171
Total Risk exposure amount	58,788	59,119	59,036	59,073	66,195	68,301	67,582

STRICTLY CONFIDENTIAL 24/10/2014

2014 EU-wide Stress Test

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

32.TR_Securitisation 7/16

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/201	3	VA	LUES AS OF	31/12/2013	3
		(accounting value	ONG EXPOSURES gross of provisions)	positions of sov	ereign debt to oth is a maturi	exposures (long) received to the counterpaties of t		DIRECTOR DIRECTOR DEFINATION DEFI		Derivatives wi	TIVES (1) th negative fair value at 1/12/2013	INDIRECT SOVER Derivatives with p at 31/12	ositive fair value		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 [Austria	1 1 34 0 195 145 0 375	0 0 0 0 0 0	0 1 34 0 195 145 0 374	0 0 27 0 0 145 0	0 0 0 0 0 0	0 1 7 0 195 0 0	0 0 0 259 0 0 0	0 0 0 19 0 0 0	0 250 0 440 200 0 38 928	0 -6 0 -14 -20 0 -3 -44	0 0 0 7 0 0	0 0 0 0 0 0	0 0 0 7 0 0 0	0 0 0 0 0 0
[0 - 3M [Belgium	1 0 52 0 82 0 0 0	0 0 0 0 0 0	0 0 52 0 82 0 0	0 0 18 0 82 0 0	0 0 0 0 0 0	0 0 34 0 0 0 0 0	0 0 0 0 1,529 1,400 319 3,249	0 0 0 0 32 37 22 91	266 0 0 0 0 0 0 266	-4 0 0 0 0 0 0	0 0 0 18 1 0 0	0 0 0 0 0 0	0 0 0 18 1 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 - 3M [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 - 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 - 3M [Denmark	91 236 121 137 82 14 4 683	0 0 0 0 0 0	0 236 121 137 82 14 4 593	0 0 0 0 0 0	0 0 0 0 0 0	0 236 121 137 82 14 4 593	1,079 522 1,043 706 1,269 871 2,771 8,261	13 20 71.7 34 64 61 257	1,874 647 915 230 180 1,132 1,546 6,524	-30 -32 -33.3 -29 -12 -144 -50	0 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	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	10 0 0 0 0 0 0	0 0 0 0 0 0	9 0 0 0 0 0	0 0 0 0 0 0	0 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	26 594 78 149 344 1,247 84 2,521	0 0 0 0 0 0	0 594 78 149 344 1,247 84 2,495	0 155 0 0 18 767 0	0 0 0 0 0 0	0 439 78 149 326 480 84 1,555	52 697 423 325 3,372 7,948 4,484 17,302	1 17 11.9 29 73 449 61 642	0 60 121 1,413 4,629 6,234 3,118 15,575	0 0 -3.9 -73 -223 -591 -234 -1,125	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [France	2 256 198 0 101 0 0	0 0 0 0 0 0 0	0 256 198 0 101 0 0 555	0 0 0 0 0 101 0 0	0 0 0 0 0 0 0	0 256 198 0 0 0 0 454	635 0 0 0 0 0 0 0 0	6 0 0 0 0 0 0 0	168 0 0 0 0 0 0 0 0 168	-1 0 0 0 0 0 0 0 0	0 0 0 12 45 0 0	0 0 0 0 0 0	0 0 0 13 45 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 C	F 31/12/2013	3
			ONG EXPOSURES gross of provisions)	positions of sou	ereign debt to oth is a maturi	exposures (long) rer counterpaties ty matching)	net of cash short only where there	DIRECTOR DIRECTOR DEFINATION DEFI		Derivatives wi	TIVES (1) th negative fair value at 1/12/2013	INDIRECT SOVEREIGN EXPOSU	ue Derivatives wit	
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 (-		Fair-value at 31/12/2013 (-)
[0 - 3M [Germany	604 176 2,158 273 289 55 114	0 0 0 0 0 0	0 176 2,158 273 289 55 114 3,064	0 0 0 0 0 0	0 0 0 0 0 0	0 176 2,158 273 289 55 114 3,064	0 0 250 0 360 350 0	0 0 0 0 22 16 0	0 0 100 361 0 110 1,310	0 0 -6.9 -31 0 -4 -145 -187	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 4 44 0 0	0 0 0 0 0 0
[0 - 3M [Croatia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Greece	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 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	54 0 0 0 0 0 0 54	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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 - 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 1 0 4 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 45 44 0 0	0 0 0 0 0 0 0
[0 - 3M [Latvia	0 9 0 5 1 0	0 0 0 0 0 0	0 9 0 5 1 0	0 0 0 0 0 0	0 0 0 0 0 0	0 9 0 5 1 0	222 0 0 0 0 0 0	15 0 0 0 0 0 0 0	175 0 0 0 0 0 0 0	2 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 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 [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

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/201	3	VALUES AS	OF 31/12/201	3
		(accounting value	ONG EXPOSURES gross of provisions)	positions of sov	ereign debt to otl is a maturi	exposures (long) rer counterpaties (ty matching) (1)	net of cash short only where there	DIREC Derivatives with po 31/12		Derivatives wi	TIVES (1) th negative fair value at 1/12/2013	INDIRECT SOVEREIGN EXPOSE Derivatives with positive fair value at 31/12/2013	alue Derivatives wi	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-	Notional value Fair-value 31/12/2013		Fair-value at 31/12/2013 (-)
[0 - 3M [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 0 587 313 0 901	0 0 0 0 59 21 0	0 0 181 0 0 0 0	0 0 -11.2 0 0 0 0	0 0 0 0 0 0 0 0 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 - 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 - 3M [Netherlands	4 4 75 1 0 195 0	0 0 0 0 0 0	0 0 75 1 0 195 0 272	0 0 22 0 0 195 0 217	0 0 0 0 0 0	0 0 53 1 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Norway	9 78 21 27 26 9 0 169	0 0 0 0 0 0	0 78 21 27 26 9 0 160	0 0 0 0 0 0	0 0 0 0 0 0	0 78 21 27 26 9 0 160	2,770 1,350 1,314 1,515 2,518 2,152 582 12,200	46 23 29.7 51 118 140 104 512	1,789 1,235 739 754 1,682 1,646 98 7,943	-35 -11 -20.2 -38 -152 -129 -4 -390	0 0 0 0 0 0 0 0 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 1 0 0 0 0 0	0 0 0 0 0 0	0 1 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 1 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Romania	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 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

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/201	3	VALUES AS OI	31/12/2013
			LONG EXPOSURES	positions of sov		exposures (long) n ner counterpaties (DIREC	T SOVEREIGN EXPOS	URES IN DERIVA	TIVES (1)	INDIRECT SOVEREIGN EXPOSURE	ES (3) (on and off balance sheet)
			gross of provisions) (1)	positions of sov	is a maturi	ty matching) (1)	only where there	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 [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Slovenia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Spain	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 4 -0.022622 0 0 0 0 40 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Sweden	7 186 167 116 21 210 78 787	0 0 0 0 0 0	0 186 167 116 21 210 78 779	0 0 0 0 0 0 0	0 0 0 0 0 0	0 186 167 116 21 210 78 779	3,591 783 275 435 616 1,640 156 7,495	81 15 8.236781 14 33 60 11	8,000 161 162 8 61 346 211 8,949	-627 -2 -2.9606 0 -1 -7 -10	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 1 0 0 1 0	0 0 0 0 0 0	0 0 1 0 0 1 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 1 0 0 1 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 16 0.204168 58 1 1 0 0 0 0 0 0 92 2	0 0 0 0 16 -0.204168 58 -1 18 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Canada	0 0 19 0 0 0	0 0 0 0 0 0	0 0 19 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 19 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Hong Kong	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Japan	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 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 1 1,087 1 0 0	0 0 0 0 0 0	0 0 1 1,087 1 0 0	0 0 0 362 0 0 0 0	0 0 0 0 0 0	0 0 1 725 1 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

	(mln EUR) VALUES AS OF 31/12/2013								VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	В
			LONG EXPOSURES	positions of s	POSITIONS (gross overeign debt to otle			DIREC	T SOVEREIGN EXPOS	URES IN DERIVAT	TIVES (1)	INDIRECT SOVI	EREIGN EXPOSURES	6 (3) (on and off I	balance sheet)
		(accounting value	gross of provisions) (1)	positions of s	is a maturi	ty matching) (1)	only where there	Derivatives with po 31/12/			th negative fair value at 1/12/2013		positive fair value 12/2013	Derivatives witl 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 [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	278 0 0 0 0 0 0 278	3 0 0 0 0 0 0 0	2,215 619 0 0 0 0 0 0	-43 -152 0 0 0 0 0 - 195	0 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
[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	21 0 0 0 0 0 0 21	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [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 - 3M [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	6 0 0 0 0 0 0	0 0 0 0 0 0	486 0 0 0 0 0 0 486	-19 0 0 0 0 0 0 - 19	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Latin America and the Caribbean	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 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 - 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	10 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	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]	
(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
	Α	OWN FUNDS	8,437	8,728	8,800	8,946	8,152	7,587	7,273	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	8,073	8,364	8,504	8,693	7,788	7,291	7,020	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)	2,918	2,918	2,918	2,918	2,918	2,918	2,918	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	5,625	5,722	5,896	6,122	5,038	4,525	4,376	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	27	11	-10	-26	-54	-123	-273	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 portfolio	-30	-30	-30	-30	-135	-102	-114	-	-
	A.1.3.2		13	0	0	8	0	0	-58	-	-
	A.1.4	Other Reserves	1	1	1	1	1	1	1	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 CR
	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	8	8	32	50	8	116	177	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	24	18	12	108	61	45	-	
	A.1.9	(-) Intangible assets (including Goodwill)	-100	-100	-100	-100	-100	-100	-100	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	0	0		CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
	A.1.11	(-) IRB shortfall of credit risk adjustments to expected losses	-256	-114	-144	-178	-23	0	-18	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Defined benefit pension fund assets	-107	-107	-107	-107	-107	-107	-107	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.13	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
OWN FUNDS											
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR 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) poin (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) at 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	-43	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 (+/-)	-43	0	0	0	0	0	0	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	0	0	0	CA1 {1.1.2}	Article 61 of CRR
	A.2.1	Of which: (+) Other existing support government measures	0	0	0	0	0	0	0	-	-
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	8,073	8,364	8,504	8,693	7,788	7,291	7,020	CA1 {1.1}	Article 25 of CRR
	A. 4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	364	364	296	254	364	296	254	CA1 {1.2}	Article 71 of CRR
	B B.1	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for CET1	58,788 0	59,119 0	59,036 0	59,073 0	66,195 0	68,301 0	67,582 0	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48
	B.2	deduction (+) of which: stemming from from CVA capital requirements (+) of which: stemming from higher asset correlation parameter against exposures to	3697	0	0	0	0	0	0		CRR Article 381 to 386 of CRR
OWN FUNDS REQUIREMENTS	B.3	of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+)	1280.130099	0	0	0	0	0	0		Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-487.583703	0	0	0	0	0	0		Recital (44) of CRR
	B.5	of which: stemming from the effect of exposures that were previously part of Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-)	0	0	0	0	0	0	0		-
	B.6 C.1	of which: others subject to the discretion of National Competent Authorities Common Equity Tier 1 Capital ratio	13.73%	14.15%	14.40%	14.71%	11.77%	10.67%	10.39%	CA3 {1}	Article 124 to 164 of CRR
CAPITAL RATIOS (%)	C.2	Tier 1 Capital ratio	13.73%	14.15%	14.40%	14.71%	11.77%	10.67%	10.39%	CA3 {3}	-
Transitional period	C.3	Total Capital ratio	14.35%	14.76%	14.91%	15.14%	12.32%	11.11%	10.76%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		4729	4723	4726	3641	3757	3717		
		Total amount of instruments with mandatory conversion into ordinary shares upon a									
	E F	fixed date in the 2014 -2016 period (cumulative conversions) (1) 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		0	0	0	0	0	0		
Memorandum items	F.1	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)				14.71%			10.39%		
		The I capital racio (5)				2 /0				<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 (+/-)	550

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