

Bank Name	FI - OP-Pohjola Group
LEI Code	549300NQ588N7RWKBP98



Summary Adverse Scenario

FI - OP-Pohjola Group

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	636
Impairment losses on financial and non-financial assets in the banking book	332
Common Equity Tier 1 capital (1)	6,640
Total Risk Exposure (1)	40,564
Common Equity Tier 1 ratio, % (1)	16.4%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	887
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	2,256
3 yr cumulative losses from the stress in the trading book	82
Valuation losses due to sovereign shock after tax and prudential filters	84
Common Equity Tier 1 capital (1)	5,460
Total Risk Exposure (1)	45,596
Common Equity Tier 1 ratio, % (1)	12.0%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	2,508
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 CR/CRD4 definition transitional arrangements as per reporting date. Figures as of 31/12/2013 computed as of first day of application: 01/01/2014.

(2) Conversions not considered for CET1 computation

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



2014 EU-wide Stress Test **Summary Baseline Scenario**

FI - OP-Pohjola Group

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	636
Impairment losses on financial and non-financial assets in the banking book	332
Common Equity Tier 1 capital (1)	6,640
Total Risk Exposure (1)	40,564
Common Equity Tier 1 ratio, % (1)	16.4%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	1,811
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	955
3 yr cumulative losses from the stress in the trading book	49
Common Equity Tier 1 capital (1)	7,311
Total Risk Exposure (1)	41,430
Common Equity Tier 1 ratio, % (1)	17.6%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	3,314
(1) According to CRR/CRD4 definition transitional arrangements as per reporting date. Figures as of 31/12/2013 computed a	as of first day of application:

01/01/2014.



L DAN AUTHORSTY	Credit Risk																				_									_		
				Exp	posure values ((as of 31/12/	2013)			Risk e	xposure amoun	ts (as of 31/1	2/2013)			Value adjust	ments and pro	ovisions (as of	31/12/2013)					Bas	eline Scena	ario						
			F	-IRB	A	-IRB		STA	F	-IRB	A-	IRB		TA	F-	RB	A	IRB	S	TA		as of 31/1	2/2014	as	of 31/12/2	2015	85	of 31/12/2	2016	as o	of 31/12/2	014
	(min EUR, %)	LTV % (as of 31/12/2013)	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulter	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairm rate	ent Stock of Provision	S Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	e Stock of Provisions	Covera Ratio - D Stoc
	Central banks and central governments		0	0	â	0	8.202	47	0	0	â	â	97	0	<u>^</u>	â	0	0	â	<u>^</u>	0.029		10.49%	0.01%	12	16.09%	0.01%	22	27.77%	0.03%	0	10.5
	Institutions		5,888	1	0	0	8.202	4/	1,373	0	0		97	0	0	0	0		0	0	0.029		47.70%	0.01%	8	53.79%	0.01%	11	64.39%	0.19%	11	66.
	Cornorates		25,531	810	0	0	979		18.890	0	0	ő	949	0	48	348	0	ů	6	0	0.279		48.68%	0.16%	891	50.41%	0.11%	1.107	59.97%	0.48%	831	44.0
	Corporates - Of Which: Specialised Lending		0	010	0	0	0	0	10,050	0	0	ő	0	0	ñ	0	0	ů	ő	0	0.277		10.00 %	0.1070	0.01	30.1170	0.1170	0	33.37 %	0.1070	0	
	Corporates - Of Which: SME		10.157	450	0	0	979	0	8.643	0	0	ő	949	0	5	193	0	ů	6	0		, i			ň			ő			ň	
	Retail		0	0	45,990	301	1.048	13	0,01.5	0	4.142	333	786	20	0	0	10	44	0	0	0.149	293	28.97%	0.08%	381	33.19%	0.05%	556	46.16%	0.22%	388	33
	Retail - Secured on real estate property	52.4%	0	0	40.427	206	0	0	0	0	2.535	176	0	0	0	0	6	14	0	0	0.079		21.17%	0.04%	231	25.79%	0.02%	368	39.98%	0.11%	237	2
	Retail - Secured on real estate property - Of	25.1%	0	0	770	30	0	0	0	0	107	26	0	0	0	0	0	2	0	0	0.149		19.83%	0.07%	15	21.52%	0.05%	22	30.63%	0.26%	14	1
- OP-Pohjola Group	Retail - Secured on real estate property - Of	52.9%	ō	0	39,657	176	0	0	0	ō	2,428	150	0	ō	0	0	5	12	0	0	0.079		21.28%	0.04%	216	26.15%	0.02%	346	40.76%	0.11%	223	
t - OP-Polijola Group	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-		0	-	-	0	
	Retail - Other Retail		0	0	5,563	95	1,048	13	0	0	1,607	156	786	20	0	0	5	30	0	0	0.549	122	55.71%	0.31%	150	57.51%	0.20%	188	66.08%	0.89%	152	5
	Retail - Other Retail - Of Which: SME		0	0	699	37	0	0	0	0	305	92	0	0	0	0	0	8	0	0	0.699	31	53.15%	0.36%	35	52.38%	0.22%	43	59.25%	1.31%	40	5
	Retail - Other Retail - Of Which: non-SME		0	0	4.864	58	1.048	13	0	0	1.303	65	786	20	0	0	5	22	0	0	0.539	91	56.80%	0.30%	115	59.52%	0.19%	145	68.68%	0.84%	111	57
	Equity		2.775	0	0	0	0	0	7.927	0	0	0	0	0	11	0	0	0	0	0	0.009	11	-	0.00%	11	-	0.00%	11	-	0.00%	11	
	Securitisation		231	0	0	0	0	0	638	0	0	0	0	0	0	0	0	0	0	0												4
	Other non-credit obligation assets		946	0	0	0	88	0	945	0	0	0	134	0	0	0	0	0	0	0												4
	TOTAL		35,370	811	45,991	301	10,395	62	29,774	0	4,142	333	1,972	20	59	348	10	44	6	0	0.169	1,090	40.32%	0.09%	1,302	42.92%	0.06%	1,707	53.78%	0.27%	1,249	39
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0												4

				Ex	posure values	(as of 31/12/	/2013)			Risk ex	xposure amou	nts (as of 31/:	12/2013)			Value adjus	tments and pro	visions (as of	31/12/2013					Base	eline Scena	ario						
		LTV % (as of		F-IRB	A	-IRB		STA	F	-IRB		I-IRB		STA	F-	-IRB	A-	IRB	-	STA		as of 31/12	2/2014	as	of 31/12/2	2015	aso	of 31/12/2	1016	as	s of 31/12/20	014
	(min EUR, %)	31/12/2013)	Non-defaulte	d Defaulted	Non-defaulted	d Defaulted	Non-defaulte	ed Defaulted	Non-defaulte	d Defaulted	Non-defaulte	d Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairmei rate	nt Stock of Provisions	Coverage Ratio Default Stock	· Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment ra	te Stock of Provisions	Ratio - Defaul
	Central banks and central governments		0	0	0	0	5.784	47	0	0	0	0	11	0	0	0	0	0	0	0	0.03%		10.49%	0.02%	12	15.94%	0.01%	22	27.53%	0.05%	8	10.36%
	Institutions		447	0	0	0	74	1	47	0	0	0	6	0	0	0	0	0	0	0	0.12%		27.53%	0.07%	1	36.66%	0.05%	2	49.53%	0.23%	1	34.35%
	Corporates		24.685	753	0	0	795	0	18.181	0	0	0	765	0	48	330	0	0	6	0	0.22%	554	49.20%	0.13%	642	50.70%	0.08%	806	60.20%	0.39%	598	44.67%
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-		0	-	-	0		-	0	-
	Corporates - Of Which: SME		10.113	450	0	0	795	0	8.589	0	0	0	765	0	5	193	0	0	6	0	-	0	-		0	-	-	0	-	-	0	-
	Retail		0	0	45,774	292	1,045	13	0	0	4,119	324	784	20	0	0	10	42	0	0	0.14%	290	29.01%	0.08%	378	33.24%	0.05%	552	46.26%	0.22%	384	33.75%
	Retail - Secured on real estate property	52.49		0	40.258	198	0	0	0	0	2.526	169	0	0	0	0	6	13	0	0	0.07%	169	21.16%	0.04%	229	25.82%	0.02%	365	40.09%	0.11%	233	20.50%
	Retail - Secured on real estate property - Of	25.19	% 0	0	770	30	0	0	0	0	107	26	0	0	0	0	0	2	0	0	0.14%	12	19.83%	0.07%	15	21.52%	0.05%	22	30.63%	0.26%	14	18.36%
Finland	Retail - Secured on real estate property - Of	53.09	% 0	0	39,488	168	0	0	0	0	2,419	143	0	0	0	0	5	11	0	0	0.07%	157	21.27%	0.04%	214	26.18%	0.02%	343	40.89%	0.11%	220	27.24%
1 manu	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	- I	0	-	-	0	-	-	0	-
	Retail - Other Retail		0	0	5,515	94	1,045	13	0	0	1,593	155	784	20	0	0	5	29	0	0	0.54%	121	55.75%	0.31%	149	57.54%	0.20%	187	66.10%	0.89%	151	57.07%
	Retail - Other Retail - Of Which: SME		0	0	699	37	0	0	0	0	304	92	0	0	0	0	0	8	0	0	0.69%	31	53.15%	0.36%	35	52.39%	0.22%	43	59.25%	1.31%	40	56.68%
	Retail - Other Retail - Of Which: non-SME		0	0	4,817	57	1,045	13	0	0	1,289	64	783	20	0	0	5	22	0	0	0.53%	90	56.86%	0.30%	114	59.58%	0.19%	144	68.73%	0.84%	110	57.24%
	Equity		2.748	0	0	0	0	0	7.849	0	0	0	0	0	10	0	0	0	0	0	0.00%	10	-	0.00%	10	-	0.00%	10	-	0.00%	10	-
	Securitisation		9	0	0	0	0	0	38	0	0	0	0	0	0	0	0	0	0	0												4
	Other non-credit obligation assets		946	0	0	0	88	0	946	0	0	0	134	0	0	0	0	0	0	0				I I							/	4
	TOTAL		28,834	754	45,774	292	7,786	62	27,062	0	4,120	324	1,700	20	58	330	10	42	6	0	0.15%	862	39.22%	0.08%	1,044	41.85%	0.05%	1,394	52.90%	0.25%	1,001	38.82%
	Securitization and re-securitizations positions deducted from capital *		0																													

				Exp	posure values (a	is of 31/12/2	013)			Risk ex	posure amour	nts (as of 31/1	2/2013)			Value adjust	ments and pro	ovisions (as ol	f 31/12/2013)						Bas	eline Scena	rio			
		LTV % (as of	F-	IRB	A-I	RB	S	STA	F-	IRB	A	-IRB	S	TA	F	-IRB	A-	-IRB	5	TA	1 [85	of 31/12	/2014	as	of 31/12/3			of 31/12/2	
	(min EUR, %)	31/12/2013)	Non-defaulted		Non-defaulted		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulter	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted				Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate i	Stock of Provisions	Coverage Ratio - Defaul Stock
	Central banks and central governments		0	0	0	0	1.158	0	0	0	0	0	0	0	0	0	0	0	0	0	1 F	0.00%	0	-	0.01%	0	100.00%	0.01%	0	100.00%
	Institutions		509	0	0	0	0	0	91	0	0	0	0	0	0	0	0	0	0	0		0.02%	0	42.46%	0.01%	0	42.47%	0.01%	0	51.22%
	Corporates		22	0	0	0	0	0	18	0	0	0	0	0	0	0	0	0	0	0	I I	0.41%	0	47.72%	0.25%	0	47.97%	0.17%	0	57.70%
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I	-	0	-	-	0	-	1 - 1	0	· ·
	Corporates - Of Which: SME		1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I	-	0	-	-	0	-	1 - 1	0	· ·
	Retail		0	0	17	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0		0.05%	0	12.66%	0.03%	0	16.05%	0.02%	0	25.81%
	Retail - Secured on real estate property	47.6%		0	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0.03%	0	10.14%	0.01%	0	12.83%	0.01%	0	22.31%
	Retail - Secured on real estate property - Of	3.7%	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0.03%	0	7.14%	0.00%	0	9.09%	0.00%	0	17.24%
Germany	Retail - Secured on real estate property - Of	47.6%	6 0	0	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I	0.03%	0	10.14%	0.01%	0	12.83%	0.01%	0	22.31%
Germany	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I	-	0	-	-	0	-	1 - 1	0	(· ·
	Retail - Other Retail		0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I	0.20%	0	20.35%	0.12%	0	26.31%	0.08%	0	37.15%
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0.00%	0	-	0.00%	0	-	0.00%	0	· ·
	Retail - Other Retail - Of Which: non-SME		0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I	0.20%	0	20.35%	0.12%	0	26.31%	0.08%	0	37.15%
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 1	0.00%	0	-	0.00%	0	-	0.00%	0	
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I									
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0								()		(
	TOTAL		531	0	17	0	1.159	0	109	0	1	0	0	0	0	0	0	0	0	0	1 1	0.01%	0	36.07%	0.01%	0	44.61%	0.01%	1	56.20%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0										í

				Exp	posure values (as of 31/12/	2013)			Risk ex	posure amou	nts (as of 31/:	12/2013)			Value adjus	tments and pr	ovisions (as o	f 31/12/2013)				Bas	seline Scen	ario	/ /		
		LTV % (as of	F-	IRB	A-	IRB		STA	F	-IRB	A	-IRB		STA	E	IRB	A	-IRB		STA	85	of 31/12/2	2014	as	of 31/12/	2015	as o	of 31/12/20	016
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	airment rate	Stock of Provisions	Coverage Ratio Default Stock	· Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate P	Stock of Provisions	Coverage tatio - Default Stock
	Central banks and central governments		0	0	0	0	101	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	0	-	0.01%	0	100.00%	0.01%		100.00%
	Institutions		1.082	0	0	0	0	0	196	0	0	0	0	0	0	0	0	0	0	0	0.01%	0	60.00%	0.01%	0	60.00%	0.01%	0	69.16%
	Corporates		27	23	0	0	0	0	36	0	0	0	0	0	0	7	0	0	0	0	1.86%	9	39.79%	0.50%	11	45.84%	0.33%	14	58.51%
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	i - 1	0	
	Corporates - Of Which: SME		17	0	0	0	0	0	27	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	4 °	0	
	Retail		0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.17%	0	19.19%	0.10%	0	20.92%	0.06%	0	28.43%
	Retail - Secured on real estate property Retail - Secured on real estate property - Of	43.5%		0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.04%	0	4.83%	0.02%	0	4.84%	0.01%	0	10.70%
	Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0		0		0	0	0	U	0.04%		4.83%	0.02%	0	4.84%	0.01%	0	10.70%
France	Retail - Secured on real estate property - Or Retail - Qualifying Revolving	43.3%		0	2	0	0	0	0	0	0		0		0				0	0	 1.04%		4.83%	0.02%	0	4.0470	0.01%		10.70%
	Retail - Other Retail		0	0		0	0	0	0	0	0		0		0				0	0	 0.47%		34.21%	0.26%	0	39,70%	0.17%		50.02%
	Retail - Other Retail - Of Which: SME		0	0	1	0	0	0	0		0		0		0				0	0	 1.4/90		34.21%	0.20%	0	39.70%	0.17%		50.02%
	Retail - Other Retail - Of Which: Dire		0	0	1		0		0				0		0					0	0.47%	0	34.21%	0.26%	0	39,70%	0.17%	0	50.02%
	Equity		0	0	â	0	0	0	0		0	0	0	0	0	0	0	0	0	0	0.00%	ő	-	0.00%	0	-	0.00%	ŏ	20.02.70
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							(
	Other non-credit obligation assets		ō	ō	0	ō	0	0	0	ō	0	0	0	0	0	ō	0	ō	0	0		/ I I					i 17	/ I I	
	TOTAL		1.109	23	3	0	101	0	233	0	0	0	0	0	0	7	0	0	0	0	0.03%	10	39.99%	0.02%	11	46.05%	0.01%	15	58.70%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0							1	7	

					iusure values (a	35 01 31/12/.	2013)			NISK C	xposure announ	12 (32 01 21/1	2/2013)				unents anu pr	uvisions (as o	1 31/12/2013						einie acen				
		LTV % (as of	F-	IRB	A-	RB		STA	F	-IRB	A-	IRB	s	TA	22	IRB	A	-IRB		STA		as of 31/1	2/2014	as	of 31/12/	2015	as	of 31/12/201	.6
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Impairme rate	nt Stock of Provision	S Default Stock	· Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Rat	Coverage tio - Default Stock
	Central banks and central governments		0	0	0	0	50	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	0	-	0.01%	0	100.00%	0.01%	0	100.00%
	Institutions		771	0	0	0	1	0	84	0	0	0	0	0	0	0	0	0	0	0	0.01%		11.02%	0.00%	0	20.28%	0.00%		33.95%
	Corporates		243	20	0	0	20	0	200	0	0	0	20	0	0	5	0	0	0	0	0.38%	8	37.95%	0.23%	10	44.65%	0.15%	14	57.47%
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-		0	-	-	0	-
	Corporates - Of Which: SME		9	0	0	0	20	0	8	0	0	0	20	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0	-
	Retail		0	0	43	2	1	0	0	0	7	4	0	0	0	0	0	0	0	0	0.16%		23.32%	0.09%	1	27.56%	0.06%		38.12%
	Retail - Secured on real estate property	49.5%	6 0	0	28	2	0	0	0	0	2	3	0	0	0	0	0	0	0	0	0.04%		16.57%	0.02%	0	20.51%	0.01%		30.88%
	Retail - Secured on real estate property - Of	71.4%	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.05%		15.99%	0.02%	0	20.98%	0.02%		32.98%
Sweden	Retail - Secured on real estate property - Of	49.4%	6 0	0	28	2	0	0	0	0	2	3	0	0	0	0	0	0	0	0	0.04%	0	16.58%	0.02%	0	20.50%	0.01%	1	30.83%
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0	-
	Retail - Other Retail		0	0	15	0	1	0	0	0	5	1	0	0	0	0	0	0	0	0	0.37%		53.36%	0.21%	0	55.73%			65.38%
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.16%		8.97%	0.10%	0	12.15%	0.06%		21.18%
			0	0	15	0	1	0	0	0	5	1	0	0	0	0	0	0	0	0	0.38%	0	53.65%	0.22%	0	56.12%	0.14%	0	65.83%
	Equity Securitisation		3	0	0	0	0	0	9	0	0	0	0	0	0	0	0	0	0	0	0.00%	0		0.00%	0	-	0.00%	0	
			0	0	U	0	0	0	0	0	0	0	U	0	0	0	U	0	0	0									
	Other non-credit obligation assets		1 017	0	0	0	0	0	0		0	0	20	0	0	0	0		0		0.10%		35.79%	0.05%	12	42.25%	0.04%	16	F4 035/
	TOTAL Securitisation and re-securitisations positions deducted from capital *		1,017	20	43	2	/1	0	294	0	/	4	20	0	0	5	0	0	0	0	0.10%	9	35.79%	0.05%	12	42.25%	0.04%	16	54.83%
he and of Constitution experies that is deduct			U	U	U	U	U	0							0	U	U	0	U	U									

				Exposure values (as of 31/12/2013) F-IRB A-IRB STA						Risk e	xposure amoun	its (as of 31/1	2/2013)			Value adjust	ments and pro	ovisions (as of	31/12/2013)							line Scenar				
		LTV % (as of	E.	IRB	A	IRB	S	TA	F	IRB	A	IRB	S	TA	F-I	RB	A	-IRB	ST	A		as of 3	1/12/2014		as o	f 31/12/20	015	as of 3	31/12/2016	
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted		ment Stoc te Prové	k of Coverag ilons Default	Ratio - Im Stock	pairment rate i	Stock of Provisions	Coverage tatio - Default Stock	Impairment Sto rate Prov	ock of wisions	e lault
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		. () .			0		-	0 -	Π.
	Institutions		697	0	0	0	0	0	244	0	0	0	0	0	0	0	0	0	0	0	0.0		60.0		0.02%	0	60.00%	0.01%	0 69.169	6
	Corporates		5	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0.0	5% 0	40.8	9%	0.04%	0	40.68%	0.02%	0 49.591	6
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0) -		-	0	-	-	0 -	
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			1 -		-	0	-	-	0 -	
	Retail		0	0	12	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0.1		14.6		0.07%	0	18.82%	0.04%	0 28.55	
	Retail - Secured on real estate property	51.7%	0	0	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.0	2% 0	12.9	3%	0.01%	0	16.54%	0.01%	0 25.891	ė.
	Retail - Secured on real estate property - Of			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0) -		-	0	-	-	0 -	
United Kingdom	Retail - Secured on real estate property - Of	51.7%	0	0	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.0	2% 0	12.9	9%	0.01%	0	16.54%	0.01%	0 25.899	ė.
onicea rangaoni	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			1 -		-	0	-	-	0 -	
	Retail - Other Retail		0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.3	9% 0	21.4	5%	0.20%	0	25.85%	0.13%	0 35.59	é.
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0) -		-	0	-	-	0 -	
	Retail - Other Retail - Of Which: non-SME		0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.3		21.4		0.20%	0	25.85%	0.13%	0 35.591	٥
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.0	3% 0		_	0.00%	0	-	0.00%	0 -	_
	Securitisation		42	0	0	0	0	0	172	0	0	0	0	0	0	0	0	0	0	0								/ /	1 1	
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0										
	TOTAL		744	0	12	0	0	0	419	0	1	0	0	0	0	0	0	0	0	0	0.0	3% (36.3	5%	0.02%	0	42.00%	0.01%	1 52.869	<u> </u>
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	U										

	Adve	rse Scena	io			
	as	of 31/12/	2015	as	of 31/12/	2016
: ult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defaul Stock
	0.05%	17	14.01%	0.03%	34	23.14%
	0.33%	32	72.92%	0.20%	49	81.94%
	0.73%	1,096	40.93%	0.49%	1,476	47.52%
	-	0	-	-	0	-
	-	0	-	-	0	-
	0.33%	822	47.56%	0.20%	1.209	58.43%
	0.17%	563	43.80%	0.10%	852	55.72%
	0.34%	23	20.58%	0.17%	36	28.77%
	0.16%	540	45.92%	0.10%	816	58.09%
	-	0	-	-	0	-
	1.32%	259	58.62%	0.79%	357	66.21%
	1.81%	62	55.08%	0.92%	80	60.62%
	1.26%	197	59.92%	0.78%	277	68.11%
	0.00%	11	-	0.00%	11	-
	0.41%	1,977	43.08%	0.26%	2,779	51.50%

	Adve	rse Scena	io			
	85	of 31/12/	2015	85	of 31/12/	2016
e sult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	0.07%	16	13.82%	0.04%	34	22.93%
	0.38%	4	45.21%	0.26%	6	56.19%
	0.59%	805	40.27%	0.39%	1.103	46.68%
	-	0	-	-	0	-
	-	0	-	-	0	-
	0.33%	815	47.56%	0.20%	1,201	58.45%
	0.17%	558	43.77%	0.10%	846	55.73%
	0.34%	23	20.54%	0.17%	36	28.74%
	0.16%	535	45.91%	0.10%	809	58.13%
	-	0	-	-	0	-
	1.32%	258	58.68%	0.79%	355	66.26%
	1.81%	62	55.09%	0.92%	80	60.63%
	1.26%	196	60.00%	0.78%	275	68.19%
	0.00%	10	-	0.00%	10	-
	0.38%	1,651	42.65%	0.24%	2,353	51.18%

			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 Stork
0.01%	0	100.00%	0.01%	0	100.00%	0.01%	0	100.00%
0.07%	0	54.80%	0.13%	1	55.49%	0.08%	2	63.00%
0.77%	0	47.48%	1.33%	0	47.44%	0.93%	1	55.40%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.08%	0	12.33%	0.13%	0	14.96%	0.08%	0	23.87%
0.04%	0	9.04%	0.05%	0	10.15%	0.03%	0	18.72%
0.03%	0	3.45%	0.10%	0	5.68%	0.07%	0	14.40%
0.04%	0	9.05%	0.05%	0	10.15%	0.03%	0	18.72%
-	0	-	-	0	-	-	0	-
0.32%	0	22.69%	0.52%	0	30.30%	0.34%	0	40.03%
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.32%	0	22.69%	0.52%	0	30.30%	0.34%	0	40.03%
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.04%	1	49.53%	0.06%	2	51.31%	0.04%	3	59.19%

0.01% 0.04% 1.72%

-0.26% 0.06% -0.72% -0.72% 0.72%

0.08% 10 41.07%

			Adve	rse Scenar	rio			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
ment 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
.01%	0	100.00%	0.01%	0	100.00%	0.01%	0	100.00%
.04%	0	80.00%	0.08%	1	80.00%	0.05%	2	88.31%
.72%	10	40.20%	3.27%	12	46.69%	1.97%	16	58.61%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
.26%	0	19.21%	0.37%	0	20.13%	0.22%	0	26.34%
.06%	0	4.85%	0.09%	0	5.08%	0.06%	0	9.91%
-	0	-	-	0	-	-	0	-
.06%	0	4.85%	0.09%	0	5.08%	0.06%	0	9.91%
-	0	-	-	0	-	-	0	-
.72%	0	36.14%	0.98%	0	41.16%	0.57%	0	50.44%
-	0	-	-	0	-	-	0	-
.72%	0	36.14%	0.98%	0	41.16%	0.57%	0	50.44%
.00%	0	-	0.00%	0	-	0.00%	0	-
.08%	10	41.07%	0.15%	13	48.65%	0.09%	18	60.90%

		Adve	rse Scena	rio			
31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defau Stock
0	100.00%	0.01%	0	100.00%	0.01%	0	100.00%
0	25.17%	0.04%	1	49.61%	0.03%	1	65.09%
9	38.80%	1.20%	14	46.11%	0.84%	20	57.74%
0	-	-	0	-	-	0	-
0	-	-	0	-	-	0	-
1	27.15%	0.37%	1	33.18%	0.23%	2	43.08%
0	21.05%	0.09%	1	27.26%	0.05%	1	37.12%
0	15.98%	0.19%	0	89.84%	0.12%	0	105.76%
0	21.15%	0.09%	1	26.13%	0.05%	1	35.96%
0	-	-	0	-	-	0	-
0	51.44%	0.89%	0	50.53%	0.56%	1	58.57%
0	9.05%	0.66%	0	10.91%	0.42%	0	19.14%
0	51.92%	0.89%	0	51.37%	0.56%	1	59.52%
0	-	0.00%	0	-	0.00%	0	-
10	37.24%	0.32%	16	44.87%	0.22%	23	56.49%

				rse Scena				
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	-
0.07%	1	80.00%	0.15%	2	80.00%	0.09%	2	88.31%
0.12%	0	41.54%	0.22%	0	41.59%	0.13%	0	47.61%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.18%	0	79.11%	0.28%	1	95.74%	0.17%	1	94.14%
0.02%	0	97.25%	0.04%	1	137.05%	0.02%	1	136.56%
-	0	-	-	0	-	-	0	-
0.02%	0	97.25%	0.04%	1	137.05%	0.02%	1	136.56%
-	0	-	-	0	-	-	0	-
0.54%	0	23.43%	0.83%	0	26.96%	0.52%	0	35.63%
-	0	-	-	0	-	-	0	-
0.54%	0	23.43%	0.83%	0	26.96%	0.52%	0	35.63%
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.08%	1	79.09%	0.15%	2	82.77%	0.09%	3	88.69%

EBA	EUROPEAN BANKINS AUTHORITY	2014 EU-wide Stress Test

					osure values (as of 31/12/2	2013)			Risk e	xposure amou	ints (as of 31/3	2/2013)			Value adjust	ments and pro	ovisions (as of	31/12/2013)					Base	eline Scena	rio						
		LTV % (as of		F-IRB	A	-IRB	5	STA	F.	-IRB		A-IRB		TA	Fi	RB	A-	IRB	S	TA	a	: of 31/12/	/2014	aso	of 31/12/2	2015	85	of 31/12/2	1016	as o	of 31/12/2	014
	(min EUR, %)	31/12/2013)	Non-defaulte	ed Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulter	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	e Stock of Provision	f Ratio
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0	-	-	0	
	Institutions		588	0	0	0	0	0	49	0	0	0	0	0	0	0	0	0	0	0	0.01%	0	60.00%	0.01%	0	60.00%	0.00%	0	69.16%	0.02%	0	80
	Corporates		10	1	0	0	0	0	5	0	0	0	0	0	0	0	0	0	0	0	0.10%	0	17.15%	0.06%	0	24.20%	0.04%	0	37.47%	0.19%	0	18
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0	-	-	0	
	Corporates - Of Which: SME		0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0	-	-	0	
	Retail		0	0	12	0	0	0	0	0	2	1	0	0	0	0	0	0	0	0	0.21%	0	17.24%	0.12%	0	20.70%	0.07%	0	28.87%	0.32%	0	3
	Retail - Secured on real estate property Retail - Secured on real estate property - Of	51.7%	6 0	0	10	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0.04%	0	6.61%	0.02%	0	8.94%	0.02%	0	15.63%	0.07%	0	3
		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	
Norway	Retail - Secured on real estate property - Of	51.7%	6 0	0	10	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0.04%	0	6.61%	0.02%	0	8.94%	0.02%	0	15.63%	0.07%	0	
/	Retail - Qualifying Revolving Retail - Other Retail		0	0	0	0	0	0	U	0	0	0	0	0	0	0	0	0	0	U	-	U	-	0.44%	0	-	-	0	-	-	0	
	Retail - Other Retail Retail - Other Retail - Of Which: SME		0	0	3	0	0	0	U	0	1	0	0		0	0	0		0	0	0.78%	U	41.02% 60.00%	0.69%	0	46.61% 63.21%	0.28%	0	57.78% 72.23%	1.22% 2.33%	0	
	Retail - Other Retail - Of Which: non-SME			0	0	0	0	0	0				0		0	0				0	0.77%	0	40.93%	0.69%		46.50%	0.28%	0	57.66%	1.21%		
	Equity			0	2	0	0	0		0	1		0	0	0	0		0		0	0.00%	0	40.93%	0.00%	0	40.50%	0.28%	0	57.00%	0.00%	0	1
	Securitisation		ů č	0					÷							0		Š		ő	0.00%	0	-	0.00%	0	-	0.00%	Ŭ		0.00%	- i	
	Other non-credit obligation assets		ő	0	0	0	0		0				0		0	0	0	ő	0	0										1	4	4
	TOTAL		599	1	12	0	ő	ő	55	0	ž	1	ő	ő	ő	0	ů	ő	ő	0	0.01%	0	20.33%	0.01%	0	26.47%	0.01%	1	37.69%	0.03%	0	3
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	Ő	0	1 22	1 °	1	1	i Č	l č	ő	ő	ů	0	i ő	0	0.01 %				-	22.1174	2.5270			2.03.70	Ť	1

				Exp	osure values (as of 31/12/3	2013)			Risk ex	posure amoun	ts (as of 31/1	2/2013)			Value adjust	ments and pro	visions (as of	31/12/2013)		
		LTV % (as of	F-	IRB	A	IRB	S	TA	Fi	RB	A-1	IRB	S	TA	Fi	IRB	A-I	IRB	S	TA	
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
ase, select the country	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
use, select the country	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0	

				Exp	oosure values (as of 31/12/2	2013)			Risk ex	posure amoun	ts (as of 31/1	2/2013)			Value adjust	tments and pro	ovisions (as ol	31/12/2013)	_			1	/	
		LTV % (as of	F	-IRB	A	IRB	9	STA	F	IRB	A-	IRB	S	TA	F-1	IRB	A	-IRB	S	TA	1	a	s of 31/12/	/2014	
	(min EUR, %)	31/12/2013)	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Imp
	Central banks and central governments Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0	-	Г
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	ő	0	0	0	0	0		1	o i		
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		· ·	0	- ·	
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			o i		
	Retail - Secured on real estate property Retail - Secured on real estate property - Of	0.0%		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		1	0	1	
Please, select the country	Retail - Secured on real estate property - Of	0.0%		0	ů.	0	ů.	ő	ő	ő	ő	ő	ő	ō	ő	ő	0	0	ő	0			0	- 1	
,	Retail - Qualifying Revolving Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		1	0	1 1	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0		
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		1	0		
	Securitisation Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					1
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0	· ·	
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0					4

				Exp	osure values (a	as of 31/12/2	1013)			Risk ex	posure amoun	ts (as of 31/1	2/2013)			Value adjust	tments and pro	ovisions (as of	31/12/2013)	1				
		LTV % (as of	F-	IRB	A-1	IRB	S	TA	F-	RB	A-	IRB	2	TA	F-I	IRB	A-	IRB	2	STA		85	s of 31/12/	/201
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		Impairment rate	Stock of Provisions	
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I F		0	
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-		1
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	1
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-		
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	1
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-		
	Retail - Secured on real estate property	0.0%		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	1
	Retail - Secured on real estate property - Of	0.0%	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-		
Please, select the country	Retail - Secured on real estate property - Of	0.0%	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-		1
Flease, select the country	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	1
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-		1
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	1
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	1
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			1 1	
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	
	Securitisation and re-securitisations nositions deducted from canital *		0	0	0	0	0	0							0	0	0	0	0				() () () () () () () () () ()	4

				Exp	iosure values (as of 31/12/2	2013)			Risk ex	posure amoun	ts (as of 31/1	12/2013)			Value adjust	ments and pro	ovisions (as o	f 31/12/2013)		1				Ba
		LTV % (as of	F-	IRB	A-	IRB	S	TA	F-	IRB	A-	IRB	5	TA	F	IRB	A-	-IRB	5	TA		a	s of 31/12,	/2014	a
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted				Coverage Ratio Default Stock	
Institu Groot Retail Please, select the country Equity Securit	rates Coporates - of Which: Specialised Lending Coporates - of Which: SHE Retail - Societad on real estate property - of Retail - Societad on real estate property - of Retail - Other Retail - Societade property - of Retail - Other Retail - of Which: SHE Retail - Other Retail - of Which: SHE Retail - Other Retail - of Which: SHE Retain - Other Retail - of Which: SHE - Other Retain - Other Retail - of Which: SHE - Other Retain - Other Retain - of Which: SHE - Other Retain - Other Retain - of Which: SHE - Other Retain - Other Retain - of Which: SHE - Other Retain - Other Retain - of Which: SHE - Other Retain - Other Retain - of Which: SHE - Other Retain - Other Retain - of Which: SHE - Other Retain - Other Retain - of Which: SHE - Other Retain - Other Retain - of Which: SHE - Other Retain - Other Retain - of Which: SHE - Other Retain -	0.0% 0.0% 0.0%														0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0						-		-	
	isation and re-securitisations positions deducted from capital *		0	0	0	0	0	0	0	0				0	0	0	0	0	0	0	1	<u> </u>			<u> </u>

a	s of 31/12	/2014		eline Scen of 31/12/		as	of 31/12/	2016 Coverage	a
	0			0	· ·	•	0		
	0			0	-	-	0	-	
-	0	-	-	0	-	-	0	-	-
-	0	-		0	-	-	0	-	-
-	ō	-	-	0	-	-	0	-	-
	ő			ő	-		ŏ		-
	0			0			0		
	0			0		-	0		-
-	0	-	-	0	-	-	0	-	-

Baseline Scenario
as of 31/12/2015
as of 31/12/2016
pairment
Stock of
Ratio - Default
rate
Provisions
Coverage
Ratio - Default
rate
Provisions
Coverage
Ratio - Default
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It Stock of Coverage Ratio

nent Stock of Batin - Defer

as of 31/12/2014 airment rate Stock of Provisions Cover

> as of 31/12/2014 Stock of Provisions Ratio - D

rate	Provisions	Default Stock	rate	Provisions	Ratio - Default Stock	rate	Provisions	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	-

				eine scen				
	as of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairme rate	nt 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 Scena	io			
	as	of 31/12/	2015	as	of 31/12/	2016
: ult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork
	-	0	-	-	0	-
	0.05%	0	80.00%	0.03%	1	88.30%
	0.34%	0	26.20%	0.21%	0	38.38%
	-	0	-	-	0	-
	-	0	-	-	0	-
	0.47%	0	53.56%	0.28%	1	60.16%
	0.10%	0	55.70%	0.06%	0	60.51%
	-	0	-	-	0	-
	0.10%	0	55.70%	0.06%	0	60.51%
	-	0	-	-	0	-
	1.77%	0	49.19%	1.07%	0	59.48%
	4.61%	0	61.73%	2.94%	0	69.90%
	1.73%	0	48.97%	1.04%	0	59.27%
_	0.00%	0		0.00%	0	-
	0.06%	1	51.01%	0.04%	2	62.10%

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

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

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

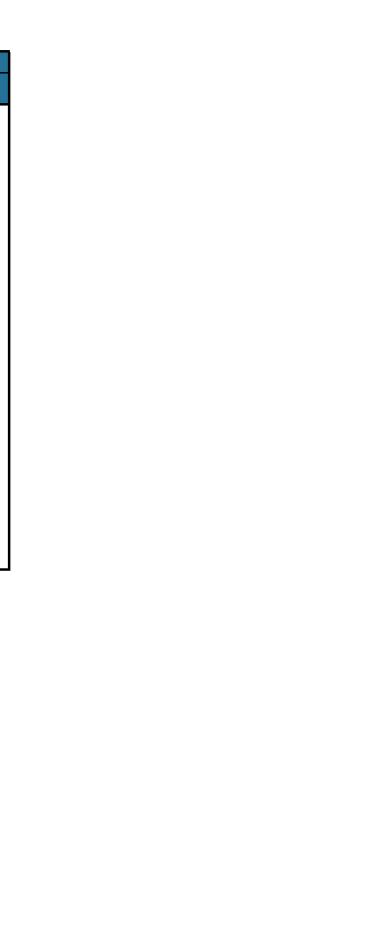
-	Adve	rse Scena	io			
	as	of 31/12/	2015	as	of 31/12/	2016
e iault	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-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



EBA EUROPEAN 2014 EU-wide Stress Test

P&L			Baseline Scenari	0	ļ	Adverse Scenari	0
(mln EUR)	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Net interest income	906	906	906	906	906	906	906
Net trading income		40	50	55	23	40	48
of which trading losses from stress scenarios		-24	-15	-10	-41	-25	-16
Other operating income	17	-17	-17	-17	-77	-77	-77
Operating profit before impairments	636	595	605	610	288	298	300
Impairment of financial assets (-)	-332	-379	-212	-404	-537	-728	-802
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-330	-379	-212	-404	-537	-728	-802
Impairment Financial assets designated at fair value through P&L (-)	-3	0	0	0	0	0	0
Impairment on non financial assets (-)	0	20	12	7	-94	-57	-38
Operating profit after impairments from stress scenarios	303	237	405	213	-344	-487	-539
Other Income and expenses	2	0	0	0	-1	-1	-1
Pre-Tax profit	306	237	405	213	-345	-488	-541
Тах	-64	-71	-122	-64	103	145	161
Net income	242	166	284	149	-242	-343	-379
Attributable to owners of the parent	242	166	284	149	-242	-343	-379
of which carried over to capital through retained earnings	144	132	228	118	-241	-341	-377
of which distributed as dividends	99	34	56	31	-1	-2	-2

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





RWA			Baseline Scenario			Adverse Scenario	
(min EUR)	as of 31/12/2013	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016
Risk exposure amount for credit risk	36,241	36,618	36,812	37,108	37,949	40,529	41,273
Risk exposure amount Securitisation and re-securitisations	636	800	911	985	1,034	1,285	1,430
Risk exposure amount Other credit risk	35,605	35,819	35,901	36,123	36,915	39,243	39,844
Risk exposure amount for market risk	909	909	909	909	909	909	909
Risk exposure amount for operational risk	3,007	3,007	3,007	3,007	3,007	3,007	3,007
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)	406	406	406	406	406	406	406
Total Risk exposure amount	40,564	40,941	41,134	41,430	42,271	44,851	45,596



L DAN AUTHORITY	Securitisation		Baseline scenario			Adverse scenario			
	(mln EUR)	as of 31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016	
	Banking Book	231							
Exposure values	Trading Book (excl. correlation trading positions under CRM)	0							
Exposure values	Correlation Trading Portfolio (CRM)	0							
	Total	231							
	Banking Book	636	800	911	985	1,034	1,285	1,430	
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0	
	Total	636	800	911	985	1,034	1,285	1,430	
	Hold to Maturity porfolio	0	0	0	0	0	0	0	
Impairmente	Available for Sale porfolio	0	0	0	0	0	0	0	
Impairments	Held for trading portfolio								
	Total	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	v	VALUES AS OF 31/12/2013			
		EXPOSURES (acc of prov	RECT LONG ounting value gross visions) (1)		is a maturi		net of cash short only where there	DIRECT Derivatives with po 31/12,		Derivatives wit	TVES (1) h negative fair value at l/12/2013	Derivatives with	REIGN EXPOSURE positive fair value 12/2013		h negative fair	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013(-)	
[0 - 3M [[3M - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Austria	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Belgium	0 0 0 171 0 171	0 0 0 171 0 171	0 0 0 171 0 171	0 0 0 171 0 171	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Bulgaria	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 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 - 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y] [10Y - more Tot	Denmark	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 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	Finland	4 1 2 0 0 191 0 199	4 1 2 0 0 191 0 199	4 1 2 0 0 191 0 199	0 0 0 0 191 0 191	0 0 0 0 0 0 0 0 0 0 0	4 1 2 0 0 0 0 8	506 681 660 1,113 710 810 554 5 ,0 34	10 13 8 16 49 79 116 290	199 0 373 655 570 839 113 2,749	-10 0 -4 -1 -37 -49 -9 -110	3 1 7 30 25 220 89 376	0 0 1 1 8 4 15	0 0 20 8 43 38 108	0 0 0 0 -1 -1 -2	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	France	0 0 0 50 51 0 101	0 0 0 50 51 0 101	0 0 0 50 51 0 101	0 0 0 50 51 0 101	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	



	(mln EUR)		v	ALUES AS C)F 31/12/20	13			VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of prov			is a maturi		net of cash short only where there	DIREC Derivatives with po 31/12	T SOVEREIGN EXPOS ositive fair value at /2013	Derivatives wit	IVES (1) h negative fair value at /12/2013	Derivatives with	REIGN EXPOSURES positive fair value 12/2013		h negative fair
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Germany	0 0 4 1 113 821 0 939	0 0 4 1 113 821 0 939	0 0 4 1 113 821 0 939	0 0 4 0 110 820 0 9 35	0 0 0 0 0 0 0 0 0 0	0 0 1 3 1 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Croatia	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Greece	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Hungary	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Iceland	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Ireland	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 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 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Latvia	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Liechtenstein	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0



	(mln EUR)		v	ALUES AS C	OF 31/12/20	13			VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3
	Country / Region	EXPOSURES (according to be a constrained of provide the second se			is a maturi		net of cash short only where there	DIREC Derivatives with po 31/12		Derivatives wit	TVES (1) h negative fair value at l/12/2013	Derivatives with	REIGN EXPOSURES positive fair value 12/2013		h negative fair
Residual Maturity			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	Lithuania	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Luxembourg	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Maita	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y] [2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Tot	Netherlands	5 0 0 0 0 0 5	5 0 0 0 0 0 0 5	5 0 0 0 0 0 5	5 0 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 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Norway	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Poland	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Portugal	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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 - 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



	(mln EUR)		v	ALUES AS C	OF 31/12/20	13			VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
	Country / Region	EXPOSURES (acc of prov			is a maturi		net of cash short only where there	DIREC Derivatives with po 31/12		Derivatives wit	TVES (1) h negative fair value at l/12/2013	Derivatives with	REIGN EXPOSURES positive fair value 12/2013		h negative fair
Residual Maturity			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013(-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Tot	Slovenia	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	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 0 0	0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y] [2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Tot	Sweden	0 0 3 0 52 0 0 55	0 0 52 0 55	0 0 3 0 52 0 0 55	0 0 3 0 52 0 0 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 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	United Kingdom	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Australia	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Canada	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0 - 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 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Japan														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y [[10Y - more Tot	U.S.	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0



	(mln EUR)		v	ALUES AS O	F 31/12/20	13			V	ALUES AS OF	31/12/20	13	, v	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of pro	RECT LONG counting value gross visions) (1)	g value gross positions of sovereign debt to other counterpaties only where there				Derivatives		SOVEREIGN EXPOS itive fair value at 2013	Derivatives v		t Derivatives witl	INDIRECT SOVEREIGN EXPOSURES (3) (on and off I Derivatives with positive fair value at 31/12/2013 Derivatives with value at 31,		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 va	alue	Fair-value at 31/12/2013 (+)	Notional valu	Fair-value at 31/12/20 (-)	³ Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013(-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	China	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Switzerland	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Other advanced economies non EEA	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Other Central and eastern Europe countries non EEA	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Middle East	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Latin America and the Caribbean	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Africa	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Others	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0

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

2014 EU-wide Stress Test

EBA	AUTHORITY	Capital			Baseline Scenario			Adverse Scenario		1	
(min EUR)		CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013		As of 31/12/2015					COREP CODE	REGULATION
(min corty	A	OWN FUNDS	7,756	8,170	8,410	8,643	7,607	7,145	6,869	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	6,640	7,030	7,227	7,311	6,485	5.973	5,460	CA1 {1.1.1}	Article 50 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own	946	946	946	946	946	946	946	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f)
	A.1.1.1	capital instruments) Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	-	and 42 of CRR
	A.1.2	Retained earnings	4,409	4,541	4,769	4,887	4,168	3,828	3,450	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I
	A.1.3	Accumulated other comprehensive income	-282	-202	-126	-46	-375	-495	-609	CA1 {1.1.1.3}	of CRR 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	4	4	4	4	-107	-74	-84	-	-
	A.1.3.2	portfolio Of which: arising from unrealised gains/losses from the rest of AFS portfolio	80	87	91	98	18	-19	-44	-	-
	A.1.4	Other Reserves	2,048	2,048	2,048	2,048	2,048	2,048	2,048	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRI
	A.1.6	Minority interest given recognition in CET1 capital	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	-27	-27	-27	-27	-27	-27	-27	CA1 {1.1.1.9}	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	gains/losses from AFS portfolio Adjustments to CET1 due to prudential filters from unrealised gains/losses from	0	0	0	0	0	0	0	-	
	A.1.9	Sovereign Exposure in AFS portfólio (-) Intangible assets (including Goodwill)	-424	-425	-422	-417	-425	-422	-417	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	0	0	0	0	0	0	0	CA1 {1.1.12}	A(115), 3b(1) point (b) and 3/ point (a) of CLR Articles 36(1) point (c) and 38 of CRR
	A.1.11	differences net of associated DTLs (-) IRB shortfall of credit risk adjustments to expected losses	-374	-239	-218	-206	-231	-224	-188	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Defined benefit pension fund assets	-37	-106	-175	-244	-113	-113	-113	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	Ð	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3 of CRR: Articles 36(1) point k) (ki) 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	o	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) a 79 of CRR	
	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) an 48(2) of CRR
	A.1.18	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	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	380	494	432	370	494	432	370	CA1 {1.1.1.6 + 1.1.8 + 1.1.26}	-
	A.1.20.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	494	494	432	370	494	432	370	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 (+/-)	-114	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)	161	161	141	67	161	141	67	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)	6,801	7,191	7,368	7,378	6,646	6,114	5,527	GA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	955	979	1,042	1,265	961	1,031	1,342	CA1 {1.2}	Artide 71 of CRR
	В.1	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fail below the 10% / 15% limits for CFT1 deduction (+)	40,564 83	40,941	41,134	41,430	42,271	44,851	45,596	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48 CRR
	B.2	CE (1 deduction (+) of which: stemming from from CVA capital requirements (+) of which: stemming from higher asset correlation parameter against exposures	305								Article 381 to 386 of CRR
OWN FUNDS REQUIREMENTS	B.3	to large financial institutions under IRB the IRB approaches to credit risk (+)	261								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-) of which: stemming from the effect of exposures that were previously part of	-800								Recital (44) of CRR
	B.5 B.6	Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-)	0								- Article 124 to 164 of CRR
	B.6 C.1	of which: others subject to the discretion of National Competent Authorities Common Equity Tier 1 Capital ratio	0	17.17%	17.57%	17.65%	15.34%	13.32%	11.97%	CA3 {1}	
CAPITAL RATIOS (%) - Transitional period	C.2	Tier 1 Capital ratio	16.77%	17.56%	17.91%	17.81%	15.72%	13.63%	12.12%	CA3 {3}	-
pence	C.3	Total Capital ratio	19.12%	19.96%	20.44%	20.86%	18.00%	15.93%	15.06%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		3,275	3,291	3,314	2,325	2,467	2,508		
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1)		0	0	0	0	0	0		
Memorandum items	F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)					0	0	0		
	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)				16.75%			11.16%		

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



2014 EU-wide Stress Test - Restructuring scenarios

	Effects of mandatory restructuring plans publicly announced before 31 December 2013 and formally agreed with the European Commission									
	Baseline s	cenario	Adverse	e scenario	Narrative description of the transactions. (type, date of					
(mln EUR)	CET1 impact	ET1 impact Risk exposure amount impact		Risk exposure amount impact	completion/commitment, portfolios, subsidiaries, branches)					
2013	0	0								
2014	0	0	0	0						
2015	0	0	0	0						
2016	0	0	0	0						
Total	0	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 (+)	1,115
Repayment of CET1 capital, buybacks (-)	-2,704
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