Bank Name	LCH.Clearnet SA
LEI Code	R1IO4YJ0O79SMWVCHB58

#### **Summary Adverse Scenario**

# Actual figures as of 31 December 2013 Operating profit before impairments Impairment losses on financial and non-financial assets in the banking book Common Equity Tier 1 capital (1) 206

Total Risk Exposure (1) 341

Common Equity Tier 1 ratio, % (1) 60.5%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	-59
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	45
3 yr cumulative losses from the stress in the trading book	0
Valuation losses due to sovereign shock after tax and prudential filters	0
Common Equity Tier 1 capital (1)	133
Total Risk Exposure (1)	341
Common Equity Tier 1 ratio, %(1)	39.1%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	19
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) (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.

(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**

#### LCH.Clearnet SA

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	28
Impairment losses on financial and non-financial assets in the banking book	-8
Common Equity Tier 1 capital (1)	206
Total Risk Exposure (1)	341
Common Equity Tier 1 ratio, % (1)	60.5%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	17
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	7
3 yr cumulative losses from the stress in the trading book	0
Common Equity Tier 1 capital (1)	205
Total Risk Exposure (1)	341
Common Equity Tier 1 ratio, % (1)	60.2%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	27

(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.

29.TR, Credit MAN

	Credit Risk																			
				Ехр	osure values (	as of 31/12/	2013)			Risk ex	posure amour	its (as of 31/	12/2013)			Value adjust	nents and pro	visions (as of	31/12/2013	3)
			F-	F-IRB		A-IRB		STA		IRB	A-	IRB	S	TA	F-I	IRB	A-	IRB		STA
		LTV % (as of 31/12/2013)	Non-defaulted	l Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	Non-defaulted	l Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted
(min EUR, %)																				
LCH.Clearnet SA	Central banks and central governments Institutions Corporates Of Which Specialised Lending Corporates Of Which Specialised Lending Corporates Of Which Specialised Lending Retail - Secured on real estate property Retail - Secured on real estate property of Which SME Retail - Other Corporation of Retail Of Which SME Retail - Other Retail Of Which SME Retail - Other Retail Of Which SME Retail - Other Retail Of Which SME Securification Other zono-credit obligation assets TOTAL	0.00 0.00 0.00					5,289 99 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000				0 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0							000000000000000000000000000000000000000
(*) Refers to the part of Securitization exposure that is deducted						,														_

				ario	eline Scen	Bas			
	2016	of 31/12/	as	2015	of 31/12/	as	/2014	of 31/12	as
Impair	Coverage Ratio - Default Stock	Stock of Provisions	Impairment rate	Coverage Ratio - Default Stock	Stock of Provisions		Coverage Ratio Default Stock	Stock of Provisions	mpairment rate
0.	-	0	-	-	0	0.00%		0	0.00%
0.	-	0	0.00%	-	0	0.00%	-	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	0.00%		0	0.00%		0	0.00%

	Adverse Scenario														
as of	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	Coverag Ratio - Default Sto							
0.00%	0	-	0.00%	0	-	0.00%	0								
0.20%	0	18.18%	0.31%	1	21.74%	0.31%	1	24.24%							
	0	-	-	0	-	-	0	-							
	0	-	-	0	-	-	0								
	0	-	-	0	-	-	0								
	0	-	-	0	-	-	0								
	0	-	-	0	-	-	0								
	0	-	-	0	-	-	0								
	0	-	-	0	-	-	0								
	0	-	-	0	-	-	0								
	0	-	-	0	-	-	0								
	0	-	-	0	-	-	0								
	0	-	-	0	-	-	0								
	0		-	0		-	0								
0.01%	0	18.18%	0.01%	1	21.74%	0.01%	1	24.249							

			Exp	sure values (	as of 31/12/2	2013)			Risk ex	posure amou	ints (as of 31/	12/2013)			Value adjust	ments and pro	ovisions (as of	31/12/2013	)
	LTV % (as of 31/12/2013)	F-	IRB	A-	IRB	S	TA .	F-I	RB	,	\-IRB	ST	Ά	F-	IRB	Α-	IRB		TA
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulted		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted
Central banks and central governments institutions Corporates of Which: Specialised Lending Corporates of Which: Specialised Lending Corporates of Which: SME Retail Secured on real estate property Details - Secured on real estate property of Which: SME Retail - Secured on real estate property of Which: SME Retail - Secured on real estate property of Which: SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Ot	0.00 0.00 0.00					3,523 25 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 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							
(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA			•									•							

			Bas	eline Scen	ario			
a	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock		Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio Default S
0.00%	0	-	0.00%	0	-	0.00%	0	
0.40%	0	-	0.00%	0	-	0.00%	0	-
	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	
0.00%	0		0.00%	0	-	0.00%	0	-

				rse Scenai							
as of	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 - Default Stock			
0.00%	0		0.00%	0		0.00%	0	-			
0.40%	0	20.00%	0.41%	0	20.00%	0.43%	0	21.43%			
-	0	-	-	0	-		0	-			
-	0	-	-	0	-		0	-			
-	0	-	-	0	-		0	-			
-	0	-	-	0	-		0	-			
-	0	-	-	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	20.00%	0.00%	0	20.00%	0.00%	0	21.43%			

This   File					Exp	osure values (	as of 31/12/2	2013)			Risk ex	posure amour	its (as of 31/	12/2013)			Value adjust	ments and pro	visions (as of	31/12/2013)	
Control Branks and Central governments   Control Branks and Central governme			177/0/ /	F-	IRB	A-	IRB	S	TA	F-	IRB	A-	IRB	S	TA	F-	IRB	A-I	RB	S	TA
Institutions		(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted	
	United Kingdom	Institutions 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 - Other Retail - Other Retail Retail - Other Retail - Of Which: non-SME Retail - Other Corporation - Other Non-Credit Obligation assets	0.00					0 68 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0					0 0 14				0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	

as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions		Impairment rate	Stock of Provisions	Covera Ratio Default S
	0	-		0	-		0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
-	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	

				rse Scenai				
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	-
0.15%	0	20.00%	0.30%	0	25.00%	0.30%	1	27.78%
	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
0.15%	0	20.00%	0.30%	0	25.00%	0.30%	1	27.78%

			EXP	osure vaiues (	as of 31/12/2	(013)			Risk ex	posure amour	ts (as of 31/:	12/2013)			Value adjust	ments and pro	ovisions (as o	131/12/2013	)
	LTV % (as of	F-I	IRB	Α-	IRB	S	TA	F-	IRB	A-	IRB	S	TA	F-	IRB	A-	IRB	:	TA
(min EUR, %)	31/12/2013)	Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulte	f Defaulted
Central Banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property of Which: SME Retail - Secured on real estate property of Which: SME Retail - Secured on real estate property of Which: SME Retail - Outlifying Revolving Retail - Other Retail property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-reefit obligation assets TOTAL	0.00 0.00 0.00				000000000000000000000000000000000000000	460 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0													

			Bas	eline Scen	ario			
a:	of 31/12,	/2014	as	of 31/12/	2015	as	of 31/12/	2016
mpairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Sto
0.00%	0		-	0	-	-	0	
0.00%	0	-	0.00%	0	-	0.00%	0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
0.00%	0		0.00%	0	-	0.00%	0	-

			Adve	rse Scena	io			
as of	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 - Default Stoci
	0	-		0	-		0	
0.00%	0	-	0.00%	0	-	0.00%	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	
0.00%	0		0.00%	0		0.00%	0	-

			Exp	osure values (	as of 31/12/	2013)			Risk ex	posure amou	nts (as of 31/	12/2013)			Value adjust	ments and pr	ovisions (as o	f 31/12/2013	i)
		F-I	IRB	A-	IRB	S	TA	F-	IRB	A	-IRB	S1	TA	F-	-IRB	A	IRB		STA
(min EUR, %)	LTV % (as of 31/12/2013)	Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulte	d Defaulted	Non-defaulted		Non-defaulted	d Defaulted	Non-defaulted		Non-defaulte	d Defaulted
Central banks and central governments Institutions Corporates Corporates of Which, Specialised Lending Corporates of Which, SME Retail - Secured on real estate property Retail - Secured on real estate property of Which, SME Retail - Secured on real estate property of Which, SME Retail - Secured on real estate property of Which, SME Retail - Outer Pleasia property of Which, non-SME Retail - Outer Retail - Of Which, non-SME Retail - Other Retail - Of Which, non-SME Retail - Other Retail - Of Which, non-SME Retail - Other Retail - Of Which non-SME Securitisation Other non-credit deligation assets TOTAL Securitisation and re-securitisations positions deducted from capital **	0.00 0.00 0.00	000000000000000000000000000000000000000																	

as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock		Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate		Coverage Ratio - Default Stoc
-	0	-		0	-	-	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
0.00%	0	-	0.00%	0	-	0.00%	0	

			Adve	rse Scena	io			
as of	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 - Default Stock
	0	-		0			0	
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
-	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%

29 TR, Credit MAN

#### 2014 EU-wide Stress Test Credit Risk

	Credit Risk																			
	•						2010)						(0.40)							
					osure values						posure amoun						ments and pro			
		LTV % (as of	F	IRB	A-	IRB	SI	TA.	F-I	IRB	A-	IRB	SI	TA.	F-I	RB	A-	RB	S	TA
		31/12/2013)	Non-defaulter	Defaulted	Non-defaulted	Defaulter														
	(min EUR, %)																			
	Central banks and central governments			)	0 (		275	0	0	0	0		0	0	0	0	0	0	0	,
	Institutions				0 0		1	0	0	0	0		0	0	0	0	0	0	0	i
	Corporates				0 0		0	0	0	0	0		0	0	0	0	0	0	0	i
	Corporates - Of Which: Specialised Lending			0	0 0	C	0	0	0	0	0	C	0	0	0	0	0	0	0	1
	Corporates - Of Which: SME		1	)	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	1
	Retail - Secured on real estate property	0.00			0 0		0	0	0	0	0		0	0	0	0	0	0	0	1
	Retail - Secured on real estate property - Of Which: SME	0.00			0 0		0	0	0	0	0		0	0	0	0	0	0	0	1
Netherlands	Retail - Secured on real estate property - Of Which: non-SME	0.00	)		0 0		0	0	0	0	0		0	0	0	0	0	0	0	1
rectricitatios	Retail - Qualifying Revolving			9	0 0	0	0	0	0	0	0	C	0	0	0	C	0	0	0	1
	Retail - Other Retail			9	0 0	0	0	0	0	0	0	C	0	0	0	C	0	0	0	1
	Retail - Other Retail - Of Which: SME			9	0 0	0	0	0	0	0	0	C	0	0	0	C	0	0	0	1
	Retail - Other Retail - Of Which: non-SME			9	0 0	0	0	0	0	0	0	C	0	0	0	C	0	0	0	1
	Equity			9	0 0	0	0	0	0	0	0	C	0	0	0	C	0	0	0	1
	Securitisation			9	0 0		0	C	0	0	0	C	0	0	0	C	0	C	0	1
	Other non-credit obligation assets TOTAL			'	0 0		0	0	0	0	0		0	0	0	C	0	C	0	
	Securitisation and re-securitisations positions deducted from capital *			)	0 0		276	0	0	0	0		0		0	0	0	0	0	+
(*) Refers to the part of Securitization exposure that is de				,	U		J U	·	,						U	U	J U	·	J U	

				eline Scen				
a:	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
mpairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stor
	0	-		0	-		0	
0.00%	0	-	0.00%	0	-	0.00%	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	
	0		-	0		-	0	-
	0			0			0	
0.00%	0		0.00%	0		0.00%	0	

				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 Sto
	0			0	-		0	
0.00%	0	-	0.00%	0	-	0.00%	0	-
-	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	
0.00%	0	-	0.00%	0		0.00%	0	

LTV % (see of 31/12/2013)   Total Control Line					Exp	osure values (	as of 31/12/2	(013)			Risk ex	posure amour	its (as of 31/	2/2013)			Value adjusti	nents and pro	visions (as o	31/12/2013	3)
## Austria   ## Au				F-	IRB	A-I	IRB	SI	ΓA.	F-I	IRB	A-	IRB	Si	TA	F-	IRB	A-	RB		STA
Institutions		(min EUR, %)	31/12/2013)	Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulte	d Defaulted
	Austria	Institutions Corporates - Of Which - Specialised Lending Corporates - Of Which - Specialised Lending Corporates - Of Which - SME Real - Secured on real estate property Real - Secured on real estate property - Of Which - SME Retail - Secured on real estate property - Of Which - non SME Retail - Other Retail Real - Other Retail - Of Which - non SME Real - Other Retail - Of Which - non-SME Securitisation Other non-credit obligation assets TOTAL	0.00 0.00			000000000000000000000000000000000000000		120 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0			000000000000000000000000000000000000000				

				eline Scen				
a	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Covera Ratio Default 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	

				rse Scena				
as of	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 - Default Stock
	0			0	-		0	
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0		-	0			0	-

			Exp	osure values	(as of 31/12/	2013)			Risk ex	posure amoun	ts (as of 31/1	L2/2013)			Value adjust	ments and pro	visions (as o	f 31/12/2013)	
	LTV % (as of	F-	IRB	A	IRB	S	TA	F-I	IRB	A-	RB	Si	TA	F-1	IRB	A-	IRB	S	TA
(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments Institutions Corporates Copporates - Of Whith: Specialized Landing Copporates - Of Whith: Specialized Landing Copporates - Of Whith: Side Recentral - Secured on real estate property Retall - Secured on real estate property - Of Whith: SME Retall - Secured on real estate property - Of Whith: non-SME Retall - Qualifying Revolving Retall - Qualifying Revolving Retall - Other Retall - Other had - Other had - SME Retall - Other Retall - Other had - Other had - SME Retall - Other Retall - Other had - Other had - SME Securities - Other Retall - Other had - Other had - SME Securities - Other Retall - Other had - Other had - SME Securities - Other Retall - Other had - Other ha	0.00 0.00 0.00						000000000000000000000000000000000000000	000000000000000000000000000000000000000		000000000000000000000000000000000000000		000000000000000000000000000000000000000		000000000000000000000000000000000000000					

as	of 31/12	/2014		eline Scen of 31/12/		as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stoc
-	0	-		0	-		0	
0.00%	0	-	0.00%	0	-	0.00%	0	-
	0	-	-	0	-		0	-
	0	-	-	0	-		0	-
	0	-	-	0	-		0	-
	0	-	-	0	-		0	-
	0	-	-	0	-		0	-
	0	-	-	0	-		0	-
	0	-	-	0	-		0	-
	0	-	-	0	-		0	-
	0	-	-	0	-		0	-
	0	-	-	0	-		0	-
	0	-	-	0	-		0	
	0	-	-	0	-	-	0	
0.00%	0	-	0.00%	0	-	0.00%	0	

			Adve	rse Scena	rio			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
pairment 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	
0.00%	0	-	0.00%	0	-	0.00%	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-

			Exp	osure values (	as of 31/12/	2013)			Risk exp	posure amoun	ts (as of 31/	2/2013)			Value adjust	ments and pro	ovisions (as o	f 31/12/2013	
		F-I	IRB	A-	IRB	S	TA	F-I	RB	A-	IRB	S	TA	F-	IRB	A-	IRB	S	TA
(min EUR, %)	LTV % (as of 31/12/2013)	Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted	
Central banks and central governments Institutions Corporates Coporates - Of Which: Specialised Lending Coporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property of Which: SME Belgium  Belgium Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Committee - Other Retail Retail - Other Retail Committee - Other Retail Securitation Other renear - Other Retail - Other Retail Securitation Securitation - Other Retail - Other Retail - Other Retail Securitation - Other Retail - Other	0.00 0.00 0.00					399		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0							

				eline Scen		_		
a	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock		Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Covera Ratio Default S
	0		-	0	-	-	0	
0.00%	0	-	0.00%	0	-	0.00%	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0		-	0	-	-	0	-
0.00%	0		0.00%	0		0.00%	0	

			Adres	rse Scena	4-			
as of	31/12/20	14		of 31/12/		as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage	Impairment	Stock of Provisions	Causanana	Impairment rate		Coverage Ratio - Default Stock
	0	-		0	-		0	
0.00%	0	-	0.00%	0	-	0.00%	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-		0	-
0.00%	0		0.00%	0		0.00%	0	

			Expo	sure values (	as of 31/12/2	2013)			Risk ex	osure amoun	ts (as of 31/1	L2/2013)			Value adjust	ments and pro	visions (as of	31/12/2013	)
		F-I	RB	A-	IRB	S	ΓA	F-I	IRB	A-I	RB	Si	TA	F-I	RB	A-	RB	S	TA
(min 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	Defaulted
Central banks and central governments Institutions Corporates Corporates of Which: Specialised Lending Corporates of Which: SAE Retail Retail Retail Secured on real estate property Retail Secured on real estate property of Which: SAE Retail Secured on real estate property of Which: SAE Retail Secured on real estate property of Which: non-SAE Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail - Of Which: SAE Retail - Other Retail - Of Which: non-SAE Retail -	0.00 0.00 0.00	0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000		000000000000000000000000000000000000000			
(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA																			

as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock		Stock of Provisions		Impairment rate	Stock of Provisions	Coverag Ratio - Default St
-	0			0	-	-	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	
0.00%	0		0.00%	0		0.00%	0	

as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
pairment 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	
0.00%	0	-	0.00%	0	-	0.00%	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
0.00%	0		0.00%	0		0.00%	0	

	İ			Expo	osure values (	as of 31/12/	2013)			Risk ex	posure amoun	ts (as of 31/1	12/2013)			Value adjust	ments and pro	visions (as of	31/12/2013)	
		LTV % (as of	F-	IRB	A-	IRB	S	TA .	F-	IRB	A-	IRB	Si	TA	F-1	RB	A-I	RB	S.	ГА
	(min EUR, %L)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted	
	Central banks and central governments			0			0	0	0	0	0		0		0		0	0	0	0
	Institutions		0	0	c		0	0	0	0	0		0		0		0	0	0	0
	Corporates		0	0	C	(	0	0	0	0	0		0	0	0	(	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		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
	Retail - Secured on real estate property	0.00		0	0	(	0	0	0	0	0		0	(	0	(	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0.00		0		(	0	0	0	0	0		0	(	0	(	0	0	0	0
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	0.00	0	0			0	0	0	0	0		0		0		0	0	0	0
	Retail - Other Retail		0	0	c		0	0	0	0	0		0		0		0	0	0	0
	Retail - Other Retail - Of Which: SME		0	0	C	(	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
	Securitisation		0	i i			0	0	0	0	ő		0		ő		ő	0		0
	Other non-credit obligation assets		0	0	0	(	0	0	0	0	0		0	(	0	(	0	0	0	0
	TOTAL		0	0			20	0	0	0	0		20		0		0		0	0
	Securitisation and re-securitisations positions deducted from capital *		0	0			0	0							0		0		0	

as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock		Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Cover Rati Default
	0			0	-		0	-
-	0	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	
0.00%	0	-	0.00%	0	-	0.00%	0	

				rse Scenai				
as of	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 - Default Stock
	0	-		0	-		0	
-	0	-	-	0	-	-	0	
0.00%	0	-	0.00%	0	-	0.00%	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.00%	0		0.00%	0		0.00%	0	

30.TR\_Evolution of P&L 25/10/2014

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

P&L		:	Baseline Scenari	0	A	Adverse Scenario	
(mln EUR)	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Net interest income	29	26	25	23	16	16	16
Net trading income		0	0	0	0	0	0
of which trading losses from stress scenarios		0	0	0	0	0	0
Other operating income	17	0	0	0	0	0	0
Operating profit before impairments	28	7	6	4	-20	-20	-20
Impairment of financial assets (-)	7.7	0	-2	-5	-16	-13	-15
Impairment of financial assets other than instruments designated at fair value through P&L (-)	7.7	0	0	0	0	0	0
Impairment Financial assets designated at fair value through P&L (-)	0	0	-2	-5	-16	-13	-15
Impairment on non financial assets (-)	0	0	0	0	0	0	0
Operating profit after impairments from stress scenarios	35	7	4	-1	-36	-33	-35
Other Income and expenses	-25.5	0	0	0	0	0	0
Pre-Tax profit	10	7	4	-1	-36	-33	-35
Tax	-10.5	-2	-1	0	11	10	11
Net income	-1	5	3	-1	-25	-23	-25
Attributable to owners of the parent	-1	5	3	-1	-25	-23	-25
of which carried over to capital through retained earnings	0	0	0	-1	-25	-23	-25
of which distributed as dividends	-1	5	3	0	0	0	0

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

RWA			Baseline Scenario			Adverse Scenario	
(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	55	55	55	55	55	55	55
Risk exposure amount Securitisation and re-securitisations	0	0	0	0	0	0	0
Risk exposure amount Other credit risk	55	55	55	55	55	55	55
Risk exposure amount for market risk	0	0	0	0	0	0	0
Risk exposure amount for operational risk	286	286	286	286	286	286	286
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments	0	0	0	0	0	0	0
Total Risk exposure amount	341	341	341	341	341	341	341

STRICTLY CONFIDENTIAL 25/10/2014

#### **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
Exposure values	Banking Book Trading Book (excl. correlation trading positions under CRM) Correlation Trading Portfolio (CRM) Total	0 0 0						
Risk exposure values	Banking Book Trading Book (excl. correlation trading positions under CRM) Total	0 0 <b>0</b>						
Impairments	Hold to Maturity porfolio Available for Sale porfolio Held for trading portfolio <b>Total</b>	0	0 0	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	V	ALUES AS OF	31/12/2013	3
		GROSS DIRECT L		nocitions of cou		exposures (long) ner counterpaties (		DIREC	T SOVEREIGN EXPOS	URES IN DERIVA	TIVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
			gross of provisions) (1)		is a maturit	ty matching)		Derivatives with po 31/12/		Derivatives wi	th negative fair value at 1/12/2013	Derivatives with at 31/	positive fair value 12/2013	Derivatives wit value at 31	th negative fair 1/12/2013
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	Austria	120 0 0 0 0 0 0 0	0 0 0 0 0 0	120 0 0 0 0 0 0	0 0 0 0 0 0	120 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Belgium	100 300 0 0 0 0 0	0 0 0 0 0	100 300 0 0 0 0 0	0 0 0 0 0 0	100 300 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Bulgaria	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
Tot [0-3M[ [3M-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y[ [10Y-more Tot	Cyprus	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	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 - 3M [	Denmark	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Estonia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0
Tot [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Tot	Finland	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [ [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Tot	France	560 737 0 0 0 0 0	0 0 0 0 0	560 737 0 0 0 0 0	0 0 0 0 0 0	560 737 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 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 <b>31/12/20</b> 1	13			VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
			ONG EXPOSURES		OSITIONS (gross e ereign debt to oth		net of cash short only where there	DIREC	CT SOVEREIGN EXPOS	URES IN DERIVAT	TIVES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
			gross of provisions) 1)		is a maturit	y matching) 1)		Derivatives with po 31/12,	ositive fair value at /2013	Derivatives wi 3	th negative fair value at 1/12/2013		positive fair value 12/2013	Derivatives wit value at 31	h negative fair /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	Germany	471 503 0 0 0 0 0	0 0 0 0 0 0	471 503 0 0 0 0 0	0 0 0 0 0 0	471 503 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Croatia	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 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 - 3M [	Hungary	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Iceland	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Ireland	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Italy	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 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 - 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

	(mln EUR)		V	ALUES AS O	F 31/12/20	13			VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
		GROSS DIRECT Let (accounting value of		NET DIRECT Popositions of sov	ereign debt to otl is a maturi	exposures (long) in the counterpaties ty matching)	net of cash short only where there	DIREC Derivatives with po 31/12/	T SOVEREIGN EXPOS sitive fair value at /2013	Derivatives w		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 [	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 - 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 - 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 - 3M [	Netherlands	186 90 0 0 0 0 0 276	0 0 0 0 0 0	186 90 0 0 0 0 0 276	0 0 0 0 0 0	186 90 0 0 0 0 0 276	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Norway	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Poland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 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 - 3M [	Romania	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Slovakia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0

	(mln EUR)		V	ALUES AS O	F <b>31/12/20</b> :	13			VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
		GROSS DIRECT Lo			ereign debt to oth	exposures (long) n er counterpaties (		DIREC	T SOVEREIGN EXPOS	URES IN DERIVA	TIVES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
			ross of provisions) 1)		is a maturit	ty matching)		Derivatives with po	sitive fair value at 2013	Derivatives wi	th negative fair value at 1/12/2013	Derivatives with at 31/1	positive fair value 12/2013	Derivatives with value at 31	h negative fair /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
[0-3M[ [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 - 3M [	Sweden	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0-3M[ [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
[0-3M[ [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 - 3M [	Canada	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	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
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Japan	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	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

	(mln EUR)		V	ALUES AS	OF 31/12/20	13			VALUES AS OF	31/12/201	.3	V	ALUES AS OF	31/12/2013	3
		GROSS DIRECT I	LONG EXPOSURES		POSITIONS (gross o			DIREC	CT SOVEREIGN EXPOS	URES IN DERIVA	TIVES (1)	INDIRECT SOVI	EREIGN EXPOSURES	6 (3) (on and off	balance sheet)
			gross of provisions) (1)	positions of sk	is a maturi	ty matching) (1)	om <b>, m</b> ere arere	Derivatives with po 31/12,	ositive fair value at /2013	Derivatives wi	ith negative fair value at 11/12/2013	Derivatives with at 31/	positive fair value 12/2013	Derivatives wit value at 31	th negative fair 1/12/2013
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	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 - 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 - 3M [	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 - 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 - 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	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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
[0-3M[ [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 - 1 Y [ [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

Notes and definitions

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(3) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet).

'Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

34.TR\_Capital 25/10/2014

					Baseline Scenario			Adverse Scenario			
(mln EUR)		CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	COREP CODE	REGULATION
	A	OWN FUNDS	206	206	206	205	181	158	133	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	206	206	206	205	181	158	133	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)	114	114	114	114	114	114	114	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	132	132	132	131	107	84	59	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0	0	0	0	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS	0	0	0	0	0	0	0	-	-
	A.1.3.2	portfolio  Of which: arising from unrealised gains/losses from the rest of AFS portfolio	0	0	0	0	0	0	0	-	-
	A.1.4	Other Reserves	0	0	0	0	0	0	0	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
	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	0	0	0	0	0	0	0	CA1 (1.1.1.9)	Articles 32 to 35 of and 36 (1) point (i) of CRR
	A.1.8	gains/losses from AFS portfolio  Adjustments to CET1 due to prudential filters from unrealised gains/losses from	0	0	0	0	0	0	0		retices at to as or and so (1) point () or ord
	A.1.9	Sovereign Exposure in AFS portfolio  (-) Intangible assets (including Goodwill)	-40	-40	-40	-40	-40	-40	-40	CA1 (1.1.1.10 +	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles
		Than gibble assets (including Goodwin)  (-) DTAs that rely on future profitability and do not arise from temporary differences.								1.1.1.11}	4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.10	net of associated DTLs	0	0	0	0	0	0	0	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
	A.1.11	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	0	0	0	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	CA1 (1.1.1.14)	Articles 4(109), 36(1) point (e) and 41 of CRR
OWN FUNDS	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
	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) p (b) and 258 of CRR; Articles 36(1) point k) (iii) and 3 of CRR; Articles 36(1) point k) (iv) and 153(8) of CR
	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) g (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 ( and 79 of CRR
	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a 48(2) of CRR
	A.1.18	(-) Holdings of CET1 capital instruments of financial sector entities where the instititution has a significant investment	0	0	0	0	0	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point 49(1) to (3) and 79 of CRR
	A.1.19	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0	CA1 {1.1.1.25}	Article 470 of CRR
	A.1.20	Transitional adjustments	0	0	0	0	0	0	0	CA1 {1.1.1.6 + 1.1.8 + 1.1.26}	-
	A.1.20.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.20.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
	A.1.20.3	Other transitional adjustments to CET1 Capital excl. adjustments for Sovereign exposure in AFS (+/-)	0	0	0	0	0	0	0	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	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)	206	206	206	205	181	158	133	CA1 (1.1)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	0	0	0	CA1 {1.2}	Article 71 of CRR
	B.1	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for CET1	341 0	341 0	341	341 0	341 0	341 0	341 0	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article
	B.1	deduction (+) of which: stemming from from CVA capital requirements (+)	0	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 (+)	0	0	0	0	0	0	0		Articles 153(2) of CRR
REQUIREMENTS	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	0	0	0	0	0	0	0		Recital (44) of CRR
	B.5 B.6	of which: stemming from the effect of exposures that were previously part of Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-) of which: others subject to the discretion of National Competent Authorities	0	0	0	0	0	0	0		- Article 124 to 164 of CRR
	C.1	Common Equity Tier 1 Capital ratio	60.45%	60.45%	60.45%	60.16%	53.07%	46.34%	39.12%	CA3 {1}	-
APITAL RATIOS (%)  Transitional period	C.2	Tier 1 Capital ratio	60.45%	60.45%	60.45%	60.16%	53.07%	46.34%	39.12%	CA3 {3}	-
porton	C.3	Total Capital ratio	60.45%	60.45%	60.45%	60.16%	53.07%	46.34%	39.12%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		27	27	27	19	19	19		
	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		
- Constant rema	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)									1

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

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

	Effects of mandatory restructuring plans publicly announced before 31st December 2013 and formally agreed with the European Commission.							
	Baseline	scenario	Adverse scenario		Narrative description of the transactions. (type, date of			
(min EUR)	CET1 impact	Risk exposure amount impact	CET1 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 (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments becoming effective between 1 January and 30 September 2014 (+)	0

Net issuance of Additional Tier 1 and T2 Instruments	Impact on Additional Tier 1 and Tier 2 Million EUR
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Losses	Million EUR
Realized fines/litigation costs from 1 January to 30 September 2014 (net of provisions) (-)	
Other material losses and provisions from 1 January to 30 September 2014 (-)	0