

Bank Name	FR - Groupe Crédit Agricole
LEI Code	969500TJ5KRTCJQWXH05



Summary Adverse Scenario

FR - Groupe Crédit Agricole

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	10,003
Impairment losses on financial and non-financial assets in the banking book	5,430
Common Equity Tier 1 capital (1)	58,831
Total Risk Exposure (1)	544,976
Common Equity Tier 1 ratio, % (1)	10.8%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	15,072
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	25,138
3 yr cumulative losses from the stress in the trading book	2,339
Valuation losses due to sovereign shock after tax and prudential filters	97
Common Equity Tier 1 capital (1)	54,891
Total Risk Exposure (1)	621,404
Common Equity Tier 1 ratio, % (1)	8.8%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	34,177
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)	718
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (3)	718

(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 Crédit Agricole

Actual figures as of 31 December 2013	mIn EUR, %
Operating profit before impairments	10,003
Impairment losses on financial and non-financial assets in the banking book	5,430
Common Equity Tier 1 capital (1)	58,831
Total Risk Exposure (1)	544,976
Common Equity Tier 1 ratio, % (1)	10.8%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	22,749
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	10,366
3 yr cumulative losses from the stress in the trading book	1,838
Common Equity Tier 1 capital (1)	68,178
Total Risk Exposure (1)	572,838
Common Equity Tier 1 ratio, % (1)	11.9%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	45,827

(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.



AUTHORITY	Credit Risk																				_											
				Exp	posure values (as of 31/12/2	2013)			Risk e	posure amoun	ts (as of 31/1	12/2013)			Value adjust	ments and pr	ovisions (as of	31/12/2013)					Ba	seline Scer	ario						
			F	IRB	A-	IRB		STA	F	IRB	A-1	IRB	S	TA	F	IRB	A	-IRB	SI	A		as of 31/	2/2014	85	of 31/12/	2015	85	of 31/12/20	016	as o	of 31/12/20	014
	(min EUR, %)	LTV % (as of 31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Impa ri	irment Stock o ste Provisio	f Coverage Ratio	• Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage atio - Default Stock	Impairment rate	e Stock of Provisions	Covera Ratio - D Stock
	Central banks and central governments		70.057	0	91.237	77	57.198	4	815	0	1.116	0	9.451	4	0	0	76	14	0	14		00% 62	28.91%	0.00%	67	25.55%	0.00%	63	23.10%	0.04%	115	37.1
	Institutions		49.614	102	47,063	421	112,147	9	11,478	0	6,563	1	22,814	35	18	16	178	411	0	292		01% 497		0.00%	509	71.48%	0.00%		69.45%	0.09%	633	56.8
	Corporates		88,005	3,433	149,973	2,779	76.126	2,498	62,273	0	54,628	128	74,910	7,427	1.309	2,467	1,253	1,656	156	1.541		32% 9.509		0.38%	10.858		0.35%		45.23%	0.46%	11,217	
	Corporates - Of Which: Specialised Lending		0	0	41,921	1,107	0	0	0	0	10,378	76	0	0	0	0	96	270	0	0		- 0	-		0	-		0	-	-	0	
	Corporates - Of Which: SME		28,406	1,770	260	15	9.061	946	24.691	0	132	10	8,654	1.210	743	1,259	0	9	46	565		- 0	-	· ·	0	-		0	-		0	
	Retail		0	0	445.943	15.812	39.915	1.131	0	0	90.691	459	24.494	1.323	0	0	3.455	8.881	325	1.858	0.4	16.80	46.90%	0.40%	18.800	41.13%	0.38%	20.725	37.65%	0.56%	18.378	50.2
	Retail - Secured on real estate property	66.8%	0	0	257.599	4.686	13.771	380	0	0	42.116	44	5.712	442	0	0	1.078	1.526	36	146	0.	10% 4.073	31.26%	0.10%	4.369	25.51%	0.10%	4.657	22.19%	0.14%	4.512	33.
	Retail - Secured on real estate property - Of	0.0%	0	0	15,533	729	723	9	0	0	4,310	0	315	9	0	0	0	0	0	0	0.	32% 946	57.24%	0.32%	999	42.54%	0.31%		35.21%	0.46%	1,022	59.
t - Groupe Crédit Agricole	Retail - Secured on real estate property - Of	0.0%	0	0	242,066	3,956	13,048	371	0	0	37,806	44	5,397	432	0	0	1,078	1,526	36	146		3,128		0.09%	3,370	22.77%	0.09%	3,606	20.03%	0.12%	3,490	29.
C Groupe create Agricole	Retail - Qualifying Revolving		0	0	13,203	617	6,413	138	0	0	3,831	0	4,809	138	0	0	86	384	89	515		79% 1,406		1.75%	1,729	72.39%	1.74%		70.06%	2.08%	1,492	87.
	Retail - Other Retail		0	0	175,141	10,509	19,732	612	0	0	44,744	415	13,973	743	0	0	2,292	6,971	200	1,196		73% 11,32		0.68%	12,702	45.81%	0.66%		42.36%	0.99%	12,374	
	Retail - Other Retail - Of Which: SME		0	0	80.052	5.045	4.794	344	0	0	21.979	268	2.822	459	0	0	1.407	3.644	18	273		50% 5.285		0.48%	5.763	40.66%	0.47%		36.37%	0.66%	5.657	49.9
	Retail - Other Retail - Of Which: non-SME		0	0	95.089	5.465	14.938	268	0	0	22.765	147	11.150	283	0	617	885	3.328	182	924		91% 6.040	54.53%	0.84%	6.940	50.69%	0.81%		48.18%	1.25%	6.717	60.9
	Equity Securitisation		19.073	0	0	0	2.236	0	66.858	0	0	0	3.611	0	0	617	0	0	0	199	0.	0% 528		0.00%	528	-	0.00%	528		0.00%	528	-
	Other non-credit obligation assets		0	0	36,084	104	31/	0	0	0	4,891	299	229 30,524	0	0	0	0	0	0	184											4	4
	TOTAL		226 740	3,535	0 770,300	10,100	29,149	3 643	U 141,422		157.888		30,524	1 1	1 224	3 000	4000	10,962	0			28% 27.40	49.41%	0.28%	20.757	43.94%	0.27%	33,984	40.69%	0.39%	20.072	1
			226,748	3,535	1 176	19,189	317,088	3,643	191,422	0	15/,888		100,032	0,790	1,326	3,099	4,962	10,962		4,088	0.	20% 27,40	49.41%	0.28%	30,757	43.94%	0.27%	22,964	40.03.26	0.39%	30,872	33.1
*) Refers to the part of Securitization exposure that is deducted from	Securitisation and re-securitisations positions deducted from capital *		0	0		114	0	0							0	0			0	0											ľ	

				Exp	osure values ((as of 31/12/2	(013)			Risk ex	posure amoun	ts (as of 31/1	2/2013)			Value adjus	tments and pro	visions (as ol	31/12/2013)					Bas	eline Scenario							Advers	se Scenario			
		LTV % (as of	F	-IRB	A	-IRB	S	πa	F-	IRB	A-	IRB	S	TA	F-	IRB	A-	IRB	S	TA		as of 3	1/12/2014	as	of 31/12/2015	ee la	s of 31/12/2	2016	as o	f 31/12/20)14	as o	of 31/12/2015		as of 31	1/12/2016
	(min EUR, %)	31/12/2013)	Non-defaulter	d 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	Impai ra	rment Stor te Provi	k of Coverage Rati	Impairment rate	Stock of Provisions	age Default rate	t Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate F	Stock of Provisions	erage - Default Stock	airment Stor rate Prov	k of sions Coverage Ratio - Default Stock
	Central banks and central governments Institutions Cornorates		70.057 49,614	0 102	9.805 35,224	72 156	34.219 74,703	2	815 11,478	0	725 5,709	0	4.837 13,935	2 11	0 18	0 16	76 178	14 170	0	10 286	0.0		3 101.82% 15 63.49%	0.00%	13 82.0 120 59.4	5% 0.00%	124		0.05%	66 137	79.48% 47.05%	0.02%	168 45	5.73% 0.0	0.01% 1	174 47.64% 186 43.54%
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		88.005 0 28.406	3.433 0 1.770	71.144 24,189 212	1.060 500	47.942 0 2.288	530	62.273 0 24.691	0	23.433 5,983 111	39 15	49.103 0 2.288	5.086	1.309	2.467	1.253	716 178	30	421	0.3	2% 5.	137 57.40% 0 -	0.43%	6.247 51.5	2% 0.41%	6.993 0	48.21%	0.45%	6.193 0	62.96%	0.68%	7.481 55	5.52% 0.6	.68% 8.3	712 50.01%
	Retail Retail - Secured on real estate property	67.0%	0	0	402,940 242.641	15 11,408 4,168	2.288 7,345 254	150	0	0	75,456 40.062	23	2,288 5,269 92	215	0	0	3,183 1.078	7,073 1.468	62 14	4/ 299 50			752 44.76% 149 34.30%		12,809 36.7 4,002 27.4	5% 0.26%	13,833 4,244	- 32.22% 23.52%	0.36%	12,892 4.144	47.17% 36.07%	0.44%		8.12% 0.1 9.83% 0.1		,252 33.03% 955 26.43%
France	Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of	0.0%	0	0	14,085 228,556	536 3,632	0 254	0	0	0	3,901 36,161	0	0 92	0	0	0	0 1,078	0 1,468	0 14	0	0.3	1% 8 9% 2,	32 72.14% 167 29.50%	0.31%	924 50.2 3,078 24.1	8% 0.30% 3% 0.09%	964 3,280	40.08%	0.46%	956 3,188	74.24% 31.30%	0.55%	1,101 54 3,896 26	4.20% 0.6 6.57% 0.2	0.66% 1,2 0.27% 4,2	243 43.99% 712 24.03%
Trance	Retail - Qualifying Revolving Retail - Other Retail		0	0	11.666 148,633	278 6,962	3.176 3,915	100 51	0	0	2.594 32,800	0 23	2.682 2,496	100 56	0	0	49 2,056	156 5,449	36 12	139 110	0.4	6% 7,	51 62.57% 153 49.82%		8,105 41.0	3% 0.45%	8,729	35.99%	1.25% 0.64%	592 8,156		1.38% 0.70%	9,179 42		0.79% 10,	,280 36.26%
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0	74.891 73,742	3.867 3,094	2.471 1,445	3 47	0	0	19.439 13,361	23	1.412 1,083	5 52	0	0	1.407 649	3.068 2,381	0	34 76	0.6		129 47.99% 124 52.05%	0.33% 0.58% 0.00%		4% 0.56%	4.718 4,011		0.51%	4.515 3,641		0.57% 0.85% 0.00%			0.92% 4,8	866 41.92%
	Equity Securitisation Other non-credit obligation assets		15.164 0	0	30,253	11	1.985 156 25.353	0	55.582 0	0	3,736	10	3.2/5 149 27.640	0	0	0	0	0	0	1/0 0 168	0.0	0% 4		0.00%	415 -	0.00%	415		0.00%	415		0.00%	415	- 0.	0.00% 4	415 -
	TOTAL Securitisation and re-securitisations positions deducted from capital *		222,839 0	3,535	549,366 0	12,708 0	191,702	682 0	130,147	0	109,059	74	104,207	5,314	1,326	3,063 0	4,690 0	7,974	92 0	1,354	0.2	1% 17	731 49.12%	0.23%	19,604 41.3	3% 0.23%	21,378	36.89%	0.28%	19,703	52.27%	0.36%	23,153 43	3.23% 0.4	0.40% 26,	,738 37.78%

				Exp	oosure values (a	is of 31/12/2	013)			Risk ex	posure amoun	ts (as of 31/1	2/2013)			Value adjust	tments and pr	ovisions (as of	31/12/2013)					Bas	eline Scena	ario		
		LTV % (as of	F-	-IRB	A-I	RB	5	TA	F-	IRB	A-1	IRB	5	TA	F-I	IRB	A	-IRB	2	TA		as of 31/	2/2014	as	of 31/12/2	2015	85	of 31/12,
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Impairi rati		f Coverage Ratio	• Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions
	Central banks and central governments		0	0	213	0	7.081	2	0	0	13	0	1.720	2	0	0	0	0	0	3	0.00	% 0	0.33%	0.00%	0	0.75%	0.00%	0
	Institutions		0	0	127	0	2,627	3	0	0	0	0	1,128	11	0	0	0	0	0	0	0.01	% 3	92.19%	0.01%	4	88.02%	0.01%	4
	Corporates		0	0	5.184	275	14.077	1.461	0	0	2.423	36	12.091	1.803	0	0	0	53	70	699	1.06	% 1.287	40.08%	0.97%	1.570	40.26%	0.88%	1.861
	Corporates - Of Which: Specialised Lending		0	0	1,174	145	0	0	0	0	364	21	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0
	Corporates - Of Which: SME		0	0	0	0	5.508	865	0	0	0	0	5.050	1.115	0	0	0	0	35	411	-	0	-	-	0	-	-	0
	Retail		0	0	27,831	3,946	11,160	419	0	0	12,418	0	7,791	504	0	0	254	1,664	142	724	1.77	% 3,851	52.84%	1.64%	4,557	53.99%	1.53%	5,220
	Retail - Secured on real estate property	54.9%		0	11.100	471	1.631	43	0	0	1.658	0	638	41	0	0	0	52	7	10	0.10		12.34%	0.09%	204	12.50%	0.09%	225
	Retail - Secured on real estate property - Of	0.0%	0	0	1,447	193	585	1	0	0	408	0	270	1	0	0	0	0	0	0	0.42	% 53	14.80%	0.41%	64	15.12%	0.40%	76
Italy	Retail - Secured on real estate property - Of	0.0%	0	0	9,653	278	1,045	43	0	0	1,250	0	368	40	0	0	0	52	7	10	0.04		10.74%	0.04%	139	10.70%	0.04%	149
italy	Retail - Qualifying Revolving		0	0	1,537	338	276	14	0	0	1,237	0	207	14	0	0	36	228	11	84	7.30			7.29%	655	75.28%	7.05%	756
	Retail - Other Retail		0	0	15.194	3.137	9.254	362	0	0	9.523	0	6.947	449	0	0	218	1.384	124	630	2.23			2.07%	3.698	57.34%	1.96%	4.239
	Retail - Other Retail - Of Which: SME		0	0	3,949	1,059	426	234	0	0	1,874	0	326	315	0	0	0	563	4	131	1.45			1.43%	996	51.97%	1.41%	1,144
	Retail - Other Retail - Of Which: non-SME		0	0	11.246	2.079	8.828	128	0	0	7.649	0	6.621	134	0	0	218	821	121	499	2.40		57.59%	2.20%	2.702	59.95%	2.07%	3.095
	Equity		631	0	0	0	29	0	2,281	0	0	0	59	0	0	9	0	0	0	7	0.00	% 0	-	0.00%	0	-	0.00%	0
	Securitisation		0	0	49	0	0	0	0	0	18	0	0	0	0	0	0	0	0	0				1 1				
	Other non-credit obligation assets		0	0	0	0	1,628	0	0	0	0	0	1,377	0	0	0	0	0	0	14				4				
	TOTAL		631	0	33.404	4.221	36.602	1.886	2.281	0	14.872	36	24.167	2.321	0	9	254	1.717	213	1.447	1.39	% 5.142	48.99%	1.28%	6.131	49.69%	1.18%	7.084
	Securitisation and re-securitisations positions deducted from capital *		0	0	1	0	0	0							0	0	0	0	0	0				4				

				Exp	osure values (a	s of 31/12/2	013)			Risk ex	posure amour	nts (as of 31/1	2/2013)			Value adjus	tments and pro	ovisions (as of	31/12/2013)						Base	eline Scena	ario			
		LTV % (as of	F-	IRB	A-I	RB	s	TA	F-I	RB	A-	-IRB	ST	TA	F-	IRB	A-	-IRB	5	TA		as of 3	31/12/20	014	as (of 31/12/2	2015	aso	of 31/12/20	16
	(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	Imp			werage Ratio		Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage tatio - Default Stock
	Central banks and central governments		0	0	41,568	0	36	0	0	0	0	0	8	0	0	0	0	0	0	0		30%	0	1.01%	0.00%	0	1.01%	0.00%	0	1.03%
	Institutions		0	0	3.474	33	926	0	0	0	0	0	156	0	0	0	0	30	0	0	0			59.44%	0.01%	41	59.49%	0.01%	42	59.36%
	Corporates		0	0	25,023	240	907	2	0	0	11,357	1	908	3	0	0	0	239	0	0	0	11%	133	53.20%	0.12%	161	43.05%	0.11%	188	38.55%
	Corporates - Of Which: Specialised Lending		0	0	3.389	32	0	0	0	0	735	1	0	0	0	0	0	8	0	0		-	0	-	-	0	-	1 - 1	0	-
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	1 - 1	0	
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		15%	0	0.93%	0.00%	0	0.93%	0.00%	0	0.93%
	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	-	1 - 1	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	-	1 - 1	0	
United States	Retail - Secured on real estate property - Of Retail - Qualifying Revolving	0.0%	0	0	0	0	0	0	U	0	0	0	0	0	0	0	0	0	0	0		-	0	-		0	-	1 - 1	0	-
	Retail - Other Retail		0	0	0	0	0	0	U	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	U	0	0	0	U	0	0	0	0		0	0	0	0	0	U		15%	0	0.93%	0.00%		0.93%	0.00%	0	0.93%
	Retail - Other Retail - Of Which: SME		0	0	0	0			U	0			0							0				0.93%	0.00%		0.93%	0.00%		0.93%
	Faulty		2	0	0	0	25	0	7	0		0	5			7	0			20	0	20%		0.93%	0.00%		0.93%	0.00%		0.93%
	Securitisation			0	5.626	0	13			0	624	233	32			6				20			č.		0.00%	3		0.00%	, in the second	· ·
	Other non-credit obligation assets		0	0	0.020	0	526		0	0	024	200	284		0	ő	ő		ő	0								4 I	/ /	1
	TOTAL		2	0	75 691	361	2 431	2	7	0	11 981	235	1.407	3		7		269		20		24%	173	54.27%	0.05%	202	45.54%	0.04%	230	41.02%
	Securitisation and re-securitisations positions deducted from capital *		ō	0	567	114	0	ō	í í		11.201	1.55	1.107		ő	0	533	114	ő	0	-	1.2		21.2774	0.0372	101	0.31%	0.01.0		11.01.70

				Exp	osure values (as of 31/12/2	013)			Risk exp	osure amount	is (as of 31/12	2/2013)			Value adjust	ments and pro	ovisions (as of	31/12/2013)					Bas	eline Scena	ario			
		LTV % (as of	F	-IRB	A	IRB	5	TA	F-	IRB	A-I	RB	ST	'A	F-	IRB	A-	IRB	S	TA		as of 31/1	2/2014	as	of 31/12/2	2015	as	s of 31/1	1
	(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	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairm rate	ant Stock of Provision		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	t Stock Provisio	
	Central banks and central governments		0	0	8,354	0	1	0	0	0	13	0	1	0	0	0	0	0	0	0	0.009	0	1.02%	0.00%	0	1.02%	0.00%	0	ŗ
	Institutions		0	0	1.258	232	126	3	0	0	197	0	63	12	0	0	0	208	0	4	0.009	35	88.89%	0.00%	35	87.93%	0.00%	35	ć
	Corporates		0	0	11,556	554	9	0	0	0	3,908	39	9	0	0	0	0	209	0	0	0.119	184	30.92%	0.13%	194	29.49%	0.12%	207	ñ
	Corporates - Of Which: Specialised Lending		0	0	4.954	294	0	0	0	0	1.376	39	0	0	0	0	0	21	0	0		0	-	-	0	-	-	0	÷
	Corporates - Of Which: SME		0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-	-	0	j
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2.739	10	200.24%	2.41%	12	79.15%	2.38%	14	4
	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		0	-	-	0	-	-	0	j
	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	j
United Kingdom	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	i
United 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	j
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2.739	10	200.24%	2.41%	12	79.15%	2.38%	14	4
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-	-	0	i
	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	2.739	10	200.24%	2.41%	12	79.15%	2.38%	14	4
	Equity		32	0	0	0	18	0	117	0	0	0	18	0	0	21	0	0	0	0	0.009	0	-	0.00%	0	-	0.00%	0	i
	Securitisation		0	0	82	4	0	0	0	0	434	56	0	0	0	0	0	0	0	0									
	Other non-credit obligation assets		0	0	0	0	2	0	0	0	0	0	53	0	0	0	0	0	0	0									
	TOTAL		32	0	21,250	790	154	3	117	0	4,552	94	144	12	0	21	0	417	0	4	0.049	229	36.08%	0.04%	241	34.20%	0.04%	257	đ
	Securitisation and re-securitisations positions deducted from capital *		0	0	6	0	0	0				_			0	0	2	0	0	0						_			ł

				Exp	osure values	(as of 31/12/	2013)			Risk ex	posure amoun	ts (as of 31/:	12/2013)			Value adjus	tments and pro	ovisions (as of	(31/12/2013)					Ba	seline Scen	ario		
		LTV % (as of	F	-IRB	A	-IRB		TA	F-	IRB	A-	IRB	-	STA	Fi	RB	A-	IRB	S	TA		as of 31/2	12/2014		s of 31/12/			of 31/12/2016
	(min EUR, %)	31/12/2013)	Non-defaulter	d 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	Impairm rate		f Coverage Ratio	Impairment rate	t Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions
	Central banks and central governments		0	0	628	0	8.439	0	0	0	0	0	0	0	0	0	0	0	0	0	0.009		0.98%	0.00%	0	0.98%	0.00%	0 0.99%
	Institutions		0	0	31	0	14,471	0	0	0	5	0	5,262	0	0	0	0	0	0	0	0.029		29.25%	0.01%	0	29.24%	0.01%	0 29.25%
	Corporates		0	0	959	0	2.968	0	0	0	409	0	2.072	0	0	0	0	0	0	0	0.129	6 16	38.12%	0.16%	18	34.45%	0.15%	21 32.60%
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	1 - '	0 -
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	1 - '	0 -
	Retail		0	0	1,429	3	0	0	0	0	72	0	0	0	0	0	0	3	0	0	0.259	6 4	25.56%	0.00%	4	25.56%	0.00%	4 25.56%
	Retail - Secured on real estate property	0.09	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	1 - '	0 -
	Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of	0.09	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-		0	-	1 - 1	0 -
Luxembourg	Retail - Secured on real estate property - Or Retail - Qualifying Revolving	0.0%	6 U	0	U	0	0	0	U	0	0	0	U	0	0	0	U	0	0	0	-	0	-	-	0	-	1	0 -
	Retail - Qualifying Revolving Retail - Other Retail		0	0	1,429	0	0	0	U	0		0	0	0	0	0	0	0	0	0	0.259		25.56%	0.00%	0	25.56%	0.00%	4 25.56%
	Retail - Other Retail - Of Which: SME		0	0	1,429	3	0	0	0		12				0	0		2		0	0.251		25.30%	0.00%	-	25.30%	0.00%	4 25.30%
	Retail - Other Retail - Of Which: SHE		0	0	1,429	2	0	0	0	0	72	0			0	0	0	2		0	0.259		25.56%	0.00%	0	25.56%	0.00%	4 25,56%
	Equity		145		1,425	5	70		511		72	, in the second se	102	l ő	ő			2		ő	0.009		23.30%	0.00%	24	23.30%	0.00%	- 24
	Securitisation		145	0	0	0	70				0		105	i i	0		0	ő	0	ő	0.007	0	-	0.00%		-	0.00%	
	Other non-credit obligation assets		ő	ő	ő	0	64	ő	ů	ő	ő	ő	62	ő	ő	ő	ő	ő	ő	ő							1 1	
	TOTAL		145	0	3.048	3	26.012	0	511	0	487	0	7.500	0	0	0	0	3	0	0	0.059	6 53	34.09%	0.04%	56	32.14%	0.04%	59 31.03%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0								

	Adve	rse Scena	io			
	as	of 31/12/	2015	as	of 31/12/	2016
: ult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	0.04%	172	37.49%	0.04%	219	37.60%
	0.06%	780	52.01%	0.05%	869	48.57%
	0.64%	13,610	50.82%	0.63%	15,866	46.99%
	-	0	-	-	0	-
	-	0	-	-	0	-
	0.66%	22.043	43.29%	0.74%	25.582	38.54%
	0.22%	5.547	28.84%	0.28%	6.433	24.99%
	0.54%	1,181	46.57%	0.63%	1,338	39.27%
	0.20%	4,366	26.23%	0.26%	5,095	22.88%
	2.30%	1,924	77.55%	2.45%	2,352	71.99%
	1.13%	14,573	48.15%	1.24%	16,797	43.44%
	0.78%	6.303	40.11%	0.87%	6.990	34.35%
	1.40%	8.270	55.93%	1.51%	9.807	52.45%
	0.00%	528	-	0.00%	528	-
	0.48%	37,133	46.27%	0.51%	43,064	41.69%

			Adve	rse Scena	rio.			
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 Stork
0.77%	37	251.14%	0.77%	75	271.66%	0.77%	112	279.42%
0.08%	6	72.85%	0.04%	8	75.18%	0.04%	9	75.18%
1.36%	1.410	40.63%	1.56%	1.855	40.63%	1.70%	2.328	41.40%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
2.39%	4,238	55.90%	2.74%	5,442	58.72%	2.96%	6,718	61.15%
0.10%	188	12.47%	0.11%	218	12.73%	0.11%	248	13.15%
0.44%	54	14.99%	0.48%	69	15.44%	0.50%	84	16.09%
0.04%	134	10.82%	0.04%	149	10.84%	0.04%	163	11.01%
7.78%	567	79.89%	8.87%	717	80.25%	9.36%	860	80.97%
3.18%	3.483	58.94%	3.72%	4.507	62.23%	4.16%	5.610	65.06%
1.65%	880	52.61%	1.94%	1,060	53.32%	2.19%	1,262	55.24%
3.51%	2.603	61.80%	4.10%	3.447	65.92%	4.56%	4.348	68.84%
0.00%	0	-	0.00%	0	-	0.00%	0	-
1.85%	5.692	51.56%	2.10%	7.379	53.39%	2.26%	9.167	55.20%

46.67%

Ratio - I

Cov Ratio

0.20%

0.05%

-0.05% -0.05% 0.00%

0.11%

0.00% 0.06% 1.03%

4.10%

4.10% 4.10% 0.00%

0.12%

0.26%

0.26% -0.26% 0.00%

	as	of 31/12/	2015	as	of 31/12/	2016
Coverage tio - Default Stock	Impairment rate	npairment Stock of		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
1.10%	0.00%	as of 31/12/20 parment Stock of a Sto	1.08%	0.00%	0	1.07%
55.50%	0.12%	as of 31/12/2015 Correct Science Correct Science offic Provisions Ratio Correct 0.00% 0 0 0 0 0.12% 231 374 1 0 - 0 - 0 - 0 - 0 - 0.02% 0 0 - 0 0 - 0 0 <td>0.11%</td> <td>59</td> <td>51.75%</td>		0.11%	59	51.75%
44.53%	0.23%	231	37.41%	0.18%	280	34.41%
-	-		-	-	0	-
-	-	0	-	-	0	-
0.95%	0.02%		0.96%	0.00%	0	0.96%
-	-	at of 31/12/2015 Constr Stock of Particles Factorial Stock of Constr Model Stock Particles Model Stock Stock of Constr Model Stock Stock of Constr Model Stock O Mod	-	-	0	-
-	-	at of 3.1/12/2015 Core of Participant March Stock of Participant Stock of Participant % 0 1.0 % 0 5.5 % 0 % 0 % 0 % 0 % 0 % 0 0 % 0 0 % 0 0 % 0 0.9 % 0 0.9 % 0 0.9 % 0 0.9 % 0 0.9	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
0.95%	0.02%		0.96%	0.00%	0	0.96%
-	-	0	-	-	0	-
0.95%	0.02%	0	0.96%	0.00%	0	0.96%
-	0.00%	0	-	0.00%	0	-
46.67%	0.09%		39.69%	0.07%	338	36.45%
		- 0 - 0.02% 0 0.96% - 0 - 0.02% 0 0.96% 0.00% 0 -				

		rse Scenar				
	as of 31/12 Impairment Stock of		2015	as	of 31/12/	2016
Coverage tio - Default Stock		Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
1.19%	0.00%	0	1.14%	0.00%	0	1.13%
57.41%	0.03%	49	52.86%	0.02%	52	49.68%
36.36%	1.25%	390	35.02%	1.36%	491	34.33%
-	-	0	-	-	0	-
-	-	0	-	-	0	-
257.73%	4.68%	15	79.93%	5.14%	20	85.54%
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
257.73%	4.68%	15	79.93%	5.14%	20	85.54%
-	-	0	-	-	0	-
257.73%	4.68%	15	79.93%	5.14%	20	85.54%
-	0.00%	0	-	0.00%	0	-
39.06%	0.33%	454	36.91%	0.35%	563	35.94%

	Adve	rse Scenar	io					
4	as of 31/12/2015 Bripshmeter State of Constraints Productors State of Constraints Productors State of Constraints 0,00% 2 255% 0,27% 2 323% - 0 - - 0.00% <th>2015</th> <th>as</th> <th>of 31/12/</th> <th>2016</th>		2015	as	of 31/12/	2016		
Coverage tatio - Default Stock		parment Stock of Con mile Providence Providence 0.00% 0 0. 0.05% 2 25 - 0 0 - 0 0 - 0 0 - 0 0.01% 4 21 - 0 0 - 0 0 0.01% 4 21 - 0 0 - 0 0 0.01% 4 22 - 0 0 0.01% 4 22 - 0 0 0.01% 4 22 - 0 0 - 0 0 - 0 0 - 0 0 0.01% 4 22 - 0 0 - 0 0	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock		
0.98%	0.00%	as of 31/12/2015 aiment Stock of Provision Conv Stock 100% 0 0 0 00% 2 29 29 127% 24 32 - 0 - 0 - 1 - 0 - 0 - - 0 - 0 - - 0 - 0 - - 0 - 0 - - 0 - 0 - - 0 - 0 - - 0 - 0 - - 111% 4 21.1 - - 113% 4 21.1 -	0.99%	0.00%	0	0.99%		
29.25%		s of 31/12/2015 paiment Stock of rest Convoirs or convoirs Convoirs or convoirs 0.00% 0 0.00% 2.00% 0.00%	29.55%	0.09%	3	29.46%		
36.29%	0.27%	as of 31/12/2015 aiment Stock of Provision Conv Stock 100% 0 0 0 00% 2 29 29 127% 24 32 - 0 - 0 - 1 - 0 - 0 - - 0 - 0 - - 0 - 0 - - 0 - 0 - - 0 - 0 - - 0 - 0 - - 0 - 0 - - 111% 4 21.1 - - 113% 4 21.1 -	32.39%	0.19%	32	30.81%		
-	-	as of 31/12/2015 aiment Stock of Provision Corew Restor Stock Stock Corew Stock 0.00% 0 0.9 9 Stock Stock </td <td>-</td> <td>-</td> <td>0</td> <td>-</td>	-	-	0	-		
-	-	start of 23/17/22/015 sammer Stock of Provisions Rome and Colspan="2">stock of Colspan="2">stock of Colspan="2">st		-	0	-		
25.31%	0.11%	ass of 31/12/2013 aimmed Stock of Provision Residual Residual Provision Residual Residual Residual Provision 00% 0 0 0 2 27% 24 3 - 0 - 0 - 0 - 0 - 0 - 0 - 1 - 0 - 0 - 1 - 0 - 1 - 0 - - 0 - 0 - 0 - 1 - 0 -	21.89%	0.00%	4	21.89%		
-	-	as of 31/12/2015 Conversion Reference Provisions Provisions <th colspan="2" p<="" td=""><td>-</td><td>-</td><td>0</td><td>-</td></th>	<td>-</td> <td>-</td> <td>0</td> <td>-</td>		-	-	0	-
-	-	as of 33/12/201 Stock of Cat Cat 0% 0 0% 2 0 0 0% 0 1% 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 1% 4 1% 0 1% 4 1% 0	-	-	0	-		
-	-	mment Stock of Provisions R 9% 2 2 7% 24 - - 0 - 1% 4 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - 1% 4 - - 1% 4 - 1% 4	-	-	0	-		
-	-		-	-	0	-		
25.31%	0.11%	4	21.89%	0.00%	4	21.89%		
-	-		-	-	0	-		
25.31%	0.11%	4	21.89%	0.00%	4	21.89%		
-	0.00%	34	-	0.00%	34	-		
33.13%	0.09% 64	64	29.74%	0.06%	73	28.94%		
	- 0.11% - - - 0.11% - 0.11% 0.00%							

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

			Đ	cposure values	(as of 31/12/	2013)			Risk ex	xposure amount	s (as of 31/12	/2013)			Value adjust	tments and pro		31/12/2013)						eline Scenari									rse Scenario			
	LTV % (as of	F	F-IRB		A-IRB		STA	F-I	RB	A-II	RB	STA	A	Fi	IRB	A	RB	S	A		as of 31/1	2/2014	as	of 31/12/20	15	as of 3	31/12/2016		as c	of 31/12/2	014	as	of 31/12/201		as of 31,	1/12/2
(min EUR, %)	31/12/2013)	Non-defaulte	d Defaulted	Non-default	ed Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairme rate	nt Stock of Provisions	Coverage Ratio	· Impairment rate	Stock of Provisions	Coverage atio - Default Stock	mpairment Sti rate Pro	ock of Nisions	verage o - Default Stock	Impairment rate	e Stock of Provisions	Coverage Ratio - Defau Stock	t Impairment rate	Stock of Provisions	verage - Default Stock	airment Stock ate Provis	ock of visions
Central banks and central governments		0	0	2	0	3,847	0	0	0	0	0	12	0	0	0	0	0	0	0	0.00%	0	1.00%	0.00%		1.00%			.00%	0.00%	0		0.00%	0	1.02% 0.0	.00% 0	0
Institutions		0	0	28	0	1.746	0	0	0	0	0	408	0	0	0	0	0	0	0	0.00%		29.90%	0.00%	0	29.87%	0.00%	0 25	9.87%	0.10%	1	29.96%	0.03%			.03% 2	2
Corporates		0	0	927	0	588	66	0	0	265	0	421	96	0	0	0	0	1	71	0.04%	15	9.77%	0.05%	16	10.07%	0.05%	18 10	0.37%	0.19%	23	13.89%	0.19%	29 1	6.39% 0.1	.12% 3	32
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-		0	-	-	0	-	-	0	-	-	0	-	- 0	0
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-		0	-	-		-	-	0	-	-	0		- 0	0
Retail		0	0	7,445	272	7,819	133	0	0	1,344	431	3,933	163	0	0	0	33	16	64	0.00%	1	0.15%	0.00%	1	0.15%	0.00%	1 0	.15%	0.00%	1	0.15%	0.00%	1	0.18% 0.0	.00% 1	1
Retail - Secured on real estate property	76.79		0	3.858	47	5.940	66	0	0	395	44	2.632	66	0	0	0	6	0	12	0.00%		0.00%	0.00%	0		0.00%		.00%	0.00%	0		0.00%			.00% 0	0
Retail - Secured on real estate property -			0	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0.00%		0.00%	0.00%	0		0.00%		.00%	0.00%	0		0.00%			.00% 0	0
Retail - Secured on real estate property - Belgium Retail - Qualificing Revealution	Df 0.09	6 0	0	3,857	47	5,939	66	0	0	395	44	2,631	66	0	0	0	6	0	12	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0 0	.00%	0.00%	0	0.00%	0.00%	0	0.00% 0.0	.00% 0	0
Ketail - Qualitying Kevolving		0	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	3.587	226	1.879	68	0	0	948	388	1.302	97	0	0	0	27	16	52	0.01%		0.20%	0.00%	1		0.00%		.20%	0.01%	1	0.20%	0.00%			.00% 1	1
Retail - Other Retail - Of Which: SME		0	0	1,212	119	602	62	0	0	667	268	344	91	0	0	0	12	12	48	0.00%		0.00%	0.00%	0		0.00%		.00%	0.00%	0		0.00%			.00% 0	0
Retail - Other Retail - Of Which: non-SMI		0	0	2.375	107	1.277	6	0	0	282	120	958	6	0	0	0	15	4	4	0.01%		0.52%	0.00%	1	0.52%	0.00%	1 0	.52%	0.01%	1	0.52%	0.00%	1		.00% 1	1
Equity		0	0	0	0	7	0	0	0	0	0	11	0	0	0	0	0	0	1	0.00%	0	-	0.00%	0	-	0.00%	0		0.00%	0	-	0.00%	0	- 0,7	.00% 0	0
Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																	
Other non-credit obligation assets		0	0	0	0	129	0	0	0	0	0	79	0	0	0	0	0	0	0																	
TOTAL		0	0	8.402	272	14.136	199	0	0	1.609	431	4.865	259	0	0	0	33	16	136	0.01%	16	2.29%	0.01%	17	2.47%	0.01%	18 2	.64%	0.03%	25	3.71%	0.02%	32	4.81% 0.0	.02% 3	35
Securitisation and re-securitisations positions deducted from cap	al *	0	0	0	0	0	0							0	0	0	0	0	0																	/ /

				Exp	iosure values (as of 31/12/2	013)			Risk ex	posure amoun	ts (as of 31/1	2/2013)			Value adjust	tments and pro	visions (as of	31/12/2013)			
		LTV % (as of	F-I	IRB	A	IRB	ST	A	F-I	(RB	A-1	IRB	SI	TA	Fi	IRB	A-	-IRB	S	ΓΑ.		as of
	(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	rate	
	Central banks and central governments Institutions Corporates		0	0	20,342 798 3,658	0 0 92	1 41 67	0	0	0	5 63 1,050	0	4 8 24	0	0	0	0	0 0 71	0	0	0.00	7%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0	0	1.363 0	92 13 0	0	0	0	0	238	0	0	0	0	0	0	12 0	0	0	0.14	:
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Japan	Retail - Qualifying Revolving Retail - Other Retail	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.02	2%
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity		0 0 45	0	0	0	0 0 28	0 0	0 0 166	0	0	0	0 0 29	0 0	0	0	0	0	0	0 0	0.02	
	Securitisation Other non-credit obligation assets TOTAL		0	0	0 0 24,799	0	0 35 173	0	0	0	0	0	0 41 105	0	0	0	0	0	0	0		
	Securitisation and re-securitisations positions deducted from capital *		45 0	0	24./99	92	1/3	0	166	0	1.118	0	105	0	0	0	0	0	0	0	0.05	5%

				Exp	osure values (as of 31/12/2	(013)			Risk ex	posure amour	ts (as of 31/1	2/2013)			Value adjust	ments and pro	ovisions (as of	31/12/2013)					Bas	eline Scena	ario			
		LTV % (as of	F-1	RB	A-	IRB	S	TA	F	IRB	A-	IRB	S	TA	Fi	IRB	A-	IRB	S	TA		as of 31/1	2/2014	85	of 31/12/3	2015	as	of 31/12/2	016
	(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	Impairm rate	nt Stock of Provision	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Covera Ratio - De Stock
	Central banks and central governments Institutions		0	0	661 192	0	82 440	0	0	0	14 0	0	0 97	0	0	0	0	0	0	0	0.009		1.00%	0.00%	0	1.00%	0.00%	0	1.009
	Corporates Corporates - Of Which: Specialised Lending		0	0	5.191 100	10	1.774	3	0	0	1.912	0	1.735	3	0	0	0	10	0	6	0.119		36.57%	0.14%	110	34.30%	0.13%	120	34.1
	Corporates - Of Which: SME		0	0	0	0	11	0	0	0	0	0	11	0	0	0	0	0	0	0		0			0	-	-	0	-
	Retail Retail - Secured on real estate property	0.0%	0	0	2.142 0	54 0	0	2	0	0	889 0	0	0	2	0	0	9	16 0	0	0	1.379	66 0	54.53% 0.00%	1.32%	94 0	50.75% 0.00%	1.28%	121 0	52.9 0.0
C	Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	0.00%	1	0	0.00%	:	0	0.0
Germany	Retail - Qualifying Revolving Retail - Other Retail		0	0	0 2.142	0	0	0	0	0	0	0	0	0	0	0	0	0	ō	0	1.379	0 66	- 55.60%	- 1.32%	0	- 51.36%	- 1.28%	0	53.4
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10	0	0	-	2	-	-	3	100.00%	-	4	77.5
	Retail - Other Retail - Of Which: non-SME Equity		0 145	0	2,142 0	54	0	2	0 426	0	889 0	0	0	2	0	0	9	16 0	0	0	1.329		53.97%	1.28% 0.00%	91 0	50.58%	1.24% 0.00%	117 0	52.8
	Securitisation Other non-credit obligation assets		0	0	0	0	0 34	0	0	0	0	0	0	0	0	0	0	0	0	0									
	TOTAL Securitisation and re-securitisations positions deducted from capital *		145	0	8,186	64	2,330	5	426	0	2,815	ō	1,849	5	0	0	9	28	0	6	0.319	165	47.82%	0.32%	205	44.67%	0.30%	241	45.8

				Exp	osure values (as of 31/12/2	1013)			Risk ex	posure amount	ts (as of 31/1	2/2013)			Value adjust	ments and pro	ovisions (as of	31/12/2013)					Base
		LTV % (as of	F-	-IRB	A	IRB	5	TA	F-	IRB	A-1	RB	SI	TA	F	IRB	A-	-IRB		STA		85	of 31/12/	2014	as o
	(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-defaulter	d Defaulted				Coverage Ratio - Default Stock	Impairment rate
	Central banks and central governments Institutions		0	0	3.516 469	0	391 360	0	0	0	0	0	1	0	0	0	0	0	0	0		0.00%	0		0.00%
	Corporates		ő	0	4.451	147	17	0	0	0	1.609	5	17	ō	0	0	0	99	0	0		0.16%	37		0.19%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	1,768	1	0	0	0	0	561 5	0	0	0	0	0	0	0	0	0			0		
	Retail		ō	0	3,090	48	3,477	25	0	0	74	4	1,312	25	0	0	0	35	0	12		0.04%	3	6.42%	0.00%
	Retail - Secured on real estate property Retail - Secured on real estate property - Of	0.0%	0	0	0	0	3.240 0	23	0	0	0	0	1.134 0	23	0	0	0	0	0	12		0.00%	0	0.00%	0.00%
Switzerland	Retail - Secured on real estate property - Of Retail - Qualifying Revolving	0.0%	0	0	0	0	3,240	23	0	0	0	0	1,134	23	0	0	0	0	0	12		0.00%	0	0.00%	0.00%
	Retail - Other Retail		0	0	3.090	48	237	2	0	0	74	4	178	2	0	0	0	35	0	0		0.15%	3	13.21%	0.00%
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0	0 3.090	0 48	0 237	0	0	0	0 74	0	0	0	0	0	0	0	0	0		0.15%	0	- 13.21%	- 0.00%
	Equity Securitisation		32	0	0	0	4	0	87	0	0	0	4	0	0	0	0	0	0	1		0.00%	0		0.00%
	Securitisation Other non-credit obligation assets		0	0	0	0	0 371	0	0	0	0	0	0 241	0	0	0	0	0	0	0					
	TOTAL		32	0	11,526	196	4,620	27	87	0	1,763	9	1,646	26	0	0	0	135	0	13	1 [0.09%	45	30.39%	0.09%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0				(I	(I

				Exp	oosure values	as of 31/12/	2013)			Risk ex	posure amoun	ts (as of 31/1	2/2013)			Value adjust	ments and pro	ovisions (as of	31/12/2013)						Basy	eline Scena	ario	
		LTV % (as of	F-	-IRB	A	-IRB	S	πA	F	IRB	A-	IRB	5	TA	F-	IRB	A-	-IRB	S	TA		as (of 31/12/	2014	as	of 31/12/2	2015	
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	In		Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	et In
	Central banks and central governments		0	0	789	0	273	0	0	0	240	0	76	0	0	0	0	0	0	0	Г	0.04%	0	10.29%	0.04%	1	10.30%	Т
	Institutions		0	0	213	0	117	0	0	0	148	0	57	0	0	0	0	0	0	0		0.01%	0	40.14%	0.00%		42.79%	
	Corporates		0	0	3,769	316	894	25	0	0	1,951	6	884	28	0	0	0	232	5	26		0.13%	357	55.69%	0.14%	368	51.87%	
	Corporates - Of Which: Specialised Lending		0	0	1,182	70	0	0	0	0	534	0	0	0	0	0	0	34	0	0		-	0	- 1	1 - 1	0	- 1	
	Corporates - Of Which: SME		0	0	0	0	76	12	0	0	0	0	72	13	0	0	0	0	0	18		-	0	- 1	1 - 1	0	- 1	
	Retail		0	0	258	0	915	22	0	0	4	0	445	29	0	0	0	0	0	5		0.02%	0	0.78%	0.00%		0.85%	
	Retail - Secured on real estate property	0.0%		0	0	0	585	1	0	0	1	0	226	1	0	0	0	0	0	3		0.00%	0	0.07%	0.00%	0	0.18%	
	Retail - Secured on real estate property - Of	0.0%		0	0	0	21	0	0	0	0	0	6	0	0	0	0	0	0	0		0.00%	0	- 1	0.00%	0		
Spain	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	565	1	0	0	1	0	221	1	0	0	0	0	0	3		0.00%	0	0.07%	0.00%	0	0.18%	
Spann	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	1 - 1	0		
	Retail - Other Retail		0	0	258	0	330	21	0	0	4	0	218	28	0	0	0	0	0	2		0.03%	0	0.80%	0.00%	0	0.87%	
	Retail - Other Retail - Of Which: SME		0	0	0	0	165	9	0	0	0	0	95	12	0	0	0	0	0	0		0.00%	0	0.00%	0.00%	0	0.00%	
	Retail - Other Retail - Of Which: non-SME		0	0	258	0	164	12	0	0	4	0	123	15	0	0	0	0	0	2		0.05%	0	1.20%	0.00%	0	1.31%	
	Equity		0	0	0	0	5	0	0	0	0	0	5	0	0	0	0	0	0	0	L	0.00%	0		0.00%	0	-	
	Securitisation		0	0	73	0	0	0	0	0	78	0	0	0	0	0	0	0	0	0	- 11				1 /	()	1 1	
	Other non-credit obligation assets		0	0	0	0	89	0	0	0	0	0	78	0	0	0	0	0	0	0					((ł
	TOTAL		0	0	5.103	316	2.293	47	0	0	2.421	6	1.545	57	0	0	0	232	5	32	_ L	0.09%	358	51.95%	0.10%	369	48.46%	_
	Securitisation and re-securitisations positions deducted from capital *		0	0	17	0	0	0							0	0	11	0	0	0								8

-	0	-	-	0		-	0	-
-	0	0.00%	-	0	0.00%	-	0	0.00%
-	0	-	-	0	-	-	0	-
2%	94	51.36%	1.28%	121	53.41%	1.76%	77	64.22%
-	3	100.00%	-	4	77.92%	-	2	-
8%	91	50.58%	1.24%	117	52.88%	1.71%	75	62.48%
0%	0	-	0.00%	0	-	0.00%	0	-
2%	205	44.67%	0.30%	241	45.82%	0.47%	197	48.33%
Bas	eline Scen	ario						
	eline Scen of 31/12/		as	of 31/12/	2016	as of	31/12/20	14
as	of 31/12/	2015 Coverage			Coverage			Coverage
as ment	of 31/12/ Stock of	2015 Coverage Ratio - Default	Impairment	Stock of	Coverage Ratio - Default	as of Impairment rate	Stock of	Coverage Ratio - Defaul
as ment te	of 31/12/ Stock of Provisions	2015 Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Strock	Impairment rate	Stock of Provisions	Coverage Ratio - Defaul Struck
as ment te 0%	of 31/12/ Stock of Provisions 0	2015 Coverage Ratio - Default Stock 1.04%	Impairment rate 0.00%	Stock of Provisions 0	Coverage Ratio - Default Struck 1.09%	Impairment rate 0.00%	Stock of Provisions 0	Coverage Ratio - Defaul Stock 1.39%
as ment te 0%	of 31/12/ Stock of Provisions 0 6	2015 Coverage Ratio - Default Stock 1.04% 57.40%	Impairment rate 0.00% 0.00%	Stock of Provisions 0 6	Coverage Ratio - Default Stock 1.09% 57.18%	Impairment rate 0.00% 0.16%	Stock of Provisions 0 7	Coverage Ratio - Defaul Stock 1.39% 43.37%
as ment te 0%	of 31/12/ Stock of Provisions 0 6 50	2015 Coverage Ratio - Default Stock 1.04%	Impairment rate 0.00%	Stock of Provisions 0 6 62	Coverage Ratio - Default Struck 1.09%	Impairment rate 0.00%	Stock of Provisions 0 7 48	Coverage Ratio - Defaul Stock 1.39%
as ment te 0%	of 31/12/ Stock of Provisions 0 6 50 0	2015 Coverage Ratio - Default Stock 1.04% 57.40%	Impairment rate 0.00% 0.00%	Stock of Provisions 0 6 62 0	Coverage Ratio - Default Stock 1.09% 57.18%	Impairment rate 0.00% 0.16%	Stock of Provisions 0 7 48 0	Coverage Ratio - Defaul Stock 1.39% 43.37%
as ment te 0% 0% 9%	of 31/12/. Stock of Provisions 0 6 50 0 0 0	2015 Coverage Ratio - Default Strek 1.04% 57.40% 37.28%	Impairment rate 0.00% 0.00% 0.17% -	Stock of Provisions 0 6 62 0 0	Coverage Ratio - Default Strek 1.09% 57.18% 35.10%	Impairment rate 0.00% 0.16% 0.30% - -	Stock of Provisions 0 7 48 0 0	Coverage Ratio - Defaul Stock 1.39% 43.37% 41.26% - -
as ment te 0% 9% - 0%	of 31/12/ Stock of Provisions 0 6 50 0 0 0 3	2015 Coverage Ratio - Default Stock 1.04% 57.40% 37.28% - - 6.38%	Impairment rate 0.00% 0.00% 0.17% - - 0.00%	Stock of Provisions 0 6 6 62 0 0 3	Coverage Ratio - Default Strick 1.09% 57.18% 35.10% - - 6.33%	Impairment rate 0.00% 0.16% 0.30% - - - 0.04%	Stock of Provisions 0 7 48 0 0 3	Coverage Ratio - Defaul Stock 1.39% 43.37% 41.26% - - 6.41%
as ment te 0% 0% 9%	of 31/12/ Stock of Provisions 0 6 50 0 0 0 3 0 0	2015 Coverage Ratio - Default Stretk 1.04% 57.40% 37.28% - - 6.38% 0.00%	Impairment rate 0.00% 0.00% 0.17% -	Stock of Provisions 0 6 62 0 0 0 3 0 0	Coverage Ratio - Default Strek 1.09% 57.18% 35.10%	Impairment rate 0.00% 0.16% 0.30% - - 0.04% 0.00%	Stock of Provisions 7 48 0 0 3 0	Coverage Ratio - Defaul Stock 1.39% 43.37% 41.26% - - 6.41% 0.00%
as ment te 0% 0% 9% 0% 0%	of 31/12/ Stock of Provisions 0 6 50 0 0 3 0 0 0 0 0 0	2015 Coverage Ratio - Default Strike 1.04% 57.40% 37.28% - - - 6.38% 0.00%	Impairment rate 0.00% 0.17% - - 0.00% 0.00%	Stock of Provisions 0 6 62 0 0 0 3 0 0 0 0 0 0	Coverage Ratio - Defout Strek 1.09% 57.18% 35.10% - 6.33% 0.00%	Impairment rate 0.00% 0.16% 0.30% - - - - 0.04% 0.00% -	Stock of Provisions 7 48 0 0 3 0 0 3 0 0	Coverage Ratio - Defaul Stock 1.39% 43.37% 41.26% - - 6.41% 0.00% -
as ment te 0% 9% - 0%	of 31/12/ Stock of Provisions 0 6 50 0 0 0 3 0 0 0 0 0 0 0 0	2015 Coverage Ratio - Default Stretk 1.04% 57.40% 37.28% - - 6.38% 0.00%	Impairment rate 0.00% 0.00% 0.17% - - 0.00%	Stock of Provisions 0 6 6 6 2 0 0 3 0 0 0 0 0 0 0 0 0	Coverage Ratio - Default Strick 1.09% 57.18% 35.10% - - 6.33%	Impairment rate 0.00% 0.16% 0.30% - - 0.04% 0.00% - 0.00%	Stock of Provisions 0 7 48 0 0 3 0 0 0 0 0 0 0	Coverage Ratio - Defaul Storek 1.339% 43.37% 41.26% - - 6.41% 0.00% - 0.00%
as ment te 0% 0% 9% 0% 0% 0%	of 31/12/ Stock of Provisions 6 50 0 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2015 Coverage Ratio - Defaut 1.04% 57.40% 37.28% 6.38% 0.00%	Impairment rate 0.00% 0.07% - - 0.00% 0.00% - 0.00% -	Stock of Provisions 0 6 6 6 2 0 0 0 3 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Defout 50-109% 57.18% 35.10% - 6.33% 0.00% - 0.00%	Impairment rate 0.00% 0.16% 0.30% - - 0.04% 0.00% - 0.00% - -	Stock of Provisions 0 7 48 0 0 3 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Defaul Stock 1.39% 43.37% 41.26% - - 6.41% 0.00% - - 0.00%
as ment te 0% 0% 9% 0% 0%	of 31/12/ Stock of Provisions 0 6 50 0 0 3 0 0 3 0 0 3 0 0 3 3	2015 Coverage Ratio - Default Strike 1.04% 57.40% 37.28% - - - 6.38% 0.00%	Impairment rate 0.00% 0.17% - - 0.00% 0.00%	Stock of Provisions 6 62 0 0 3 0 0 0 0 0 3 0 0 0 0 3	Coverage Ratio - Defout Strek 1.09% 57.18% 35.10% - 6.33% 0.00%	Impairment rate 0.00% 0.16% 0.30% - - 0.04% 0.00% - 0.00%	Stock of Provisions 0 7 48 0 0 3 0 0 0 0 0 0 0 0 0 3	Coverage Ratio - Defaul Storek 1.339% 43.37% 41.26% - - 6.41% 0.00% - 0.00%
as ment te 0% 0% 9% 0% 0% 0%	of 31/12/ Stock of Provisions 6 50 0 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2015 Coverage Ratio - Defaut 1.04% 57.40% 37.28% 6.38% 0.00%	Impairment rate 0.00% 0.07% - - 0.00% 0.00% - 0.00% -	Stock of Provisions 0 6 6 6 2 0 0 0 3 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Defout 50-109% 57.18% 35.10% - 6.33% 0.00% - 0.00%	Impairment rate 0.00% 0.16% 0.30% - - 0.04% 0.00% - 0.00% - -	Stock of Provisions 0 7 48 0 0 3 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Defaul Stock 1.39% 43.37% 41.26% - - 6.41% 0.00% - - 0.00%

0.15% 0.00%

0.34% 0.34% 0.52% -

0.02% 0.00% 0.00% 0.00% 0.09% 0.09% 0.09%

0.42%

378 45.82%

0.15%	1 0	13.21%	0.00%	0	13.21%	0.00%	0	13.21%
0.15%	3	13.21%	0.00%	3	13.21%	0.00%	3	13.21%
0.00%	n n	-	0.00%	ő	-	0.00%	0	-
0.09%	45	30.39%	0.09%	58	29.69%	0.08%	71	29.55%
	s of 31/12	/2014		eline Scen of 31/12/		34	of 31/12/	2016
					Coverage			Coverage
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Ratio - Default Stock	Impairment rate	Stock of Provisions	Ratio - Defaul Stock
0.04%	0	10.29%	0.04%	1	10.30%	0.03%	1	10.31%
0.01%	0	40.14%	0.00%	0	42.79%	0.00%	0	43.06%
0.13%	357	55.69%	0.14%	368	51.87%	0.13%	376	48.99%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.02%	0	0.78%	0.00%	0	0.85%	0.00%	0	0.91%
0.00%	0	0.07%	0.00%	0	0.18%	0.00%	0	0.27%
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.00%	0	0.07%	0.00%	0	0.18%	0.00%	0	0.27%
-	0	-	-	0	-	-	0	-
0.03%	0	0.80%	0.00%	0	0.87%	0.00%	0	0.93%
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
0.05%	0	1.20%	0.00%	0	1.31%	0.00%	0	1.40%
0.00%	0		0.00%	0	-	0.00%	0	-
0.09%	358	51.95%	0.10%	369	48.46%	0.09%	378	45.82%

as of 31/12/2015 as of 31/12/2016 tent Stock of Coverage Browlespose Ratio - Default rate Provisions Ratio - Default

. 0.00% I

- 0 0.00% 0 - 0 0.00% 0 0.00% 11

0.05% 126

Stock 1.04% 21.99% 42.11% --1.17% -

-1.17% -1.17%

.

39.91%

 1.02%
 0.00%

 22.23%
 0.02%

 45.75%
 0.17%

 1.17%
 0.00%

1.17% . 1.17%

43.32%

1.02% 22.43% 52.46% . . 1.17% .

. 1.17% . 1.17%

49.61%

0.00% 0.02% 0.20% 3 105 0

0.00%

0.00% 0

			Adve	rse Scena	rio.			
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
0.00%	0	1.07%	0.00%	0	2.04%	0.00%	0	2.42%
0.44%	12	22.52%	0.25%	18	21.86%	0.25%	24	21.57%
0.27%	108	52.91%	0.28%	121	46.44%	0.22%	131	42.72%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.02%	0	1.17%	0.01%	0	1.17%	0.00%	0	1.17%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.02%	0	1.17%	0.01%	0	1.17%	0.00%	0	1.17%
-	0	-	-	0	-	-	0	-
0.02%	0	1.17%	0.01%	0	1.17%	0.00%	0	1.17%
0.00%	11	-	0.00%	11	-	0.00%	11	-
0.14%	131	43.83%	0.11%	151	38.00%	0.10%	167	34.88%

				erse 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 Stock of rate Provisions		Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverag Ratio - Def Stock		
0.00%	0	1.00%	0.00%	0	1.00%	0.00%	0	1.00%		
0.21%	4	21.01%	0.08%	6	21.46%	0.06%	7	21.70%		
0.19%	115	36.49%	0.23%	135	36.17%	0.17%	147	35.55%		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
1.76%	77	63.03%	1.83%	116	57.71%	1.94%	157	60.67%		
-	0	0.00%	-	0	0.00%	-	0	0.00%		
-	0	-	-	0	-	-	0	-		
-	0	0.00%	-	0	0.00%	-	0	0.00%		
-	0	-	-	0	-	-	0	-		
1.76%	77	64.22%	1.83%	116	58.32%	1.94%	157	61.16%		
-	2	-	-	3	100.00%	-	4	79.79%		
1.71%	75	62.48%	1.78%	113	57.64%	1.88%	153	60.76%		
0.00%	0	-	0.00%	0	-	0.00%	0	-		
0.47%	197	48.33%	0.47%	257	46.38%	0.45%	312	48.01%		

	Adve	rse Scena	io			
	as	of 31/12/	2015	as	of 31/12/	2016
Coverage atio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
1.39%	0.00%	0	1.29%	0.00%	0	1.26%
43.37%	0.06%	8	40.87%	0.05%	9	39.01%
41.26%	0.36%	74	37.02%	0.28%	93	35.23%
-	-	0	-	-	0	-
-	-	0	-	-	0	-
6.41%	0.02%	4	6.85%	0.00%	4	6.81%
0.00%	0.00%	0	0.00%	0.00%	0	0.00%
-	-	0	-	-	0	-
0.00%	0.00%	0	0.00%	0.00%	0	0.00%
-	-	0	-	-	0	-
13.15%	0.07%	4	12.36%	0.00%	4	12.36%
-	-	0	-	-	0	-
13.15%	0.07%	4	12.36%	0.00%	4	12.36%
-	0.00%	0	-	0.00%	0	-
30.92%	0.17%	85	30.54%	0.13%	105	30.40%

			Adve	rse Scenar	io					
as of	31/12/20	14	as	of 31/12/	2015	as of 31/12/2016				
nent 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		
34%	11	44.90%	0.41%	15	44.90%	0.06%	16	36.07%		
34%	4	36.99%	0.13%	19	37.71%	0.10%	20	37.80%		
52%	419	54.53%	0.68%	493	46.38%	0.69%	532	41.04%		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
02%	0	0.82%	0.01%	0	1.16%	0.00%	0	1.22%		
00%	0	0.11%	0.00%	0	0.26%	0.00%	0	0.37%		
00%	0	-	0.00%	0	-	0.00%	0	-		
00%	0	0.11%	0.00%	0	0.26%	0.00%	0	0.37%		
-	0	-	-	0	-	-	0	-		
04%	0	0.84%	0.02%	0	1.19%	0.00%	0	1.25%		
00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%		
05%	0	1.26%	0.02%	0	1.72%	0.00%	0	1.81%		
00%	0	-	0.00%	0	-	0.00%	0	-		
12%	435	51.49%	0.50%	527	44.47%	0.46%	569	39.66%		



EBA EUROPEAN BANKING 2014 EU-wide Stress Test

P&L		:	Baseline Scenari	0	ļ	Adverse Scenari	0
(mln EUR)	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Net interest income	15,836	14,877	14,662	14,451	13,793	13,185	12,914
Net trading income		110	478	662	-140	328	561
of which trading losses from stress scenarios		-919	-552	-368	-1,170	-702	-468
Other operating income	1,426	527	527	527	413	374	375
Operating profit before impairments	10,003	7,487	7,643	7,619	5,286	4,895	4,890
Impairment of financial assets (-)	-5,405	-3,663	-3,426	-3,277	-7,367	-6,465	-6,072
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-5,138	-3,567	-3,368	-3,239	-7,048	-6,274	-5,944
Impairment Financial assets designated at fair value through P&L (-)	-266	-97	-58	-39	-319	-192	-128
Impairment on non financial assets (-)	-25	0	0	0	-2,617	-2,602	-15
Operating profit after impairments from stress scenarios	4,573	3,824	4,218	4,341	-4,698	-4,172	-1,197
Other Income and expenses	1,146	1,096	1,096	1,096	1,012	1,012	1,012
Pre-Tax profit	5,719	4,920	5,313	5,437	-3,685	-3,159	-184
Тах	-1,106	-1,156	-1,264	-1,300	572	437	0
Net income	4,613	3,764	4,049	4,137	-3,114	-2,723	-184
Attributable to owners of the parent	4,257	3,407	3,692	3,780	-3,470	-3,080	-541
of which carried over to capital through retained earnings	3,547	3,044	3,191	3,262	-3,720	-3,300	-541
of which distributed as dividends	709	363	502	518	250	221	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	475,206	487,703	495,216	502,662	505,317	543,758	548,186		
Risk exposure amount Securitisation and re-securitisations	5,593	6,962	7,567	8,005	10,524	12,560	13,140		
Risk exposure amount Other credit risk	469,613	480,741	487,649	494,657	494,793	531,198	535,046		
Risk exposure amount for market risk	27,660	28,034	28,050	28,066	29,841	31,986	31,108		
Risk exposure amount for operational risk	41,183	41,183	41,183	41,183	41,183	41,183	41,183		
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0		
AQR adjustments (for SSM countries only)	927	927	927	927	927	927	927		
Total Risk exposure amount	544,976	557,847	565,376	572,838	577,268	617,854	621,404		



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	36,449							
Exposure values	Trading Book (excl. correlation trading positions under CRM)	55							
Exposure values	Correlation Trading Portfolio (CRM)	0							
	Total	36,504							
	Banking Book	5,418	6,782	7,383	7,820	10,328	12,351	12,922	
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	175	180	183	186	196	209	218	
	Total	5,593	6,962	7,567	8,005	10,524	12,560	13,140	
	Hold to Maturity porfolio	0	12	24	36	12	25	37	
Transiemente	Available for Sale porfolio	1,303	1,293	1,293	1,293	1,303	1,303	1,303	
Impairments	Held for trading portfolio								
	Total	1,303	1,305	1,316	1,328	1,315	1,328	1,340	



	(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013			
		EXPOSURES (acc of pro	RECT LONG counting value gross visions) (1)		is a maturi		net of cash short only where there	DIREC Derivatives with po 31/12		Derivatives wit	TVES (1) h negative fair value at l/12/2013	Derivatives with	REIGN EXPOSURES		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	0 164 24 11 258 448 460 1,365	0 0 0 0 0 0 0 0 0 0	0 93 7 -79 239 93 234 588	0 2 24 11 15 67 0 119	0 0 0 0 0 0 0 0 0 0 0	0 91 -17 -90 212 17 233 447	0 0 0 0 0 0 0 0 0		0 0 0 220 100 0 320	0 0 0 -23 -7 0 -29	0 0 0 -1 0 -1 0 0 - 1	0 0 0 0 0 0 0 0 0 0	0 0 0 1 0 1 0 0 1	0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Belgium	171 531 418 418 1,326 778 374 4,017	0 0 0 0 0 0 0	105 367 325 122 1,045 317 250 2,531	79 188 281 355 697 441 90 2,132	5 0 0 0 0 0 0 5	21 179 44 -233 286 -155 160 301	0 993 700 768 0 0 2,461	0 0 85 76 50 0 0 211		0 0 0 0 0 0 0 0 0	0 0 12 0 5 0	0 0 0 1 0 1	0 0 0 15 15	0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Bulgaria											0 20 0 0 0 0 0 20				
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Cyprus															
100 [0 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Czech Republic							0 0 0 0 0 0 0 0 0 0								
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Denmark	0 0 2 0 0 0 0		0 0 2 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 2 0 0 0 0	0 0 0 0 0 0 0 0		0 27 77 27 0 200 0	0 -1 -5 -3 0 -24 0		0 0 0 0 0 0 0 0			
Tot [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	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		330 0 0 0 0 0 0 0 0 0	-33 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 11 6 0 361 232 257 867		0 11 -1 -353 231 185 117	0 0 10 0 0 0 0 18	0 0 0 0 0 0 0 0 0	0 1 -1 -353 220 185 99	0 300 568 335 100 1,179 2,465 443 5 200	4 7 3 12 89 107 17	0 0 0 200 577 1,113 655	0 0 0 -43 -28 -58 -129					
Tot [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	France	867 3,871 8,589 6,499 4,230 12,732 10,694 4,106 50,721	0 69 79 222 414 0 0 0 0 784	190 3,539 8,263 4,869 3,304 10,663 9,064 2,621 42,323	28 3,298 6,143 4,710 3,319 10,425 7,443 2,191 37,530	96 0 0 0 0 0 0 0 96	151 139 1,976 3 -285 -744 -549 -355 186	5,391 250 0 129 0 70 0 1,918 2,367	240 2 0 11 0 11 0 146 170	2,545 0 0 500 0 0 708 1,208	-129 0 0 0 -67 0 0 0 -4 -71	0 0 0 0 0 474 0 474	0 0 0 0 552 0 552	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	



	(mln EUR)		v	ALUES AS C	OF 31/12/20	13		VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013			
		EXPOSURES (acc of prov	RECT LONG ounting value gross visions) (1)		is a maturi		net of cash short only where there	DIREC Derivatives with po 31/12		Derivatives wit	TVES (1) h negative fair value at l/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	24 1,934 1,383 766 1,360 736 926 7,130	0 0 27 0 0 0 27	22 1.875 499 69 -299 79 292 2.537	0 6 0 550 15 0 0 570	2 0 0 0 0 0 0 0 2	19 1,869 499 -481 -330 57 144 1,778	0 1,440 574 200 1,200 250 525 4,189	0 4 22 15 11 61 92 205	0 200 300 100 1,831 720 3,251	0 -7 -19 -10 -14 -14 -181 -105 - 335	0 8 0 3 0 476 0 487	0 0 0 0 469 0 469	0 8 0 8 0 0 125 141	0 0 -6 0 -162 -168
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Croatia	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Greece	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Hungary	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	250 0 0 0 932 0 1.182	7 0 0 0 33 0 40	0 0 0 0 469 0 469	0 0 0 0 0 0 0 0 0 0 0	0 0 10 0 0 0 0 10	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Iceland	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Ireland	94 0 0 0 30 9 132	0 0 0 0 0 0 0 0 0 0	94 0 -1 -6 -28 2 9 70	94 0 0 0 0 0 0 94	0 0 0 0 0 0 0 0 0 0	0 0 -1 -6 -28 0 9 - 26	299 120 454 0 313 391 0 1,577	4 9 22 0 16 22 0 73	1,563 0 0 0 172 0 1,735	-7 0 0 0 0 -1 0 - 8	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Italy	435 1,573 1,193 589 3,332 3,939 1,316 12,378	141 0 12 0 0 0 153	-53 688 -321 -897 2,835 3,068 169 5,488	0 147 272 255 1,683 2,444 101 4,901	7 0 0 0 0 0 0 0 0 7	-60 541 -634 -1,153 1,144 624 69 531	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0			0 0 -20 0 0 22 0 2	0 0 0 0 1 0 1	0 0 34 306 0 573 0 914	0 0 -324 0 -652 0 - 976
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Latvia	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0
[0 - 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



	(mln EUR)		V	ALUES AS C	F 31/12/20	13		VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013			
		GROSS DIRE EXPOSURES (accou of provis (1)	unting value gross sions)		is a maturi			DIREC Derivatives with po 31/12		Derivatives wit	TVES (1) h negative fair value at l/12/2013	Derivatives with	REIGN EXPOSURES positive fair value 12/2013		h negative fair
Residual Maturity	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 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Luxembourg	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Maita	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Netherlands	50 124 206 267 267 295 154 1.363	0 0 0 0 0 0 0 0 0	27 30 -23 102 203 28 -41 326	0 77 47 0 0 0 0 124	0 0 0 0 0 0 0 0 0 0	27 -48 -70 102 203 17 -41 191	0 1,432 1,153 1,508 1,975 0 0 6.068	0 54 86 110 159 0 0 408	0 0 1,290 0 531 1,213 1,342 4,376	0 0 -83 0 -89 -226 -402 - 800	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Norway	2 0 1 0 0 0 0 3	2 0 1 0 0 0 3	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 107 119 0 0 0 226	0 0 -7 -10 0 0 -17	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Poland	1 33 21 0 0 0 0 55	0 3 0 0 0 0 0 3	1 30 21 0 0 0 0 53	0 4 21 0 0 0 0 25	0 0 0 0 0 0 0 0 0 0	1 26 0 0 0 0 0 28	0 0 0 0 0 0 0 0				0 0 21 32 7 0 60	0 0 0 0 0 0 0 0	0 0 10 7 0 0 17	
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Portugal	25 58 3 2 19 48 21 177	0 0 1 0 0 0	25 -60 -2 0 -5 -9 21 - 30	0 4 0 0 3 0 7		25 -64 -2 0 -5 -12 21 -37	278 408 450 0 0 0 1,136	14 11 30 0 0 0 0 54	0 0 0 0 100 100	0 0 0 0 -10 0 -10	0 0 45 0 0 0 0 45		0 0 40 0 0 0 0 40	0 0 -1 0 0 0 0 -1
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] [10Y - more	Romania							0 0 0 0 0 0 0 0 0				0 0 12 17 0 0		40 0 0 0 7 0 0 0 7	
Tot [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Slovakia	0 0 2 15 5 4 26	0 0 0 0 0 0 0 0	0 -1 0 2 15 4 -2 18			0 -1 0 2 15 4 -2 18					30 0 7 0 0 0 0 0		0 7 0 0 0 0 0 7	0 0 0 0 0 0 0 0



	(mln EUR)	VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013							
		GROSS DIRECT LONG EXPOSURES (accounting value gro of provisions) (1)			ereign debt to oth is a maturit	exposures (long) her counterpaties ty matching) (1)		DIREC Derivatives with po 31/12		Derivatives wit		INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) Derivatives with positive fair value at 31/12/2013 Derivatives with negative fair value at 31/12/2013			
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013(-)
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Slovenia	0 0 1 0 24 7 32	0 0 0 0 0 0 0 0 0	0 -1 -4 1 -1 7 0 2	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 -1 -4 1 -1 7 0 2	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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	55 722 1,013 507 206 722 421 3,647	0 0 80 0 0 80	-457 557 10 214 -519 331 -42 93	0 0 0 20 28 0 48	12 0 0 0 0 0 0 13	-469 557 10 214 -540 227 -44 - 45	0 0 264 166 301 51 0 783	0 0 1 8 7 2 0 18	0 0 825 900 1,500 1,450 0 4,675	0 0 -29 -19 -72 -219 0 -339	0 -1 0 32 0 11 0 43	0 0 0 0 0 0 1	0 20 0 0 -10 0 10	0 0 0 -1 0 -1
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Tot	Sweden	12 36 0 36 7 0 91	3 0 0 0 0 0 3	9 36 0 33 7 0 85	0 36 0 0 0 0 0 36	9 0 0 0 0 0 0 9	0 0 33 7 0 40	543 0 0 0 0 0 0 5 43	3 0 0 0 0 0 0 3	263 0 28 0 56 0 348	-9 0 -2 0 -7 0 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 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	United Kingdom		1 0 0 0 0 0 0 1	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	133 79 79 0 0 0 0 0 2 91	6 1 1 0 0 0 0 8	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 4 4	0 0 0 0 0 0 0 4 4 4	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 4 0 0 0 4	0 0 0 0 0 0 0 0 0 0	0 0 4 0 0 0 0 4	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Canada	3 0 0 1 4 0	3 0 0 0 0 0 0 3	0 0 0 1 4 0 5	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 1 4 0 5	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Hong Kong	1,556 872 211 235 121 150 25 3,170	0 0 0 0 0 0 0 0 0	728 649 117 70 -105 22 -9 1,472	1,295 135 0 0 0 0 1,429		-567 514 117 70 -105 22 -9 42	0 0 0 0 0 0 0 0 0 0							
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Japan	38 96 999 258 130 676 494	0 0 25 0 0 0	38 92 225 1 155 -115	34 3 849 175 5 7 0		3 89 72 50 -4 148 -115					0 0 0 0 0 22 0	0 0 1 0 23 0 24	0 0 1 22 4 0 0 0	
Tot [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y - more Tot	U.S.	2,691 647 2,555 3,218 870 721 874 96 8,980	25 0 0 0 0 0 0 0 0 0	1,318 67 996 1,929 351 64 41 -2 3,445	1,073 0 315 0 125 0 441	0 0 0 0 0 0 0 0 0 0	245 67 996 1,614 351 64 -85 -2 3,005	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	22 0 0 0 0 0 61 29 90	0 0 0 0 0 0 0 60 39 99	26 0 0 66 12 0 0 78	0 0 -68 -11 0 0 - 79



	(mln EUR) VALUES AS OF 31/12/2013							VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				
		EXPOSURES (acc of prov	RECT LONG ounting value gross visions) 1)					Derivatives		SOVEREIGN EXPO tive fair value at 1013			tive fair value at	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 va	alue	Fair-value at 31/12/2013 (+)	Notional v	ilue ^{Fair-va}	alue 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 47 0 1 0 1 0 50	0 0 0 0 0 0 0 0	0 47 0 1 0 1 0 50	0 47 0 0 0 0 0 0 47	0 0 0 0 0 0 0 0 0	0 0 1 0 1 0 2	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 36 10 0 46	0 0 1 0 0 0 0	0 0 48 13 0 0 61	0 0 -16 0 0 -16	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Switzerland	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 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	236 768 192 59 27 67 10 1,358	0 12 0 0 0 0 0 12	236 756 192 59 27 67 10 1,346	141 417 40 0 0 0 0 598	0 0 0 0 0 0 0 0 0	94 339 152 59 27 67 10 748	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	2 16 18 6 69 21 1 133	0 0 48 5 0 54	2 22 19 85 588 93 0 810	0 0 -65 -46 -23 0 -135	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Other Central and eastern Europe countries non EEA	12 39 18 16 18 3 0 106	3 18 16 18 0 0 73	9 21 0 0 2 -3 29	9 21 0 0 0 0 0 30	0 0 0 0 0 0 0 0 0	0 0 0 2 -3 -1	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Middle East	6 24 17 14 19 1 15 97	6 23 17 14 19 0 15 95	0 -2 0 0 -1 0 - 3	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 -2 0 0 -1 0 - 3	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 -7 -24 0 - 31	0 0 0 2 0 0 2	0 0 1 93 0 9 3	0 0 0 -1 0 - 1	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Latin America and the Caribbean	4 103 61 112 263 63 565 1,171	4 88 61 112 263 63 565 1,156	0 15 0 0 0 0 0 15	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 15 0 0 0 0 0 15	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	0 0 81 18 26 0 125	0 0 1 1 5 0 7	0 7 0 74 10 -16 0 75		
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Africa	443 431 203 86 87 3 0 1,253	18 19 7 6 1 0 58	424 411 196 79 81 2 0 1,195	260 407 185 75 81 0 0 1,009	0 0 0 0 0 0 0 0 0	164 5 11 4 0 1 0 186	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 10 13 0 22	0 0 1 0 0 0 0 1	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Others	18 49 85 63 112 94 7 426	18 49 85 63 112 94 7 426	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 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 11 16 47 106 72 0 264	0 0 0 3 6 0 10	11 27 16 15 98 0 0 167	0 0 0 -3 -5 0 -9	

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

EBA EUROPEAN BANKING ALTHORITY

2014 EU-wide Stress Test

EBA	AUTHORITY	Capital			Baseline Scenario			Adverse Scenario		1	
(mln EUR)	1	CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	/12/2013 As of 31/12/2014 As of 31/12/2015 A			As of 31/12/2014		1	COREP CODE	REGULATION
	A	OWN FUNDS	80,733	83,670	85,402	87,001	79,230	76,702	73,715	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	58.831	61,769	65.030	68.178	57,328	56,329	54,891	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	24.089	24.089	24.089	24.089	24.089	24.089	24.089	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	47,843	50,886	54,077	57,339	44,122	40,822	40,281	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	2,873	2,391	2,103	1,910	283	546	152	CA1 {1.1.1.3}	of CRR Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRF
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS	420	420	420	420	-1,100	-196	-162	-	-
	A.1.3.2	portfolio Of which: arising from unrealised gains/losses from the rest of AFS portfolio	2,769	2,287	1,998	1,806	1,699	1,058	630	-	
	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 CRR
	A.1.6	Minority interest given recognition in CET1 capital	1,900	1,938	1,965	1,992	1,975	2,065	2,085	CA1 {1.1.1.7}	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised	-131	-131	-132	-133	-131	-132	-133	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	-336	-336	-252	-168	880	118	65	-	
	A.1.9	Sovereign Exposure in AFS portfolio (-) Intangible assets (including Goodwill)	-16,423	-16,423	-16,423	-16,423	-13,843	-11,264	-11,264	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-198	-168	-138	-108	-682	-1,068	-1,336	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	-325	-452	-641	-651	-315	-309	-305	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
	A.1.13	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
OWN FUNDS	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(35), 35(1) point (k) (i) and 89 to 91 of CRR; Articles 35(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 35(1) point k) (iii) and 379(3
	A.1.15.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	CA1 {1.1.1.18.1}	of CRR- Articles 35(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) ar 79 of CRR
	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.18	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.19	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0	CA1 {1.1.1.25}	Article 470 of CRR
	A.1.20	Transitional adjustments	-461	-25	383	332	950	1,463	1,258	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 (+/-)	1,106	1,091	812	538	1,061	752	501	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 (+/-)	-1,567	-1,115	-429	-205	-110	711	757	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)	5,700	5,700	5,206	4,713	5,700	5,206	4,713	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)	64,531	67,469	70,236	72,891	63,028	61,536	59,604	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	16,202	16,201	15,166	14,110	16,201	15,166		CA1 {1.2}	Article 71 of CRR
	В.1	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for CFT1 deduction (+)	544,976 15,263	557,847	565,376	572,838	577,268	617,854	621,404	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48 of CRR
OWN FUNDS	B.2	of which: stemming from from CVA capital requirements (+) of which: stemming from higher asset correlation parameter against exposures	17,106								Article 381 to 386 of CRR
REQUIREMENTS	B.3	to large financial institutions under IRB the IRB approaches to credit risk (+) of which: stemming from the application of the supporting factor to increase	3,800								Articles 153(2) of CRR
	B.4	lending to SMEs (-) of which: stemming from the effect of exposures that were previously part of	-3,400								Recital (44) of CRR
	B.5 B.6	Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-) of which: others subject to the discretion of National Competent Authorities	-805								- Article 124 to 164 of CRR
	C.1	Common Equity Tier 1 Capital ratio	10.80%	11.07%	11.50%	11.90%	9.93%	9.12%	8.83%	CA3 {1}	-
CAPITAL RATIOS (%) - Transitional period	C.2	Tier 1 Capital ratio	11.84%	12.09%	12.42%	12.72%	10.92%	9.96%	9.59%	CA3 {3}	-
	C.3	Total Capital ratio	14.81%	15.00%	15.11%	15.19%	13.72%	12.41%	11.86%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		44,628	45,230	45,827	31,750	33,982	34,177		
	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	718		
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					0	0	718		
	G	Fully Loaded Common Equity Tier 1 Capital ratio (3)				11.84%			8.63%		

(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

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2014 EU-wide Stress Test - Restructuring scenarios

	Effects of mandatory restructuring plans publicly announced before 31 December 2013 and formally agreed with the European Commission.									
	Baseline s	cenario	Adverse	e scenario	Narrative description of the transactions. (type, date					
(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 (+)	627
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 (+/-)	3,933
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