

Bank Name	FR - Groupe BPCE
LEI Code	9695005MSX1OYEMGDF46



Summary Adverse Scenario



20	BDCE		

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	6,200
Impairment losses on financial and non-financial assets in the banking book	3,530
Common Equity Tier 1 capital (1)	41,199
Total Risk Exposure (1)	410,521
Common Equity Tier 1 ratio, % (1)	10.0%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	6,679
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	14,309
3 yr cumulative losses from the stress in the trading book	2,215
Valuation losses due to sovereign shock after tax and prudential filters	776
Common Equity Tier 1 capital (1)	32,058
Total Risk Exposure (1)	458,147
Common Equity Tier 1 ratio, % (1)	7.0%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	25,198
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**

#### FR - Groupe BPCE Actual figures as of 31 December 2013 mln EUR, % Operating profit before impairments 6,200 3,530 Impairment losses on financial and non-financial assets in the banking book 41,199 Common Equity Tier 1 capital (1) 410,521 Total Risk Exposure (1) 10.0% Common Equity Tier 1 ratio, % (1)

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	12,387
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	5,968
3 yr cumulative losses from the stress in the trading book	1,195
Common Equity Tier 1 capital (1)	42,935
Total Risk Exposure (1)	423,903
Common Equity Tier 1 ratio, % (1)	10.1%

Common EU wide CET1 Threshold (8.0%) 33	EUR
Common EU Wide CETT Threshold (8.0%) 33	912

(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.



				Exq	oosure values (	as of 31/12/	2013)			Risk e	posure amou	nts (as of 31/	12/2013)			Value adjust	tments and pro	visions (as of	31/12/2013)					Bas	seline Scen	ario						
			F	-IRB	A-	IRB	5	TA	F-	-IRB	A	-IRB	S	TA	Ē	IRB	A-	IRB	S	TA	a	s of 31/12	2/2014	as	s of 31/12/	2015	as	of 31/12/2	2016	as c	of 31/12/	2014
	(min EUR, %)	LTV % (as of 31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	t Stock of Provisions	Coverage Ratio - Defaul Stock	t Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rati	te Stock o Provisio	of Ratio
	Central banks and central governments		28.968	0	51.823	51	166.808	9	356	0	267	0	12.038	12	0	0	4	51	35	6	0.00%	97	86.63%	0.00%	97	63,70%	0.00%	97	50.37%	0.05%	216	40.
	Institutions		9,422	48	35,209	361	34,424	65	4,512	0	8,388	0	7,780	91	1	44	13	227	5	73	0.08%	429	59.86%	0.08%	491	56.18%	0.07%	550	53.77%	0.10%	440	
	Corporates		43,776	2,297	83,983	4,385	85,611	2,809	34,654	0	33,963	1,601	75,485	3,411	77	1,220	416	1,556	227	2,373	0.45%	7,957	43.31%	0.45%	8,917	40.82%	0.44%	9,842	39.08%	0.61%	8,854	46
	Corporates - Of Which: Specialised Lending		46	2	14,207	1,854	11,689	294	40	0	5,164	0	11,995	384	0	0	94	521	26	273		0	-	-	0	-		0	-		0	
	Corporates - Of Which: SME		15,690	958	1,535	473	25,705	668	15,561	0	1,037	219	24,448	855	43	395	13	159	60	659	-	0	-	-	0	-	-	0	-	-	0	
	Retail		0	0	273.734	9.069	62.551	2.245	0	0	45.699	2.332	23.131	1.994	0	0	561	4.316	88	1.269	0.27%	7.135	34.43%	0.25%	7.944	29.47%	0.22%	8.659	26.73%	0.40%	8.028	
	Retail - Secured on real estate property	69.09		0	161.466	3.098	49.011	1.666	0	0	26.580	665	14.338	1.346	0	0	230	877	61	307	0.15%	1.780	17.42%	0.13%	2.055	15.04%	0.12%	2.297	13.83%	0.26%	2.338	
	Retail - Secured on real estate property - Of	0.09		0	0	0	369	15	0	0	0	0	104	16	0	0	0	0	0	4	0.36%	5	19.62%	0.35%	7	18.33%	0.35%	8	17.55%	0.50%	7	24.
FR - Groupe BPCE	Retail - Secured on real estate property - Of Retail - Qualifying Revolving	69.29	6 0	0	161,466	3,098	48,642	1,651	0	0	26,580	665	14,233	1,330	0	0	230	877	61	303	0.15%	1,775	17.41%	0.13%	2,049	15.03%	0.12%	2,289	13.82%	0.26%	2,331	
	Retail - Qualifying Revolving Retail - Other Retail		0	0	7,447 104,821	199 5,773	1,378 12,162	34 545	U	0	1,462 17,657	1,624	1,033 7,760	51	0	0	23	13/	0	66	0.81%	299 5.056	55.99% 48.18%	0.76%	364	51.05% 42.02%	0.70%	423 5.939	48.32% 38.31%	1.12% 0.60%	326 5,363	
	Retail - Other Retail - Of Which: SME			0	24.619	2,971	2.607	242	0		6.224	852	1,660	239	0		177	3,302 1.764	2/	896 376	1.20%	2,644	40.10% 52.42%	1.17%	2,950	47.57%	1.09%	3,939	38.31% 44.58%	1.59%	2,762	
	Retail - Other Retail - Of Which: SME		0	0	80.202	2.971	9.555	318	0		11.433	772	6.100	358	0	0	131	1.538	27	520	0.22%	2.412	44.26%	0.19%	2.950	37.06%	0.16%	2.717		0.30%	2.601	
	Equity		11.232	6	00.202	2.802	2.982	1	52.220	19	11.435	0	1.572	1	1	8	151	1.550	10	1	0.00%	0	0.00%	0.00%	2.370	0.00%	0.00%	0	0.00%	0.00%	2.001	0.0
	Securitisation		8.418	0	525	0	12.872	ů.	7.838	0	273	ő	13,043	0	205	ő	14	ő	163	ů.	0.00 %	Ŭ	0.00 //	0.00/0	1 i	0.00 /0	0.0070	Ň	0.0070	0.0070		
	Other non-credit obligation assets		6,444	0	0	0	6.634	0	6,289	0	0	0	6,634	0	0	0	0	0	0	0											/	
	TOTAL		108,259	2,351	445,274	13,867	371,882	5,129	105,869	19	88,590	3,933	139,682	5,509	284	1,272	1,008	6,150	518	3,723	0.22%	15,618	39.01%	0.21%	17,449	34.93%	0.19%	19,148	32.49%	0.32%	17,537	7 41.
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0												

				Exp	osure values (	as of 31/12/2	(013)			Risk exp	posure amoun	its (as of 31/1	12/2013)			Value adjus	stments and pro	visions (as of	31/12/2013)					Ba	seline Scena	io						Adverse	e Scenario			
		LTV % (as of	F	-IRB	A	IRB	ST	TA	Fi	RB	A-	IRB	S	TA	F.	-IRB	A	IRB	ST	TA		as of 31/:	12/2014	ŝ	s of 31/12/2	015	as of 31/	12/2016	as	of 31/12/2	014	as of	31/12/2015		as of 31/1	2/2016
	(min EUR, %)	31/12/2013)	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Imp	airment Stock o rate Provisio	f Coverage R 15 Default St	atio Impairmer ck rate	t Stock of Provisions	Coverage atio - Default Stock	pairment Stock rate Provisi	of Coverage Ratio - Default Stock	Impairment ra	e Stock of Provisions	Coverage Ratio - Default Stock	Impairment S rate Pr	tock of ovisions	age Default k rate	nent Stock o Provisio	Af Ratio - Default
	Central banks and central governments Institutions Corporates		16.344 5,334 36.875	0 2 2.120	4.570 6,332 35.105	0 5 1.100	140.093 31,816 77,800	8 63 1.862	93 1,912 30.476	0	0 2,110 15.031	0	9.658 6,588 68.492	10 90 2.410	0	0 3 1.122	0 8	0 5	35 5 226	6 58		1.00% 41 1.02% 91 1.46% 5.148	44.039 60.439 46.719	0.03%	103	19.77% 56.43% 42.77%	0.03% 116	5 53.63%	0.04% 0.05% 0.63%	110 102 5,759	55.15%	0.04% 0.05% 0.77%	126 49.9	5% 0.049 5% 0.069 3% 0.839	% 151	46.99%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		35 35 15.302	2 925	3,711 1.304	218 163	11,167 23.245	237 618	30.476 30 15.095	0	1,560 940	0 142	11,473 22.027	325 795	0 42	0 381	143 16 7	89 98	26 60	175 556		- 0	:	-	0	-	- 0	1	-	0	-	-	0 -	-	0	-
	Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of	69.0% 0.0%	0	0	273,706 161.461 0	9,064 3.098 0	57,700 48.011 369	2,029 1.638 15	0	0	45,671 26.579 0	2,331 664 0	20,423 13.988 104	1,771 1.317 16	0	0	561 230 0	4,314 877 0	66 61 0	1,077 307 4	6	1.27% 6,999 1.15% 1.778 1.36% 5		0.13%		29.48% 15.11% 18.33%			0.40% 0.26% 0.50%	7,873 2.335 7	36.36% 21.85% 24.10%		3.639 22.4	3% 0.619 0% 0.489 5% 0.789	% 4.973	
France	Retail - Secured on real estate property - Of Retail - Qualifying Revolving Retail - Other Retail	69.0%	0	0	161,461 7.447	3,098 199 5.768	47,642 1.378	1,623 34	0	0	26,579 1.462	664 44	13,883 1.033	1,301 51	0	0	230 23	877 137	61 0	303 66	0	0.15% 1,773 0.81% 299	17.509	0.13%	2,045 364	15.10% 51.05% 42.21%	0.12% 2,28	13.88% 3 48.32%	0.26%	2,328 326	21.85% 56.85%		3,628 22.3 440 51.7	8% 0.489 9% 1.469	% 4,958 % 561	8 21.94% 49.00%
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0	104,798 24.596 80,202	5,768 2.966 2,802	8,311 1.901 6,410	356 134 223	0	0	17,630 6.201 11,429	1,622 851 772	5,401 1.168 4,233	403 145 259	0	0	308 177 131	3,300 1.762 1,538	5 5	704 314 390	1	1.45% 4,922 1.20% 2.607 1.22% 2,316	48.479 53.099 44.199	1.18%	2.910	42.21% 48.07% 36.95%	1.10% 3.18	44.99%	0.60% 1.60% 0.30%	5,212 2.724 2,487	53.44% 44.56%	1.83% 0.37%	3.205 48.4 2,940 36.9	3% 0.799 4% 2.099 3% 0.429	% 3.717	7 45.13%
	Equity Securitisation Other non-credit obligation assets		9.994 1,424	2	0 16	0	2.482 59	1	31.356 485	7	0	0	1.351 328	1	0	7	0	0	0 79	1		1.00% 0	0.00%	0.00%	0	0.00%	0.00% 0	0.00%	0.00%	0	0.00%	0.00%	0 0.0	% 0.005	% 0	0.00%
	TOTAL Securitisation and re-securitisations positions deducted from capital *		69,970 0	2,125	319,728 0	0 10,169 0	0 309,949 0	0 3,961 0	64,323	7	62,813	2,926	106,839	4,282	75	1,132 0	713 0	4,877 0	410	2,916 0		12,28	38.729	0.22%	13,789	33.96%	0.20% 15,1	81 31.25%	0.34%	13,844	41.07%	0.42%	17,420 36.5	9% 0.489	% 21,11	3 33.66%

				Exp	iosure values (	as of 31/12/2	2013)			Risk exp	posure amount	s (as of 31/1	2/2013)			Value adjust	ments and pro	ovisions (as of	31/12/2013)						
		LTV % (as of	F-	IRB	A	IRB	S	TA	F-I	RB	A-1	RB	5	TA	Ŀ.	IRB	A-	IRB	5	STA		85	of 31/12/	/2014	/
	(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				Coverage Ratio Default Stock	
	Central banks and central governments		0	0	34.713	0	1.975	0	0	0	0	0	604	0	0	0	0	0	0	0	1 Г	0.00%	0	-	0.009
	Institutions		956	19	5,683	168	457	2	246	0	1,038	0	155	0	0	16	0	98	0	16		0.05%	133	62.51%	0.059
	Corporates		25	0	14.875	55	783	0	22	0	4.889	36	527	0	0	0	85	47	0	0	I I	0.25%	172	40.71%	0.219
	Corporates - Of Which: Specialised Lending		0	0	2,753	0	0	0	0	0	783	0	0	0	0	0	14	0	0	0		-	0	-	-
	Corporates - Of Which: SME		1	0	43	2	0	0	1	0	0	1	0	0	0	0	0	2	0	0		-	0	-	-
	Retail		0	0	0	0	20	19	0	0	0	0	11	19	0	0	0	0	0	0	I I	0.18%	0	2.28%	0.189
	Retail - Secured on real estate property	0.0%		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I	-	0	-	-
	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-
United States	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I	-	0	-	-
officed States	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I	-	0	-	-
	Retail - Other Retail		0	0	0	0	20	19	0	0	0	0	11	19	0	0	0	0	0	0		0.18%	0	2.28%	0.18
	Retail - Other Retail - Of Which: SME		0	0	0	0	19	19	0	0	0	0	10	19	0	0	0	0	0	0		0.17%	0	2.26%	0.17
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0		0.30%	0	15.55%	0.309
	Equity		219	0	0	0	0	0	714	0	0	0	0	0	1	0	0	0	0	0	L L	0.00%	0	-	0.009
	Securitisation		3.468	0	15	0	1.685	0	3.729	0	0	0	353	0	110	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	L - F				4
	TOTAL		4.668	19	55.286	223	4.919	21	4.711	0	5.927	36	1.651	20	110	16	85	145	0	16	1 1	0.07%	306	49.42%	0.069
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0					

				Exp	iosure values (	as of 31/12/2	2013)			Risk ex	posure amou	nts (as of 31/1	2/2013)			Value adjust	ments and pro	ovisions (as of	31/12/2013)						Bas	eline Scena	rio			
		LTV % (as of	F-	IRB	A	IRB		STA	F-	IRB	A	I-IRB	S	TA	F	IRB	A-	IRB	S	TA		as c	of 31/12/3	2014	as	of 31/12/2	1015	as of	f 31/12/20	16
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	In	npairment S rate P	Stock of or the stock of the st	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate P	Stock of Provisions	Coverage atio - Default Stock
	Central banks and central governments Institutions		9,504	0	7,884	0	11,561 358	0	0	0	0	0	0	0	0	0	0	0	0	0		0.00%	0	-	0.00%	0	0.00%	0.00%	0	0.00%
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	ō	0	0	0	0		-	ō		-	0	-	-	ō	-
	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	-	-	0	:	-	0	-
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0		-	0	-	-	0	
	Retail - Secured on real estate property Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0	-	-	0		-	0	
International organisations	Retail - Secured on real estate property - Of Retail - Qualifying Revolving	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-		0	
ŭ	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0		-	0		-	0	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0		-	0		-	0	
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	ŏ	-	1	0	-	-	ŏ	
	Securitisation Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0										
	TOTAL		9.504	0	7.884	0	11.919	0	0	0	0	0	0	0	0	0	0	0	0	0		0.00%	0		0.00%	0	0.00%	0.00%	0	0.00%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	1 0							0	0	0	0	0	0										

				Exp	osure values (a	as of 31/12/2	013)			Risk ex	cposure amoun	ts (as of 31/1	2/2013)			Value adjust	ments and pro	visions (as of	31/12/2013)						Base	line Scena	rio			
		LTV % (as of	F-	-IRB	A-1	IRB	s	πa	F-	IRB	A-	IRB	S	Ά.	F-I	RB	A-	IRB	S	TA		as of 3	31/12/20	14	as o	f 31/12/2	015	as	of 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	Defaulted	Non-defaulted	Defaulted	Impa	irment Sto ate Pro	visions	verage Ratio - I Default Stock	mpairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Ratio -
	Central banks and central governments		0	0	138	0	3	0	0	0	0	0	1	0	0	0	0	0	0	0	0.	00%	0	-	0.00%	0	0.00%	0.00%	0	0.
	Institutions		760	0	11.983	35	580	0	247	0	1.822	0	294	0	0	0	0	0	0	0	0.	02%	3	6.11%	0.02%	6	11.44%	0.03%	9	15
	Corporates		373	0	3,202	554	390	8	159	0	1,204	68	308	10	0	0	19	245	0	5	0.	27%	283	42.76%	0.28%	296	41.55%	0.28%	308	4
	Corporates - Of Which: Specialised Lending		0	0	530	479	112	3	0	0	276	0	112	4	0	0	10	214	0	0		-	0	-	-	0	-	-	0	
	Corporates - Of Which: SME		1	0	32	0	2	0	2	0	15	0	2	0	0	0	0	0	0	0		-	0	-	-	0	-	-	0	
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	100.00%	-	0	100.00%	-	0	10
	Retail - Secured on real estate property	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	-	0	
	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	-	0	
United Kingdom	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	-	0	
onited Kingdom	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	-	0	
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	100.00%	-	0	100.00%	-	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	100.00%	-	0	100.00%	-	0	1
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	-	0	
	Equity Securitisation		94	0	0	0	0	0	321	0	0	0	0	0	0	0	0	0	0	0	0.	00%	0	-	0.00%	0	-	0.00%	0	
			469	0	154	0	51	0	404	0	0	0	116	0	18	0	0	0	0	0										4
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0										4
	TOTAL		1,696	0	15,477	589	1,024	8	1,131	0	3,026	68	718	10	19	0	19	245	0	5	0.	08%	286	40.49%	0.08%	301	39.51%	0.09%	317	3
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0										4

				Exp	osure values (	as of 31/12/2	2013)			Risk ex	posure amoun	nts (as of 31/	12/2013)			Value adjust	ments and pr	ovisions (as of	31/12/2013)					Bas	seline Scen	ario			
		LTV % (as of	F-	IRB	A-	IRB	5	STA	F	-IRB	A-	i-IRB	5	TA	F	-IRB	A	-IRB	5	TA	85	of 31/12/	2014	85	of 31/12/	2015	as c	of 31/12/2	016
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	mpairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defaul Stock	t Impairment rate	Stock of Provisions	Coverage latio - Default Stock
	Central banks and central governments		795	0	230	0	4.409	0	95	0	13	0	416	0	0	0	0	0	0	0	0.00%	0		0.00%	0	0.00%	0.00%	0	0.00%
	Institutions		13	0	325	0	20	0	14	0	219	0	20	0	0	0	0	0	0	0	0.21%	1	40.00%	0.23%	2	40.00%	0.24%	2	40.00%
	Corporates		267	19	3.063	430	369	4	145	0	1.592	69	318	4	0	5	35	102	0	0	0.31%	156	24.17%	0.31%	168	24.32%	0.30%	179	24.35%
	Corporates - Of Which: Specialised Lending		11	0	1,387	233	10	0	10	0	499	0	10	0	0	0	9	22	0	0	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: SME		29	6	0	0	10	3	25	0	0	0	9	3	0	1	0	0	0	0	-	0	-	-	0	-	-	0	-
	Retail		0	0	3	1	5	2	0	0	1	0	3	2	0	0	0	0	0	0	0.97%	0	5.03%	0.99%	0	6.32%	0.88%	0	7.23%
	Retail - Secured on real estate property	0.0%	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1.30%	0	16.72%	1.33%	0	16.72%	1.11%	0	16.72%
	Retail - Secured on real estate property - Of	0.0%	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0	-
Italy	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	1.30%	0	16.72%	1.33%	0	16.72%	1.11%	0	16.72%
Icony	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	2	1	5	2	0	0	1	0	3	2	0	0	0	0	0	0	0.97%	0	5.01%	0.99%	0	6.29%	0.88%		7.20%
	Retail - Other Retail - Of Which: SME		0	0	2	1	5	2	0	0	1	0	3	2	0	0	0	0	0	0	0.97%	0	5.01%	0.99%	0	6.29%	0.88%	0	7.20%
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0	-
	Equity		3	2	0	0	413	0	12	6	0	0	83	0	0	1	0	0	0	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
	Securitisation		284	0	53	0	1,469	0	442	0	0	0	940	0	0	0	14	0	0	0							4	( I	1
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							4	( – – – – – – – – – – – – – – – – – – –	_
	TOTAL		1.363	21	3.673	431	6.685	6	709	6	1.826	70	1.779	6	0	6	49	102	0	0	 0.13%	157	24.02%	0.12%	170	24.21%	0.12%	182	24.28%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0									

	Adve	Intel         Polyloans         Add proba           0.05%         335         36.4%           0.05%         335         36.4%           0.01%         517         54.4%           0.27%         10.417         45.6%           0.37%         10.412         45.6%           0.87%         10.427         22.5%           0.67%         11         22.23%           0.67%         12         22.3%           0.67%         12         22.3%           0.67%         12         22.3%           0.67%         12         22.3%           0.67%         12         42.2%           0.67%         3.24         42.2%           0.27%         0.244         42.2%           0.27%         0.25%         0.60%	io			
	as	of 31/12/	2015	as	of 31/12/	2016
: ult	Impairment rate		Ratio - Default	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	0.05%	335	36.47%	0.05%	454	35.06%
	0.10%	517	54.49%	0.10%	593	51.77%
	0.73%	10,417	43.69%	0.78%	12,035	41.73%
	-	0	-	-	0	-
	-	0	-	-	0	-
	0.52%	10.412	32.53%	0.61%	12.845	29.81%
	0.38%	3.647	22.33%	0.48%	4.987	21.91%
	0.67%	11	29.25%	0.78%	15	32.75%
	0.38%	3,637	22.31%	0.48%	4,973	21.89%
	1.32%	440	51.79%	1.46%	561	49.00%
	0.70%	6,324	42.25%	0.79%	7,296	37.88%
	1.82%	3.245	47.97%	2.07%	3.760	44.77%
	0.37%	3.079	37.55%	0.42%	3.536	32.56%
	0.00%	0	0.00%	0.00%	0	0.00%
	0.39%	21,680	37.49%	0.43%	25,926	34.78%

			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 - Defau Stork
0.01%	3	40.00%	0.01%	5	40.00%	0.01%	8	40.00%
0.05%	133	62.51%	0.06%	137	61.48%	0.07%	142	60.38%
0.33%	184	37.59%	0.39%	244	31.96%	0.40%	305	30.09%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.26%	0	2.36%	0.37%	1	2.79%	0.44%	1	3.28%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.26%	0	2.36%	0.37%	1	2.79%	0.44%	1	3.28%
0.26%	0	2.35%	0.38%	1	2.76%	0.45%	1	3.24%
0.30%	0	15.55%	0.30%	0	15.56%	0.30%	0	15.57%
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.10%	320	46.82%	0.11%	388	40.05%	0.11%	456	36.82%

as of 3 ment rate Stock of Ratio

0.00% 0 0.00%

t rate Stock of Provisions Coverage

.11% 329 46.16%

rate Provisions Stock

1 219

H

0.01% 0.02% 0.39%

0.44% 0.21% 0.45%

1.07% 1.43% 1.43%

- 0 1.07% 0 1.07% 0 - 0 0.00% 0

0.42% 244

Stock of Coverage Provisions Ratio - Default rate Provisions Ratio - Default

0.00% 61.55% 32.31%

2.41%

2.41% 2.38% 15.56%

41.679

0.00% 0.06% 0.21%

0.18%

0.00% 60.57% 29.03%

2.54%

37.40%

0 141 238

0.18% 1 2.54% 0.17% 1 2.49% 0.30% 0 15.57% 0.00% 0 -2.54% 2.49% 15.57%

0.06% 380

		rse Scenar				
	as	of 31/12/	2015	as	of 31/12/	2016
: ult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	0.00%	0	0.00%	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	-
	0.00%	0	0.00%	0.00%	0	0.00%

		rse Scenar				
	as	of 31/12/	2015	as	of 31/12/	2016
Coverage tio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
40.00%	0.01%	0	40.00%	0.01%	0	40.00%
6.11%	0.02%	6	11.73%	0.03%	10	16.38%
48.75%	0.49%	348	47.01%	0.51%	370	45.44%
-	-	0	-	-	0	-
-	-	0	-	-	0	-
100.00%	-	0	100.00%	-	0	100.00%
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
100.00%	-	0	100.00%	-	0	100.00%
100.00%	-	0	100.00%	-	0	100.00%
-	-	0	-	-	0	-
-	0.00%	0	-	0.00%	0	-
46.16%	0.13%	354	44.70%	0.14%	379	43.39%

		Adve	rse Scenar	io			
0	14	as	of 31/12/	2015	as	of 31/12/	2016
	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	24.33%	0.45%	48	24.33%	0.46%	72	24.33%
	40.00%	0.25%	2	40.00%	0.28%	3	40.00%
	35.82%	0.55%	242	35.38%	0.56%	262	34.67%
	-	-	0	-	-	0	-
	-	-	0	-	-	0	-
	5.18%	1.19%	0	6.67%	1.05%	0	7.67%
	16.72%	1.58%	0	16.72%	1.31%	0	16.72%
	-	-	0	-	-	0	-
	16.72%	1.58%	0	16.72%	1.31%	0	16.72%
	-	-	0	-	-	0	-
	5.16%	1.19%	0	6.64%	1.05%	0	7.63%
	5.16%	1.19%	0	6.64%	1.05%	0	7.63%
	-	-	0	-	-	0	-
	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
	33.74%	0.46%	292	32.45%	0.47%	337	31.37%
1							

EBA	EUROPEAN BANKING AUTHORITY	2014 EU-wide Stress Test
		Credit Risk

				Exp	posure values	(as of 31/12/	2013)			Risk ex	posure amour	ts (as of 31/:	12/2013)			Value adjus	stments and pr	visions (as of	31/12/2013)					Base	line Scenario								Adve	rse Scenario			
		LTV % (as of	F	-IRB		A-IRB	9	TA.	F-I	(RB	A	IRB		STA		F-IRB	A	IRB	SI	A		as of 31/1	2/2014	as o	f 31/12/201	;	as of 31	1/12/2016		as of	f 31/12/201	14	as	of 31/12/201	5	as of 3	31/12/20
	(min EUR, %)	31/12/2013)	Non-defaulted	d Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulter	Defaulted	Non-default	ed Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairme rate	nt Stock of Provisions	S Default Stock	Impairment rate	Stock of Provisions	o - Default Stock	pairment Sto rate Prov	ick of (sions Street)	age Default *	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	io - Default Stock	pairment Sto rate Prov	Stock of rovisions
	Central banks and central governments		50	0	1,191	0	1,113	0	0	0	0	0	7	0	0	0	0	0	0	0	0.00%	0	-	0.00%			0.00%	0 0.00		0.01%	0	38.71%	0.01%	0		0.01%	0
	Institutions		169	0	2.461	0	350	0	80	0	642	0	141	0	0	0	0	0	0	0	0.06%	2	40.16%	0.07%		0.07% (		6 40.05		0.06%	2	40.15%	0.07%			0.09%	
	Corporates		3,895	1	825	503	217	0	1,833	0	401	7	187	0	0	1	5	65	0	77	0.18%	158	22.76%	0.18%	167 2	2.16%	0.18% 1	176 21.63	3%	0.22%	161	23.07%	0.27%	175	22.93% 0	0.27% 1	188
	Corporates - Of Which: Specialised Lending		0	0	209	485	7	0	0	0	46	0	7	0	0	0	0	51	0	0		0	-	-	0	-	-	0 -		!	0	-	-	0	-	-	0
	Corporates - Of Which: SME		1	0	1	0	0	0	1	0	2	0	0	0	0	0	0	0	0	0		0	-		0	-	-	0 -			0	-	-	0	-	-	0
	Retail		0	0	4	2	7	0	0	0	2	1	4	0	0	0	0	1	0	0	1.06%	2	51.23%	1.06%	2 4		0.94%	2 41.59		1.12%		50.80%	1.19%			1.03%	2
	Retail - Secured on real estate property	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	0	99.83%	0.01%	0 9	9.34%	0.02%	0 98.55	5%	0.01%	0	99.70%	0.03%	0	98.76% 0	0.05%	0
	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-		0	-	-	0 -			0	-	-	0		-	0
Germany	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	0	99.83%	0.01%	0 9	9.34%	0.02%	0 98.55	5%	0.01%	0	99.70%	0.03%	0	98.76% 0	0.05%	0
Germany	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-		0	-	-	0 -			0	-	-	0		-	0
	Retail - Other Retail		0	0	4	2	7	0	0	0	2	1	4	0	0	0	0	1	0	0	1.07%	1	48.75%	1.07%			0.95%	2 39.52	2%	1.13%	1	48.34%	1.21%			1.04%	2
	Retail - Other Retail - Of Which: SME		0	0	4	2	7	0	0	0	2	1	4	0	0	0	0	1	0	0	1.07%	1	48.75%	1.07%	2 4	2.96%	0.95%	2 39.52	2%	1.13%	1	48.34%	1.21%	2	42.25% 1	1.04%	2
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-		0	-	-	0 -			0	-	-	0		-	0
	Equity		4	0	0	0	0	0	16	0	0	0	0	0	0	0	0	0	0	0	0.00%	0	-	0.00%	0	- 1	0.00%	0 -		0.00%	0	-	0.00%	0	- r	0.00%	0
	Securitisation		116	0	0	0	650	0	36	0	0	0	325	0	0	0	0	0	1	0										/ /	4 V				/ /		
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0											4 1						
	TOTAL		4.236	1	4.481	505	2.338	0	1.964	0	1.046	7	664	0	0	1	5	67	1	77	0.11%	161	23.02%	0.11%	173 2	2.51%	0.11% 1	184 22.08	5%	0.13%	164	23.33%	0.15%	181	23.29% 0	0.16% 1	197
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0											4						

					osure values (		:013)				posure amoun	ts (as of 31/1							31/12/2013)				
		LTV % (as of	F-	IRB	A-	IRB	ST	'A	F-I	RB	A-1	IRB	S	TA	F-	IRB	A-	IRB	S	TA		85	s of 3:
	(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		pairment rate	Sto Prov
	Central banks and central governments		13	0	106	0	984	0	2	0	6	0	59	0	0	0	0	0	0	0	0.	0.00%	-
	Institutions		463	0	362	0	86	0	173	0	199	0	63	0	0	0	0	0	0	0	0.	0.34%	1 3
	Corporates		291	15	2,734	894	248	0	244	0	1,715	464	248	0	0	4	16	218	0	5	0.	0.46%	2
	Corporates - Of Which: Specialised Lending		0	0	894	186	8	0	0	0	453	0	8	0	0	0	4	69	0	0		-	i i
	Corporates - Of Which: SME		26	7	22	265	3	0	29	0	32	17	3	0	0	3	0	41	0	0		-	
	Retail		0	0	3	0	224	14	0	0	2	0	100	14	0	0	0	0	0	14	0.	0.27%	1 1
	Retail - Secured on real estate property	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	i i
	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		-	
Spain	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		- 1	
Spain	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	3	0	224	14	0	0	2	0	100	14	0	0	0	0	0	14	0.	0.27%	1 3
	Retail - Other Retail - Of Which: SME		0	0	3	0	26	0	0	0	2	0	15	0	0	0	0	0	0	0	0.	0.81%	
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	198	14	0	0	0	0	86	14	0	0	0	0	0	13	0.	0.19%	1 1
	Equity		0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0.	0.00%	i i
	Securitisation		155	0	0	0	4,508	0	143	0	0	0	9,052	0	0	0	0	0	52	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		922	15	3.206	894	6.050	14	561	0	1.922	464	9.522	14	0	4	16	218	52	18	0.	0.34%	2
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0			

				Exp	osure values (a	is of 31/12/	2013)			Risk ex	posure amoun	its (as of 31/1	2/2013)			Value adjus	tments and pr	ovisions (as ol	31/12/2013)					В	aseline Scer	nario			
		LTV % (as of	F-	IRB	A-I	RB	S	TA	Fi	IRB	A-	IRB	5	TA	Fi	IRB	A	-IRB	S	TA		as of 31	12/2014	8	is of 31/12	/2015	8	of 31/12/2	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-defaulter	d Defaulted	Non-defaulted	Defaulted	Impairr rate	nent Stock Provisi	of Coverage Rati	o Impairmer rate	nt Stock of Provisions		Impairmeni rate	t Stock of Provisions	Coverage Ratio - Default Stock
	Central banks and central governments Institutions		556 61	0	148 1,017	0	10 25	0	0 22	0	0 194	0	0 11	0	0	0	0	0	0	0	0.00	% 1	- 40.00%	0.00%	0	0.00% 40.00%	0.00%	0 2	0.00% 40.00%
	Corporates Corporates - Of Which: Specialised Lending		88 0	0	2.216 341	28 25	661 48	29 13	69 0	0	985 89	2	487 48	29 13	0	0	10	26 25	0	37 0	0.20	% 79 0	58.23%	0.21%	86 0	52.49%	0.22%	92 0	48.43%
	Corporates - Of Which: SME Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	1	0	1	:	0	1
	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	0		0	1	1	0	1	:	0	1
Netherlands	Retail - Secured on real estate property - Of 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	1		0	-
	Retail - Other Retail Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	1	0	1		0	-
	Retail - Other Retail - Of Which: non-SME Equity		0 13	0	0	0	0	0	0 39	0	0	0	0	0	0	0	0	0	0	0	0.00	% 0		0.00%	0	-	0.00%	0	
	Securitisation Other non-credit obligation assets		506 0	0	49 0	0	2,236 0	0	1,100 0	0	0	0	635 0	0	0	0	0	0	0	0									
	TOTAL Securitisation and re-securitisations positions deducted from capital *		1,224	0	3,430 0	28 0	2,933	29 0	1,230	0	1,179	2	1,132	29	0	0	10	26	0	37 0	0.14	% 80	58.01%	0.15%	87	52.20%	0.15%	94	48.15%

				Exp	osure values (	(as of 31/12/2	2013)			Risk ex	posure amount	is (as of 31/1	2/2013)			Value adjust	tments and pro	visions (as of	31/12/2013)	1						selin
		LTV % (as of	F-	IRB	A	-IRB	S	TA	F-	IRB	A-1	RB	5	TA .	F-	IRB	A-	IRB	S	TA	1 [	85	s of 31/12/	2014	as	s of 3
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	• Impairment rate	Sto Pro
	Central banks and central governments		0	0	2	0	1.452	0	0	0	0	0	290	0	0	0	0	0	0	0	I F	0.00%	0		0.00%	
	Institutions		107	0	529	0	9	0	31	0	48	0	2	0	0	0	0	0	0	0	I I	0.05%	0	40.00%	0.06%	
	Corporates		81	13	2.985	15	118	0	54	0	1.007	4	118	0	0	13	2	15	0	0	I I	0.18%	37	68.11%	0.20%	
	Corporates - Of Which: Specialised Lending		0	0	27	0	15	0	0	0	6	0	15	0	0	13	0	0	0	0	I I	-	0	· · ·	-	
	Corporates - Of Which: SME		1	0	43	0	6	0	1	0	4	0	6	0	0	0	0	0	0	0	I I	-	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		-			-	
	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	I I	-	0	· · ·	-	
Switzerland	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I	-	0	· · ·	-	
omeenana	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I	-	0	· · ·	-	
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I	-	0	· · ·	-	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I	-	0	· · ·	-	
	Retail - Other Retail - Of Which: non-SME Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I	0.00%		· · ·	0.00%	
	Securitisation		14	0	U	0	0	0	41	0	0	0	0	0	0	0	U	0	0	0		0.00%			0.00%	ter.
	Other non-credit obligation assets		0	0	U	0	0		0	0	0	0	0	0	0	0	0	0	0	0			1 1	( 7	4	
	TOTAL		202	12	3 516	0	1 5 7 9		126		1.055		410	0	0			15		0	I I	0.11%		67.65%	0.12%	17
	Securitisation and re-securitisations positions deducted from capital *		202	15	3,510	15	1,5/9	0	120		1,000	7	410	0	0	13	0	15	0	0	1 1	0.11%	3/	07.03%	0.12%	

				Expo	osure values (	as of 31/12/2	2013)			Risk ex	kposure amour	nts (as of 31/1	2/2013)			Value adjust	tments and pro	wisions (as of	31/12/2013)						Baseline So	enario			
		LTV % (as of	F-1	RB	A-	IRB	5	STA	F	IRB	A	-IRB	S	TA	F:	IRB	A-	IRB	5	TA		as of 31	/12/2014		as of 31/1	2/2015	a	as of 31/12	2/2
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	I Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		rment Stoc te Provis	of <b>Coverage</b> ons Default		nent Stock ( Provisio		nt Impairmen rate	nt Stock of Provision	af ns
	Central banks and central governments		1	0	0	0	5	0	0	0	0	0	4	0	0	0	0	0	0	0	0.	0% 0	-	0.00	96 0	0.00%	0.00%	0	
	Institutions		12	0	599	0	22	0	23	0	275	0	7	0	0	0	0	0	0	0	0.	4% 1	40.0	96 0.15	96 2	40.00%	0.17%	3	
	Corporates		99	88	1,517	158	618	17	139	0	759	126	558	18	0	51	10	51	0	70	0.	7% 19	51.8	% 0.2	% 196	50.24%	0.26%	202	
	Corporates - Of Which: Specialised Lending		0	0	336	40	186	3	0	0	275	0	186	3	0	0	0	5	0	52		- 0	-		0		-	0	
	Corporates - Of Which: SME		1	0	0	34	51	0	1	0	0	56	43	0	0	0	0	10	0	0		- 0	-		0		-	0	
	Retail		0	0	12	2	408	5	0	0	3	0	160	6	0	0	0	1	0	3	1.		36.4	% 1.3	96 1	31.61%	1.11%	1	
	Retail - Secured on real estate property	0.0%	6 0	0	4	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	1	8% 0	21.7	% 1.3	96 0	19.97%	1.11%	0	
	Retail - Secured on real estate property - Of	0.0%	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		- 0	-		0	-	-	0	
Luxembourg	Retail - Secured on real estate property - Of	0.0%	6 0	0	4	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	1.	8% 6	21.7	% 1.3	% 0	19.97%	1.11%	0	
Luxembourg	Retail - Qualifying Revolving		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	8	1	408	5	0	0	3	0	160	6	0	0	0	1	0	3	1.	8% 1	39.7			34.71%	1.11%		
	Retail - Other Retail - Of Which: SME		0	0	8	1	16	1	0	0	3	0	7	1	0	0	0	1	0	0	1.	8% 1	39.7	96 1.33	96 1	34.71%	1.11%	1	
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	392	5	0	0	0	0	152	5	0	0	0	0	0	3		- 0	-		0	-	-	0	
	Equity		534	0	0	0	66	0	1,527	0	0	0	105	0	0	0	0	0	0	0	0.	0% 0	-	0.00	96 0	-	0.00%	0	_
	Securitisation		9	0	0	0	0	0	75	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		654	88	2.128	160	1.120	22	1.764	0	1.037	126	833	24	0	51	10	52	0	73	0.	1% 19	2 51.6	% 0.20	96 199	49.92%	0.20%	206	
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0									4

			Advo	rse Scena	40			
as of	31/12/20	14		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 Stock
1.01%	11	39.34%	1.04%	22	39.34%	1.07%	34	39.34%
0.34%	3	40.57%	0.39%	7	40.26%	0.45%	11	40.16%
0.69%	285	26.91%						
-	0	-	-	-	0	-		
-	0	-	-	0	-	-	0	-
0.37%	21	69.16%	0.52%	31	93.08%	0.60%	33	90.83%
-	21 69.16%		-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.37%	21	69.16%	0.52%	31	93.08%	0.60%	33	90.83%
0.83%	1	32.91%	0.86%	1	26.06%	0.81%	1	23.56%
0.30%	21	71.37%	0.47%	31	100.00%	0.57%	32	100.00%
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.68%	320	28.55%	0.79%	374	29.78%	0.82%	418	30.09%

nent Stock of Coverage Impairment Stock of Ratio - Default

 Autor Decku
 rate
 r

 0.00%
 0.00%
 0.00%

 40.27%
 0.39%
 25.20%

 44.40%
 0.22%
 0.22%

0 - -15 44,40% 0.22% 1 26,33% 0.78% 14 46,22% 0.15% 0 - 0.00%

· ·

300 26.00%

Stock 0.00% 40.18% 25.21% --42.80% ---

0 . 15 42.80% 1 23.74% 14 45.38% 0 .

0.36% 320

ock of Ratio - Default Impairment Stock of Ratio - Default

0.00% 0 0.06% 1 0.21% 50

0.00% U 0.13% 51 47.98%

0.00% 40.00% 48.35%

0.00% 40.00% 55.19%

44 54.73%

26.05%

10 295

0.00% 0.05% 0.28%

0.01% 0.14% 0.37%

1.42% 1.43% 1.43% 1.42% 1.42% 1.42%

0.00% 0 -

0.00% 40.00% 65.71%

Coverage Ratio

-40.57% 25.10% --46.52% --

-46.52% 33.26% 47.31%

25.86%

0.00% 0.36% 0.48% 6 279 0

0.25%

0.25%
0.81%
0.17%
0.00%

0.35%

				rse Scena				
as of	31/12/20	14	85	of 31/12/	2015	85	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 - Defaul Stock
0.00%	0	21.27%	0.00%	0	21.27%	0.00%	0	21.27%
0.05%	1	40.00%	0.07%	1	40.00%	0.08%	2	40.00%
0.30%	87	61.21%	0.38%	98	54.42%	0.40%	110	49.82%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	- 0 - - 0 -			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	-
0.20%	87	60.93%	0.25%	100	54.08%	0.26%	112	49.50%

	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 Stork
	0.00%	0	0.00%	0.00%	0	0.00%
	0.06%	1	40.00%	0.07%	1	40.00%
	0.36%	51	53.77%	0.37%	63	48.19%
	-	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	-
	0.22%	52	53.33%	0.23%	64	47.84%

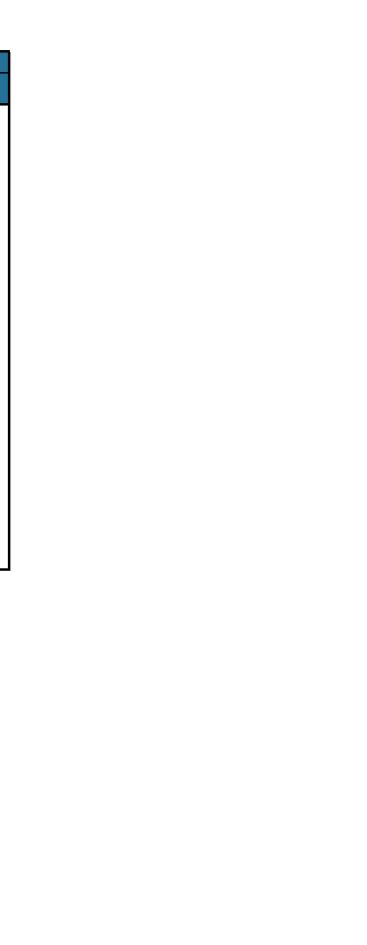
			Adve	rse Scena	io				
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016	
pairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork	
0.01%	0	40.00%	0.01%	0	40.00%	0.01%	0	40.00%	
0.14%	1	40.00%	0.17%	2	40.00%	0.20%	3	40.00%	
0.37%	205	55.39%	0.43%	216	53.72%	0.44%	226	51.96%	
-	0	-	-	0	-	-	0	-	
-	0	-	-	0	-	-	0	-	
1.42%	1	35.81%	1.58%	1	30.69%	1.30%	1	28.38%	
1.43%	0	21.44%	1.58%	0	19.68%	1.31%	0	19.03%	
-	0	-	-	0	-	-	0	-	
1.43%	0	21.44%	1.58%	0	19.68%	1.31%	0	19.03%	
-	0	-	-	0	-	-	0	-	
1.42%	1	39.12%	1.57%	1	33.72%	1.30%	1	31.15%	
1.42%	1	39.12%	1.57%	1	33.72%	1.30%	1	31.15%	
-	0	-	-	0	-	-	0	-	
0.00%	0	-	0.00%	0	-	0.00%	0	-	
0.27%	207	55.12%	0.31%	219	53.30%	0.32%	230	51.46%	



# EBA EUROPEAN 2014 EU-wide Stress Test

P&L		E	Baseline Scenari	0	ļ	Adverse Scenari	0
(mln EUR)	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Net interest income	10,462	10,180	9,119	9,060	8,350	7,843	7,982
Net trading income		-1,076	-837	-718	-1,587	-1,144	-922
of which trading losses from stress scenarios		-597	-358	-239	-1,108	-665	-443
Other operating income	1,820	1,905	1,905	1,905	1,759	1,759	1,759
Operating profit before impairments	6,200	4,657	3,835	3,896	2,149	2,085	2,445
Impairment of financial assets (-)	-3,522	-2,193	-1,977	-1,797	-4,718	-4,541	-4,464
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-3,481	-1,951	-1,832	-1,700	-4,258	-4,265	-4,276
Impairment Financial assets designated at fair value through P&L (-)	-41	-242	-145	-97	-460	-277	-187
Impairment on non financial assets (-)	-8	0	0	0	-293	-176	-117
Operating profit after impairments from stress scenarios	2,670	2,463	1,858	2,099	-2,862	-2,632	-2,136
Other Income and expenses	548	177	177	177	-266	-172	-124
Pre-Tax profit	3,217	2,641	2,035	2,276	-3,128	-2,804	-2,260
Тах	-1,305	-792	-610	-683	938	841	678
Net income	1,912	1,849	1,424	1,593	-2,190	-1,963	-1,582
Attributable to owners of the parent	1,607	1,511	1,096	1,251	-1,918	-1,807	-1,590
of which carried over to capital through retained earnings	689	622	182	303	-2,382	-2,225	-1,870
of which distributed as dividends	918	888	914	949	464	418	280

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	346,460	352,605	356,489	359,400	373,008	382,506	386,779
Risk exposure amount Securitisation and re-securitisations	24,006	28,420	30,876	32,596	36,738	44,144	49,239
Risk exposure amount Other credit risk	322,454	324,185	325,613	326,805	336,270	338,363	337,540
Risk exposure amount for market risk	25,052	25,190	25,341	25,494	29,458	31,002	31,951
Risk exposure amount for operational risk	37,871	37,871	37,871	37,871	37,871	37,871	37,871
Transitional floors for Risk exposure amount	0	0	0	0	0	0	408
AQR adjustments (for SSM countries only)	1,138	1,138	1,138	1,138	1,138	1,138	1,138
Total Risk exposure amount	410,521	416,803	420,839	423,903	441,475	452,518	458,147



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	21,870						
Exposure values	Trading Book (excl. correlation trading positions under CRM)	3,441						
Exposure values	Correlation Trading Portfolio (CRM)	0						
	Total	25,311						
	Banking Book	21,155	24,547	26,647	28,112	31,792	38,217	42,611
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	2,851	3,873	4,230	4,484	4,946	5,927	6,628
	Total	24,006	28,420	30,876	32,596	36,738	44,144	49,239
	Hold to Maturity porfolio	180	194	195	196	582	703	733
Impairments	Available for Sale porfolio	150	150	150	150	150	151	151
impairments	Held for trading portfolio							
	Total	330	344	346	347	732	854	884



	(mln EUR)	VALUES AS OF 31/12/2013           GROSS DIRECT LONG           NET DIRECT POSITIONS (gross exposures (long) net of opositions of sovereign debt to other counterpaties only we positions of sovereign debt to other counterpaties on the sovereign debt to othebt to other counterpaties on the sovereign debt to oth							VALUES AS OF	31/12/2013	3	v	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of pro			vereign debt to oth is a maturit			DIREC Derivatives with po 31/12		Derivatives wit	IVES (1) h negative fair value at /12/2013	Derivatives with	REIGN EXPOSURES		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 2 106 111 292 109 24 <b>645</b>	0 0 0 0 0 0 0 0 0 0	0 2 96 -150 195 55 15 <b>213</b>	0 0 53 55 0 30 0 <b>138</b>	0 0 0 0 0 0 0 0 0 0	0 2 -10 -261 166 -5 15 <b>-93</b>	0 0 0 0 0 0 60 60	0 0 0 0 0 0 1 1	0 0 500 0 100 0 <b>600</b>	0 0 -56 0 -3 0 <b>-59</b>	68 33 31 0 36 65 0 <b>233</b>	68 33 31 0 37 67 0 <b>236</b>	68 33 31 0 36 65 0 <b>233</b>	-68 -33 -31 0 -37 -67 0 -236
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Belgium	110 205 224 431 937 155 62 <b>2,124</b>	100 0 0 0 0 0 0 <b>100</b>	99 -3 223 431 920 114 16 <b>1,799</b>	0 0 44 0 175 45 24 <b>288</b>	0 0 1 0 4 0 0 5	-1 -55 5 431 124 52 -8 <b>549</b>	0 0 176 0 1,431 223 50 <b>1,881</b>	0 0 13 0 37 44 10 105	323 0 0 50 0 373	-1 0 0 -3 0 0 -4	0 7 40 18 58 0 0 123	0 7 40 18 58 0 0 124	0 7 11 18 0 0 0 <b>36</b>	0 -7 -11 -18 0 0 0 - <b>36</b>
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Tot	Bulgaria												0 0 1 3 0 0	0 0 3 0 1 0 0	0 0 -3 0 -1 0 0 -1
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Cyprus	0 0 0 0 52 52		0 0 0 0 52 0 52											
Tot [0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Czech Republic	0 14 0 0 0 0 0		0 14 0 0 0 0 0	0 14 0 0 0 0 0								0 0 0 0 0 0 0 0	0 0 2 0 0 0 0 0	0 0 -2 0 0 0 0 0
Tot [ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y ] [ 10Y - more	Denmark	14 44 48 6 0 0 0 0 0	0 0 2 0 0 0 0 0	14 44 6 0 0 0 0	14 38 36 0 0 0 0 0	0 0 0 0 0 0 0 0	1 0 4 0 0 0 0	0 155 95 84 0 0 0 0	9 2 1 0 0 0 0	0 0 213 150 40 0 100 0	0 -14 -6 -4 0 -16 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		-2 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	Estonia	98 0 0 0 0 0 0 0 0	2 0 0 0 0 0 0 0 0 0	98 0 0 0 0 0 0 0 0 0	74 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		333 0 0 0 0 0 0 0 0 0 0	12 0 0 0 0 0 0 0 0	503 0 0 0 0 0 0 0 0 0	-40 0 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 Tet	Finland	0 3 0 29 0 1		0 3 0 27 -2 0	0 0 0 0 0 0 0 0		0 3 0 27 -2 0	0 300 250 640 320 430 395	0 12 2 18 7 3 4	0 201 123 0 170 250 195 280	-7 0 0 -26 -14 -10	0 7 18 0 0 0 0	0 7 18 0 0 0 0	0 7 18 0 0 0 0	0 -7 -18 0 0 0 0 0
Tot [0-3M[ [3M-1Y] [1Y-2Y[ [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	France	34 226 1,301 52,887 4,915 4,364 12,584 6,700 82,977	0 22 382 47,687 342 335 203 718 <b>49,689</b>	29 191 986 50,176 4,338 3,106 6,714 2,089 67,602	0 11 3,230 2,937 2,392 8,370 1,036 17,976	0 2 16 3 4 17 2 <b>44</b>	29 169 430 -965 795 -488 -4,651 -296 -5,005	2,335 967 578 215 148 332 280 952 3,472	47 10 7 5 21 40 196 283	1,219 280 26 62 818 357 436 531 2,509	-58 -4 -2 -3 -107 -59 -30 -58 -30 -58 -264	25 0 0 0 25 0 0 25	25 0 0 0 25 0 0 25	25 0 29 0 83 0 0 112	-25 0 -29 0 0 -83 0 0 -112



	(mln EUR)								VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1) NET DIRECT POSITIONS (gross exposures (long) net of cash sho positions of sovereign debt to other counterpaties only where the is a maturity matching) (1)					DIREC Derivatives with po 31/12		Derivatives wit	IVES (1) h negative fair value at ./12/2013	Derivatives with	EREIGN 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	119 339 1,535 168 1,081 1,358 256 <b>4,856</b>	10 0 0 0 0 0 0 0 0 0 0	77 194 748 -2,224 -1,266 -2,322 224 -4,569	0 65 101 40 0 37 0 <b>242</b>	0 0 0 0 0 0 0 0 0 0	66 130 647 -2,263 -1,266 -2,359 224 - <b>4,821</b>	2,104 1,536 3,406 1,799 2,903 3,155 2,458 <b>17,361</b>	74 66 181 141 253 302 212 1,229	962 862 1,026 422 867 2,919 1,405 <b>8,463</b>	-14 -53 -62 -20 -116 -114 -42 -420	59 18 316 0 50 73 0 <b>515</b>	59 18 317 0 50 72 0 <b>516</b>	59 18 316 0 50 73 0 <b>515</b>	-59 -18 -317 0 -50 -72 0 - <b>516</b>
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Croatia	0 0 0 1 1 <b>3</b>	0 0 0 0 0 0 0 0	0 0 0 -2 -1 1 <b>-1</b>	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 -2 -1 1 - <b>1</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 1 4 0 11 7 0 <b>22</b>	0 1 4 1 12 6 0 <b>24</b>	0 1 6 0 2 0 0 <b>9</b>	0 -1 -6 0 -2 0 -2 0 - <b>9</b>
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Greece	0 0 0 0 1 18 19	0 0 0 0 0 0 0 0 0	0 0 0 0 1 18 <b>19</b>	0 0 0 0 0 11 11	0 0 0 0 1 8 8	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0			0 0 0 0 0 0 0		0 0 0 0 0 0 0	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 1 10 78 2 13 105		0 0 1 10 70 -5 13 <b>90</b>			0 0 1 10 34 -5 13 54		0 0 0 0 0 0 0 0			1 4 26 136 87 29 0 <b>282</b>	1 4 26 135 92 27 0 <b>285</b>	0 36 61 56 151 1 0 <b>305</b>	0 -36 -61 -56 -147 -1 0 - <b>301</b>
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Iceland	0 0 15 152 0 0 0 167	0 0 0 0 0 0 0 0 0 0	0 0 15 152 0 0 0 167		0 0 0 0 0 0 0 0 0 0	0 0 0 152 0 0 0 1 <b>52</b>	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 290 0 0 0 2 <b>90</b> 0 2 <b>90</b>	0 0 296 0 0 296 0 296	0 0 272 0 0 0 2 <b>72</b>	0 0 -275 0 0 -275
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Ireland	26 0 6 0 0 159 191	0 0 0 0 0 0 0 0 0 0	26 0 0 6 0 159 191	26 0 0 0 0 159 185	0 0 6 0 0 0 0 6		0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 19 0 0 7 0 26	0 0 19 0 0 7 0 27	0 0 19 0 0 7 0 <b>26</b>	0 0 -19 0 0 -7 0 - <b>27</b>
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Tot	Italy	1,065 1,768 2,859 280 703 2,284 2,845 11,804	0 0 608 0 0 0 0 608	481 -66 1,236 -1,155 545 1,907 2,807 <b>5,754</b>	1 74 3 112 0 506 1,423 <b>2,119</b>	1 10 0 0 0 0 0 11	478 -202 -376 -1,317 478 1,400 107 569	0 0 64 35 30 15 186 <b>330</b>	0 0 4 0 2 0 30 37	0 0 8 2 9 <b>19</b>	0 0 -7 0 0 -2 -9	41 23 10 36 198 7 0 <b>315</b>	41 23 10 36 194 7 0 <b>311</b>	41 23 10 36 183 15 0 <b>308</b>	-41 -23 -10 -36 -179 -15 0 - <b>303</b>
[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 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	-303 0 -2 0 0 0 0 -2
[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



	(mln EUR)	GROSS DIRECT LONG EXPOSURES (accounting value gross extension of sovereign debt to other counterpaties only with the source of t							VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of prov			vereign debt to oth is a maturit			DIRECT Derivatives with po 31/12,		Derivatives wit	IVES (1) h negative fair value at ./12/2013	Derivatives with	EREIGN 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	Lithuania	0 0 0 0 18 0 <b>18</b>	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 18 0 <b>18</b>	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 18 0 18	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 52 52	0 0 0 -50 - <b>50</b>	0 117 9 0 33 164 0 <b>323</b>	0 126 9 1 36 147 0 <b>318</b>	0 56 110 0 26 66 0 <b>258</b>	0 -57 -111 0 -27 -56 0 - <b>250</b>
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Luxembourg	0 0 0 10 0 10	0 0 0 0 0 0 0 0 0	0 0 0 10 0 10 0 10	0 0 0 10 0 10 0 10	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 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 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Netherlands	19 259 10 203 682 426 0 1.599	0 0 10 0 0 0 0 10	-4 224 -159 201 534 199 -44 <b>951</b>	0 0 50 268 17 0 <b>334</b>		-4 224 -169 152 179 48 -44 <b>385</b>	4,622 3,286 540 1,329 3,704 8,997 1,650 <b>24,128</b>	8 18 20 82 259 187 66 <b>641</b>	1,505 844 2,882 692 2,548 11,422 1,055 <b>20,948</b>	-19 -10 -68 -2 -117 -475 -163 - <b>854</b>	0 73 18 0 0 0 0 91	0 73 18 0 0 0 0 91	0 36 18 0 36 0 91	0 -36 -18 0 -36 0 -37 0 - <b>91</b>
[ 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		4 74 0 169 7 0 235 <b>488</b>	0 4 0 13 1 0 2 <b>20</b>	189 165 0 0 0 0 222 575	-10 -5 0 0 0 0 -3 -17	0 36 0 0 0 0 0 36	0 36 0 0 0 0 0 36	0 36 0 0 0 0 0 36	-36 0 0 0 0 0 - <b>36</b>
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ ] 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Poland	0 0 10 3 0 26 367 <b>406</b>		0 0 10 3 -3 9 359 <b>378</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 10 3 -3 9 -6 <b>13</b>				0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 1 3 0 4	0 0 3 0 1 1 0 <b>6</b>	0 0 -3 0 -1 -2 0 -6
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Portugal	0 41 29 1 2 19 2 <b>95</b>		0 41 29 1 2 19 2 <b>95</b>	0 34 0 0 0 15 0 <b>49</b>	0 0 1 0 4 2 6	0 7 0 1 2 0 1				0 0 0 0 0 0 0 0 0 0 0 0	18 7 93 0 0 55 0 173	18 7 92 0 0 48 0 165	18 7 93 0 0 55 0 1 <b>73</b>	-18 -7 -92 0 0 -48 0 -165
Tot [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Romania						11 0 0 0 0 0 0 0 0 0					0 0 0 0 7 0 0 0 7	0 0 1 10 0 0	0 7 3 0 1 0 0	0 -7 -3 0 -1 0 0
Tot [0-3M[ [3M-1Y] [1Y-2Y[ [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Slovakia	0 0 113 0 0 0 113		0 0 113 0 0 -1 0 113	0 0 49 0 0 0 0 0 49		0 0 0 0 -1 0 -1	0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0	7 0 7 0 20 0 0 27	11 0 7 0 20 0 0 27	11 0 7 0 20 0 0 27	-11 0 -7 0 -20 0 0 -27



	(mln EUR)	VALUES AS OF 31/12/2013         GROSS DIRECT LONG         NET DIRECT POSITIONS (gross exposures (long) net o							VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of prov	ounting value gros		vereign debt to otl 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	Slovenia	0 0 0 0 166 52 217	0 0 0 0 0 0 0 0 0 0	0 0 0 0 166 52 217	0 0 0 0 0 0 52 52 52	0 0 0 0 1 0 <b>1</b> 0 <b>1</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 7 0 0 0 0 0 0 7	0 7 0 0 0 0 0 0 7	0 7 0 0 0 0 0 0 7	0 -7 0 0 0 0 0 -7
[0-3M [ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Spain	6 267 1,050 88 124 384 104 <b>2,022</b>	0 0 54 0 0 0 0 54	-87 47 959 63 -299 347 -86 <b>943</b>	0 0 5 0 0 0 6	1 2 0 7 6 0 <b>16</b>	-89 45 30 63 -306 341 -86 <b>-2</b>	0 0 7 25 0 <b>34</b>	0 0 0 1 4 0 5	0 69 0 14 0 8 <b>3</b>	0 0 -10 0 -1 0 0 -11	32 33 46 0 0 18 0 129	32 33 46 0 0 17 0 <b>128</b>	32 33 46 0 0 18 0 <b>129</b>	-32 -33 -46 0 0 -17 0 -128
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y ] [ 10Y - more Tot	Sweden	0 0 0 1 0 1 0	0 0 0 0 0 0 0 0	0 0 0 1 0 0 <b>1</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 1 0 0 <b>1</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	14 4 0 0 0 0 0 17	14 4 0 0 0 0 0 17	14 4 0 0 0 0 0 17	-14 -4 0 0 0 0 0 -17
[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	86 0 0 0 0 0 0 86	87 0 0 0 0 0 0 87	86 0 0 0 0 0 86	-87 0 0 0 0 0 - <b>87</b>
[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	64 0 0 0 0 0 6 <b>4</b>	64 0 0 0 0 0 64	64 0 0 0 0 0 6 <b>4</b>	-64 0 0 0 0 0 - <b>64</b>
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Canada	0 0 216 0 0 0 0 216		0 0 216 0 0 0 0 216		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0			48 0 0 0 0 0 0 48	48 0 0 0 0 0 0 48	48 0 0 0 0 0 0 48	-48 0 0 0 0 0 0 -48
[0 - 3M [ [3M - 1Y ] [1Y - 2Y [ [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Tot	Hong Kong	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M[ [3M-1Y] [1Y-2Y[ [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Japan	63 11 548 0 0 82 0 705	0 0 0 0 0 0 0 0 0 0 0	63 11 548 0 0 -12 0 <b>610</b>	0 0 0 0 0 0 0 0 0 0		63 11 0 0 -12 0 62	0 0 0 0 0 0 0							
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	U.S.	76 0 2,093 1 122 80 12 2,384	0 0 0 0 0 0 0 0 0	76 0 2,093 -18 -38 42 -40 <b>2,114</b>	76 0 0 7 7 1 <b>84</b>	0 0 1 1 2 4	0 0 148 -19 -46 40 -43 <b>80</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0



	(mln EUR)	VALUES AS OF 31/12/2013           GROSS DIRECT LONG           NET DIRECT POSITIONS (gross exposures (long) net of exposures (long) net of positions of sovereign debt to other counterpaties only we position to the counterpaties on the counter							VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of prov			ereign debt to oth is a maturi				T SOVEREIGN EXPOS ositive fair value at /2013	Derivatives wit	TVES (1) h negative fair value at 1/12/2013	Derivatives with	EREIGN EXPOSURES positive fair value 12/2013		ch 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	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 18 29 0 0 47	0 0 18 29 0 0 <b>48</b>	0 0 18 51 4 0 <b>73</b>	0 0 -18 -51 -4 0 - <b>74</b>
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Switzerland	0 0 551 0 83 0 41 <b>675</b>	0 0 551 0 83 0 41 <b>675</b>	0 0 551 0 83 0 41 <b>675</b>	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 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 11 145 0 <b>156</b>	0 0 1 13 136 0 50	0 0 0 20 145 0 <b>165</b>	0 0 0 -20 -136 0 -157
[ 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 4 36 32 13 <b>85</b>	0 0 4 0 16 1 <b>22</b>	0 0 4 29 27 -2 59	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 29 11 -4 <b>36</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0	57 165 32 76 224 104 0 <b>658</b>	57 165 31 77 225 97 0 <b>654</b>	72 128 140 54 222 98 0 <b>714</b>	-72 -129 -140 -54 -218 -92 0 - <b>704</b>
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Middle East	628 0 36 0 22 <b>747</b>	628 0 24 0 51 0 <b>704</b>	628 0 36 -4 32 21 <b>714</b>	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 12 -4 -19 21 <b>10</b>	0 78 0 0 0 0 0 78	0 1 0 0 0 0 0 0	52 29 0 0 0 0 0 0 80	0 -2 0 0 0 0 0 0 -2	0 0 7 7 1 0 15	0 0 10 16 1 0 26	0 0 5 13 14 1 0 <b>34</b>	0 0 -6 -14 -14 -14 -1 0 - <b>35</b>
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Latin America and the Caribbean	0 2 11 26 31 186 38 <b>294</b>	0 2 8 26 29 77 0 142	0 2 11 26 31 171 20 <b>261</b>		0 0 0 0 1 3 3	0 0 3 0 2 93 17 115					177 56 29 126 311 295 0 <b>993</b>	278 178 54 27 124 295 279 0 958	69 128 91 86 378 331 0 1,084	-69 -127 -88 -86 -352 -285 0 -1,007
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y [ [ 10Y - more Tot	Africa	0 0 0 29 15 129 <b>173</b>	0 0 0 29 15 125 169	0 0 0 27 15 129 171			0 0 0 -2 0 4 2								
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Others	12 8 13 22 10 145 105 <b>314</b>	2 1 3 8 1 79 0 <b>94</b>	171 8 13 22 10 118 25 207	10 6 4 14 7 0 0 <b>43</b>	0 0 0 0 0 0 0 0 0 0	0 0 5 0 1 39 24 <b>70</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	118 124 62 47 244 80 0 <b>675</b>	118 124 62 50 257 76 0 <b>687</b>	52 209 87 30 343 20 0 <b>741</b>	-52 -208 -84 -31 -336 -21 0 -732

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

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2014 EU-wide Stress Test

EBA	AUTHORITY	Capital Baseline Scenario Adverse Scenario				1					
(mln EUR)		CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	As of 31/12/2014			As of 31/12/2014 As of 31/12/2015 As of 31/12/2016		COREP CODE	REGULATION	
(INIT EOK)	А	OWN FUNDS	AS 01 31/12/2013	50,935	49,762	49,424	46,798	42,302	38,547	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	41.199	42,013	42,551	42,935	37,875	35,091	32,058	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	20.231	20.231	20.231	20.231	20.231	20.231	20.231	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	24,728	25,350	25,531	25,834	22,346	20,121	18,251	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l)
	A.1.3	Accumulated other comprehensive income	184	-49	-188	-281	-1,603	-1,628	-2,023	CA1 {1.1.1.3}	of CRR Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CR8
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS	-268	-268	-268	-268	-1,464	-1,135	-1,294	- (,	-
	A.1.3.2	portfolio Of which: arising from unrealised gains/losses from the rest of AFS portfolio	1,319	1,087	947	854	729	374	138		
	A.1.4	Other Reserves	-1,167	-1,167	-1,167	-1,167	-1,167	-1,167	-1,167	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	3,855	4,112	4,277	4,432	4,025	4,079	4,087	CA1 {1.1.1.7}	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised	322	322	322	322	322	322	322	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	214	214	161	107	1,171	681	517	- (,	
	A.1.9	Sovereign Exposure in AFS portfolio (-) Intangible assets (including Goodwill)	-5,343	-5,343	-5,343	-5,343	-5,095	-4,946	-4.847	CA1 {1.1.1.10 +	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles
	A.1.5	(-) DTAs that rely on future profitability and do not arise from temporary	-2,289	-1,855	-1,431	-990	-3,035	-3,535	-4,091	1.1.1.11} CA1 {1.1.1.12}	4(115), 36(1) point (b) and 37 point (a) of CCR Articles 36(1) point (c) and 38 of CRR
	A.1.10	differences net of associated DTLs (-) IRB shortfall of credit risk adjustments to expected losses	-2,289	-1,855	-1,431	-1,182	-3,038	-3,535	-1,340	CA1 {1.1.1.13}	Articles 36(1) point (c) and 38 or CRR Articles 36(1) point (d), 40 and 159 of CRR
			0	0	0	0	0	0	0		Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12 A.1.13	(-) Defined benefit pension fund assets     (-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.14} CA1 {1.1.1.15}	Articles 4(109), 36(1) point (e) and 41 of CRR Articles 4(122), 36(1) point (g) and 44 of CRR
OWN FUNDS	A.1.15	(-) Reciprocal cross notalings in CETT Capital	U	U	0	0	U	U	0	CAI {1.1.15}	Arobes 4(122), 36(1) point (g) and 44 or CKK
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	0	0	o	o	0	0	o	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 256 of CRR; Articles 36(1) point k) (iii) and 379(3 of CRR: Articles 36(1) point k) (iv) and 153(k) of CRR and
	A.1.15.1	Of which: from securitisation positions (-)	0	0	0	o	0	0	0	CA1 {1.1.1.18.1}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	CAI {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) ar 79 of CRR
	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	-136	-369	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.18	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.19	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	-135	CA1 {1.1.1.25}	Article 470 of CRR
	A.1.20	Transitional adjustments	1,931	1,562	1,445	971	2,240	2,595	2,621	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 (+/-)	1,500	1,565	1,272	923	1,147	735	490	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 (+/-)	430	-4	173	49	1,093	1,860	2,132	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)	4,319	4,319	3,481	3,190	4,319	3,481	3,190	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)	45,518	46,332	46,031	46,125	42,195	38,571	35,248	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	5,936	4,603	3,730	3,299	4,603	3,730	3,299	CA1 {1.2}	Article 71 of CRR
	В В.1	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for	410,521 12,731	416,803	420,839	423,903	441,475	452,518	458,147	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48 of
	B.1 B.2	CET1 deduction (+) of which: stemmina from from CVA capital requirements (+)	9,408								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 (+)	2,595								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lendino to SMEs (-) of which: stemming from the effect of exposures that were previously part of	-4,511								Recital (44) of CRR
	B.5	Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-	-155								-
	В.6 С.1	of which: others subject to the discretion of National Competent Authorities Common Equity Tier 1 Capital ratio	0	10.08%	10.11%	10.13%	8.58%	7.75%	7.00%	CA3 {1}	Article 124 to 164 of CRR
CAPITAL RATIOS (%)	C.2	Tier 1 Capital ratio	11.09%	11.12%	10.11%	10.88%	9.56%	8.52%	7.69%	CA3 (3)	
Transitional period	C.2	Total Capital ratio	12.53%	12.22%	11.82%	11.66%	10.60%	9.35%	8.41%	CA3 (5)	
	C.3	Common Equity Tier 1 Capital Threshold		33,344	33,667	33,912	24,281	24,888	25,198	(*)	
	E	Total amount of instruments with mandatory conversion into ordinary shares upon		0	0	0	0	0	0		
		a fixed date in the 2014 -2016 period (cumulative conversions) (1) Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under									
Memorandum items	F	the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2) Of which: eligible instruments whose trigger is above CET1 capital ratio in the					0	0	0		
	F.1	adverse scenario (2)					0	0			
	G	Fully Loaded Common Equity Tier 1 Capital ratio (3)				9.90%			6.43%		

(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 scenario		Adverse	e scenario	Narrative description of the transactions. (type, date of			
(mln EUR)	CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact	completion/commitment, portfolios, subsidiaries, branches)			
2013	0	0						
2014	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 (+)	1,105
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments becoming effective between 1 January and 30 September 2014 (+)	0

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

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