Bank Name	HSBC France
LEI Code	F0HUI1NY1AZMJMD8LP67

Summary Adverse Scenario

HSBC France

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	632
Impairment losses on financial and non-financial assets in the banking book	187
Common Equity Tier 1 capital (1)	4,042
Total Risk Exposure (1)	32,092
Common Equity Tier 1 ratio, % (1)	12.6%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	-191
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	1,025
3 yr cumulative losses from the stress in the trading book	1,193
Valuation losses due to sovereign shock after tax and prudential filters	20
Common Equity Tier 1 capital (1)	2,775
Total Risk Exposure (1)	42,039
Common Equity Tier 1 ratio, % (1)	6.6%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	2,312
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (2)	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (3)	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (3)	0

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

2014 EU-wide Stress Test

Summary Baseline Scenario

HSBC France

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	632
Impairment losses on financial and non-financial assets in the banking book	187
Common Equity Tier 1 capital (1)	4,042
Total Risk Exposure (1)	32,092
Common Equity Tier 1 ratio, % (1)	12.6%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	196
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	562
3 yr cumulative losses from the stress in the trading book	943
Common Equity Tier 1 capital (1)	3,819
Total Risk Exposure (1)	32,848
Common Equity Tier 1 ratio, % (1)	11.6%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	2,628

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

⁽²⁾ Conversions not considered for CET1 computation

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

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Securitisation and re-securitisations positions deducted from capital *

Securitisation
Other non-credit obligation assets

(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

	2014 EU-wide Stress Test Credit Risk																									
	Credit Risk	LTV % (as of	Exp F-IRB	osure values (as of 31/ A-IRB	12/2013) STA	F-IF	Risk exposure ar	mounts (as of 31, A-IRB	/ 12/2013) STA		Value adjustm F-IRB	ents and provisio	ions (as of 31/12/20	013) STA	as (of 31/12/2014		seline Scenario s of 31/12/2015	a	as of 31/12/2016		s of 31/12/2014	ı	Adverse Scenario as of 31/12/2015	as of	of 31/12/2016
	(mln EUR, %)	31/12/2013)	-defaulted Defaulted	Non-defaulted Default	ed Non-defaulted De	efaulted Non-defaulted	Defaulted Non-defa	aulted Defaulted	Non-defaulted [Defaulted Non-def	aulted Defaulted	Non-defaulted De	Defaulted Non-defau	ulted Defaulted	Impairment rate P	Stock of Coverage Provisions Default		t Stock of Provisions Defaul	tio -	ent Stock of Provisions Default S	ge - Impairment tock	rate Stock of Provisions De	Coverage Ratio - Ifault Stock	ment Stock of Rati Provisions Default	Impairment Fate P	Stock of Provisions Coverage Ratio - Default Stock
HSBC France	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital of company capital and is not included in RWA		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	671 4,908 7 21,510 1,594 0 0 19,715 4,304 1,939 2,365 13 15,397 3,152 12,245 0 0 2,196 0 0 49,001	1 16,266 1 19,230 610 834 10 0 0 0 1,002 999 219 70 146 27 73 43 1 2 783 927 598 677 186 250 0 653 0 0 0 1,584 1,613 39,567 0 0	0 0 0 0 0 3 914 0 0 0 0 0 0 18 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	153 1,821 0,400 1,224 0 3,364 1,020 586 434 1 2,343 1,030 1,313 0 174 0 5,912	0 0 1,764 0 734 0 0 0 0 0 0 0 717 0 27 0 11 0 17 0 1 0 689 0 496 0 193 0 1,428 0 0 0 1,452 1 6,095	0 0 3 0 0 13 1 1 0 0 0 12 9 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 34 3 0 50 4 0 4 0 46 37 9 0 0 0 0	0 0 179 4 0 427 39 10 29 1 387 294 94 0 0 0	0 0 0 0 0 0 0 0 1 10 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 1 13 0 0 0 0 0 0 0 0 0 0 1 13 0 0	0.00% 0.04% 0.30% 0.44% 0.36% 0.36% 0.36% 4.22% 0.46% 1.69% 0.09% 0.00%	0 0.000 10 40.62 383 27.80 0 - 0 - 687 33.40 70 14.10 23 7.61 48 24.02 1 103.8 615 39.85 476 47.10 140 26.25 0 -	2% 0.03% 0.27%	20 40.0 446 27.0 0 0 763 29.3 84 12.3 29 7.5 55 20.0 2 102 676 35.3 528 45.3 149 19.3	61% 0.25%	29 40.589 503 27.459 0 - 0 - 827 27.129 95 12.009 34 7.499 60 18.249 2 101.23 730 32.579 573 44.829 157 16.139 0 -	% 0.06% % 0.42% - - % 0.64% % 0.49% % 0.97% % 4.96% % 0.61% % 0.10% 0.00%	14 446 0 0 810 95 27 68 2 713 554 160	0.00% 0.00 40.61% 0.06 28.77% 0.46 - - - - 33.89% 0.66 17.39% 0.72 8.31% 0.51 30.65% 0.88 402.89% 4.81 39.36% 0.64 47.82% 2.43 24.24% 0.11 - 0.00	% 34 40.56 % 565 29.06 0 - 0 % 946 29.76 % 134 16.96 % 39 8.49 % 95 28.3 % 30.4 34.16 % 637 46.7 % 172 16.76 % 0 -	0.06% 0.53% - 0.68% 0.68% 0.53% 0.79% 4% 4.42% 0.68% 0.68% 0.68% 0.68% 0.68%	0 0.00% 51 40.52% 695 29.20% 0 - 0 - 1076 27.36% 165 16.49% 50 8.56% 116 27.21% 3 99.10% 908 31.16% 724 45.92% 184 13.37% 0 -
			Exp F-IRB	osure values (as of 31/ A-IRB	12/2013) STA	F-IF	Risk exposure ar RB	mounts (as of 31, A-IRB	/12/2013) STA		Value adjust m F-IRB	ents and provisio A-IRB	ions (as of 31/12/20	013) STA	as (of 31/12/2014		seline Scenario s of 31/12/2015	a	as of 31/12/2016		s of 31/12/2014		Adverse Scenario as of 31/12/2015	as of	of 31/12/2016
France	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital of management of the securitisation of the securitisation and re-securitisations positions deducted from capital of management of the securitisation of the securit	0.75 0.85 0.66	O Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted Default 0	ed Non-defaulted Defaulted 0 11,642 1 1,858 513 559 6 0 0 0 997 993 217 67 144 24 73 43 1 2 779 924 593 674 186 250 0 653 0 0 1,584 17,289 0 0 0 0 0 0 0 0	efaulted Non-defaulted 0 0 0 0 0 0 0 3 772 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 607 9,628 1,070 0 3,298 1,019 585 434 1 2,278 966 1,312 0 174 0 3,707	Non-defaulted 0 0 0 132 0 496 0 0 0 0 714 0 26 0 9 0 17 0 1 0 687 0 493 0 193 0 1,428 0 0 0 1,452 0 4,221	Defaulted Non-def	aulted Defaulted 0 0 0	Non-defaulted Defaulted 0 0 0 30 30 3 0 49 4 0 0 45 36 9 0 0 0 0 0 79 0 0	Defaulted Non-defau 0 0 172 0 0 423 39 10 29 1 383 290 94 0 0 0 596	ulted Defaulted 0 0 0 0 0 0 0 0 0 0 1 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 1 13 0 0	Impairment rate 0.00% 0.05% 0.32% 0.44% 0.36% 0.36% 0.36% 4.22% 0.45% 1.69% 0.09% 0.00%	Stock of Provisions Coverage Default 0 - 2 39.17 370 29.73 0 - 673 32.91 67 13.53 23 7.65 44 22.47 1 103.2 604 39.42 469 46.95 135 25.48 0 - 1045 31.66	Stock rate 0.00% 0.05% 0.29% - - - 1% 0.38% 3% 0.30% 6% 0.31% 7% 0.29% 27% 3.32% 0.40% 1.53% 8% 0.08% 0.00%	5 39.8 430 29.3 0 0 746 28.8 81 12.3 29 7.5 52 18.9 2 101 663 34.8 519 45.8	00% 86% 24% 0.05% 0.27% 89% 0.34% 30% 0.25% 66% 0.27% 98% 0.23% 2.73% 81% 0.36% 59% 1.40% 79% 0.00%	7 40.099 485 28.909 0 - 0 - 809 26.749 91 11.669 34 7.519 57 17.389 2 100.88 715 32.219 563 44.739 152 15.739 0 -	Impairment 0.00% 0.12% 0.45%	Provisions Def 0	Coverage Ratio - Fault Stock 0.00% 39.96% 30.66%	Provisions Ration Default	Stock Page 1 9% 0.00% 6% 0.13% 9% 0.57% - - 8% 0.67% 6% 0.53% 9% 0.80% 9% 0.66% 2% 2.64% 6% 0.11% 0.00%	Stock of Provisions Coverage Ratio - Default Stock 0 0.00% 19 40.33% 667 30.47% 0 - 0 - 1053 26.99% 162 16.22% 50 8.58% 113 26.52% 3 98.85% 887 30.79% 708 45.80% 179 13.06% 0 - 1739 28.38%
			Exp F-IRB	osure values (as of 31/ A-IRB	12/2013) STA	F-IF	Risk exposure ar RB	mounts (as of 31, A-IRB	/12/2013) STA		Value adjustm F-IRB	ents and provisio A-IRB	ions (as of 31/12/20	013) STA	as o	of 31/12/2014		seline Scenario s of 31/12/2015	a	as of 31/12/2016		s of 31/12/2014		Adverse Scenario as of 31/12/2015	as of	of 31/12/2016
	(min EUR, %) Central banks and central governments	LTV % (as of 31/12/2013) Non-	-defaulted Defaulted	Non-defaulted Default	ed Non-defaulted De	efaulted Non-defaulted	Defaulted Non-defa	aulted Defaulted	Non-defaulted [Defaulted Non-def	aulted Defaulted	Non-defaulted De	Defaulted Non-defau	ulted Defaulted		Stock of Coverage Provisions Default:	e Ratio · Impairmen Stock rate	t Stock of Provisions Defaul		ent Stock of Provisions Default S	ge - Impairment		Coverage Ratio - fault Stock	Provisions Rati Default	inpairment rate P	Stock of Provisions Default Stock
United Kingdom	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital 3		0	300 300 65 0 0 0 0 0 0 0 0 0 0 0 0 0	0 13,840 1 40 0 0 0 0 0 0 2 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	74 48 0 0 0 2 0 0 0 0 2 2 2 0 0 0 0 0 0 124	0 818 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 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 0 0 0 0 2 2 2 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 0.90% 0.00% 0.94% 0.94% 0.94%	0 0.00 0 0.00 0 - 0 - 6 162.2 1 18487. 0 0.00 1 - 0 - 4 120.1 3 92.67 1 - 0 - 6 92.96	0.00% 0.00%	0 0.0 0 0 5 152 1 1054 0 0.0 1 0 4 113 3 88.	00% 00% 0.00% .86% 4.92% 0.00% 0.00% .80% 1.11% 1.11% 	0 0.00% 0 0.00% 0 - 0 - 5 145.40 1 7739.67 0 0.00% 1 - 0 - 4 108.78 3 84.66% 1 - 0 -	0.00% 0.00% 0.00% 0.75% 0.00% 0.00% 0.00% 0.00% 0.00% 0.78% 0.78% 0.78%	0 0 0 6 1 2 12 0 2 0 5 1 4	0.00% 0.00% 0.00 1.61.75% 2215.82% 0.00 0.00% 1.19.84% 92.38% 1.21 89.47% 0.00	% 0 0.00 % 0 0.00 0 - 0 - % 6 149.7 % 2 5394.9 % 0 0.00 2 - 0 - % 5 111.8 % 4 86.7 1 - 0 -	% 0.00	0 0.00% 0 0.00% 0 - 0 - 6 139.56% 1 3143.04% 0 0.00% 1 - 0 - 5 105.21% 4 81.98% 1 - 0 - 6 56.93%
			Ехр	osure values (as of 31/	12/2013)		Risk exposure ar	mounts (as of 31,	/12/2013)		Value adjustm	ents and provisio	ions (as of 31/12/20	013)			Ва	seline Scenario					· ·	Adverse Scenario		
	(min EUR, %)	LTV % (as of 31/12/2013)	F-IRB -defaulted Defaulted	A-IRB Non-defaulted Default	STA ed Non-defaulted De	F-IF efaulted Non-defaulted		A-IRB aulted Defaulted	STA Non-defaulted [F-IRB aulted Defaulted	A-IRB Non-defaulted De	Defaulted Non-defau	STA ulted Defaulted		Stock of Provisions Coverage Default	e Ratio · Impairmen	t Stock of Provisions Pefaul	erage Impairme	ent Stock of Provisions Pefault S	ge - Impairment	rate Stock of Provisions De	Coverage Ratio - Fault Stock	ment Stock of Provisions Pefault	Impairment	of 31/12/2016 Stock of Provisions Coverage Ratio - Default Stock
Germany	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital		0	0 0 628 56 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1,115 0 2,350 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 174 19 0 0 36 0 0 0 0 0 35 35 35 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 0 0 0 0 0 1 1 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 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 0.33% 1.64% 0.00% 0.00% 1.65% 1.65% 0.03%	0 - 0 0.000 2 23.67 0 - 0 - 1 39.83 0 0.000 0 0.000 0 - 1 39.94 1 38.00 0 - 0 - 1 39.94 1 38.00 0 - 0 - 0 -	0.00% 0.32% 3% 0.00% 0.32% 3% 0.00% 0.00% 0.00% 4% 1.56% 0.00%	0 0.0 2 20.1 0 0 2 38.1 0 0.0 0 0.0 0 0 2 38.3 2 37.3 0 0	00% 0.00% 00% 0.00% 12% 0.31% - - 72% 1.50% 00% 0.00% 00% 0.00% - - 82% 1.51% 81% 1.51% - - - - - - - - 55% 0.03%	0 0.00% 2 18.13% 0 - 0 - 3 38.29% 0 0.00% 0 0.00% 0 - 0 - 3 38.38% 3 37.68% 0 - 0 -	0.00% 0.47% - 0.00% 0.47% - 2.33% 0.00% 0.00% - 2.34% 0.2.34%	0 2 0 0 2 0 0 0 0 0 2 2 2 0	0.00% 0.00 0.00% 0.00 23.10% 0.57 - - 45.06% 2.75 0.00% 0.00 - - - - 45.19% 2.76 43.62% 2.76 - - - - - - - - - - - - - - - - 26.94% 0.05	% 0 0.00 % 2 19.2 0 - % 4 43.7 % 0 0.00 % 0 0.00 0 - 0 % 4 43.8 % 4 43.1 0 - 0 - 0 - 0 - 0 -	0.00% 0.56% 2.67% 0.00% 0.00% 0.00% 2.68% 2.68%	0 0.00% 0 0.00% 3 17.36% 0 - 0 - 6 43.15% 0 0.00% 0 0.00% 0 - 0 - 6 43.27% 6 42.78% 0 - 0 - 0 -
(*) Refers to the part of Securitization exposure that is deducted from			, , , , , , , , , , , , , , , , , , ,							•	5	<u> </u>	G						•							
		LTV % (as of 31/12/2013)	F-IRB	osure values (as of 31/ A-IRB Non-defaulted Default	STA	F-IF efaulted Non-defaulted		A-IRB	STA		Value adjustm F-IRB aulted Defaulted	A-IRB	ions (as of 31/12/20 Defaulted Non-defau	STA	Impairment	of 31/12/2014 Stock of Coverage	as Ratio · Impairmen			as of 31/12/2016 ent Stock of Covera		Stock of C	Coverage Impairr	Rati	age Impairment	of 31/12/2016 Stock of Coverage Ratio -
International organisations	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0.00	Defaulted O	0 602 0 141 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2,651 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	67 30 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	rate P 0.00% 0.00%	Orovisions Default : O	0.00% 0.00% 0.00% - - - - - - - -	0 0.0 0 0.0 0 0 0 0 0 0 0 0	rate rate	0 0.00%	6 0.00% 6	Provisions Def	Color Colo	9% 0 0.00 9% 0 0.00 9% 0 0.00 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	% 0.00	Provisions Default Stock 0 0.00% 0 0.00% 0 0.00% 0

0.00%

0 0.00%

0 0.00% 0.00%

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		LTV % (as of	Expo F-IRB	sure values (as of 31/1 A-IRB	. 2/2013) STA	F-IRB	isk exposure amoun A-:	its (as of 31/12/2 IRB	013) STA	Value adj F-IRB	ustments and provis	sions (as of 31/12/2013) STA		as of 31/12/2014		ne Scenario 31/12/2015	as of 31/12/2016	as of 31/		rse Scenario of 31/12/2015	as of 31/12
	(mln EUR, %)	31/12/2013)	Non-defaulted Defaulted	Non-defaulted Defaulte	Non-defaulted Defau	ulted Non-defaulted Defa	ulted Non-defaulted	Defaulted Nor	n-defaulted Defaulted	Non-defaulted Defaulte	d Non-defaulted	Defaulted Non-defaulted Default	d Impairm rate	ent Stock of Coverage Provisions Default		Ratio -	pairment Stock of Provisions Provisions Coverage Ratio - Default Stock	Impairment rate Pro	ock of Natio - visions Coverage Ratio - Pefault Stock Impairment rate	Stock of Provisions Coverage Ratio - Default Stock	mpairment Stock of rate Provisions
	Central banks and central governments Institutions		0 0 0	0 51	0 458 0 0	0 0 0	0 0 0 18	0	0 0	0 0 0	0 0	0 0 0	0 0 0 0.00%	6 0 0.00		0 0.00% 0 0.00%	0 0.00% 0.00% 0 0.00%	0.00% 0.00%	0 0.00% 0.00% 0 0.00% 0.00%	0 0.00% 0 0.00%	0.00%
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		46 0 0 0	265 0	3 0 0	0 17 0 0	0 88	0	0 0 0			0 0	0 0.05%	0 -	78% 0.05% 	1 13.76% 0 -	1 12.65% - 0 - - 0 -	0.06%	1 14.36% 0.08% 0	1 14.72% 0 -	0.08%
	Retail - Secured on real estate property	0.00	0 0	0	0 0 0	0 0 0	0 0	0	0	0 0 0	0 0	0 0	0.00%		1.50%	0 4318.67% 0 -	.44% 0 2257.74% - 0 -	2.03%	0 3680.72% 2.47% 0	0 1709.36% 0 -	2.48%
Netherlands	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	0.00 0.00	0 0	0	0 0 0	0 0 0	0 0 0	0	0	0 0 0	0 0 0	0 0	0 -	0 -		0	- 0 - - 0 - - 0 -	-	0	0 -	
	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 0	0 0 0.00% 0 0.00%	6 0 -	1.50%	0 4301.28%		2.03% 2.03%	0 3665.95% 2.47% 0 43.70% 2.47%	0 1702.59% 0 43.26%	
	Retail - Other Retail - Of Which: non-SME Equity Securitisation		0 0	0	0 0 0	0 0 0	0 0 0	0	0	0 0 0	0 0 0	0 0 0	0 -		-	0 -	- 0 - - 0 -	-	0	0 -	-
	Other non-credit obligation assets TOTAL		0 0 0 46	0 0 315	0 0 0 0 3 458	0 0 0 0 0 0 17	0 0 0 0 0 0 107	0	0	0 0 0	0 0 0	0 0 0	0 0.02%	6 1 14.3	0.02%	1 13.73%	.02% 1 12.28%	0.02%	1 14.44% 0.03%	1 14.02%	0.03%
part of Securitization exposure that is deduc	Securitisation and re-securitisations positions deducted from capital * ed from capital and is not included in RWA		0 0	0	0 0	0				0	0 0	0 0	0								
			Ехро	sure values (as of 31/1	.2/2013)	R	isk exposure amoun	nts (as of 31/12/2	013)	Value adj	ustments and provi	sions (as of 31/12/2013)			Basel	ne Scenario			Adve	rse Scenario	
		LTV % (as of 31/12/2013)	F-IRB	A-IRB	STA	F-IRB ulted Non-defaulted Defa	A-:	IRB	STA	F-IRB	A-IRE	STA Defaulted Non-defaulted Defaulte		as of 31/12/2014 ent Stock of Coverage	as of as e	31/12/2015 Stock of	as of 31/12/2016 Pairment Stock of Provisions Provisions Coverage Ratio - Default Stock		12/2014 as ock of Coverage Ratio -	of 31/12/2015 Stock of Coverage Ratio -	as of 31,
	(mln EUR, %) Central banks and central governments Institutions		0 0	0 171	0 0 0 554	0 0	0 0	0	0 554	0 0	0 0	0 0	7 rate 0 - 0.00%	0 -	rate F 0% 0.00%	0 -	Provisions Default Stock - 0 - .00% 0 0.00%	- 0.00%	Visions Default Stock rate 0 - - 0 0.00% 0.00%	Provisions Default Stock 0 - 0 0.00%	rate Provis
	Corporates Corporates - Of Which: Specialised Lending		0 0	7 0	0 0 0	0 0	0 2 0	0	0	0 0	0 0	0 0	0 0.00%	6 0 0.00	0.00%		.00% 0 0.00% 0 0.00% - 0 -	0.00%	0 0.00% 0.00% 0 0.00% 0.00%	0 0.00%	0.00%
	Corporates - Of Which: SME Retail Retail - Secured on real estate property	0.00	0 0	0 2	0 0 0	0 0 0	0 0 1	0	0	0 0 0	0 0 0	0 0 0	0 - 0 0.08%	6 0 14.5		0 - 0 10.56%	- 0 - 0.06% 0 9.28% - 0 -	0.18%	0 0.19% 0 15.02% 0.19%	0 - 0 11.78%	0.20%
Turkey	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0.00 0.00 0.00	0 0	0	0 0 0	0 0 0	0 0	0	0	0 0	0 0	0 0	0 -	0 -		0 - 0 -	- 0 - - 0 -	-	0	0 - 0 -	-
Turkey	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME		0 0	0 2	0 0 0	0 0 0	0 0 1	0	0	0 0 0	0 0 0	0 0 0	0 - 0.08% 0 1.46%		0.07%		- 0 - 0 - 0 8.81% .18% 0 37.73%	- 0.18% 1.97%	0 0.19% 0 14.19% 0.19% 0 43.70% 2.38%	0 - 0 11.38% 0 43.28%	0.20%
	Retail - Other Retail - Of Which: non-SME Equity		0 0	2	0 0 0	0 0 0	0 1 0	0	0	0 0 0	0 0 0	0 0 0	0 1.46% 0 0.07% 0 -	6 0 38.0 6 0 12.8 0 -			.18%	0.16%	0 43.70% 2.38% 0 13.62% 0.17% 0	0 43.28% 0 10.73% 0 -	
	Securitisation Other non-credit obligation assets		0 0	0	0 0 0	0 0 0	0 0	0	0 0	0 0 0	0 0 0	0 0 0	0 0	(70/	0 4004	000%	0.0007	0.700/	0 0.550	0.0004
part of Securitization exposure that is deduc	Securitisation and re-securitisations positions deducted from capital * ed from capital and is not included in RWA		0 0	0	0 554	0	0 55	0	554	0 0	0 0	0 0	0.00%	0 0.57	7% 0.00%	0 0.40%	0 0.34%	0.00%	0 0.70% 0.00%	0 0.55%	0.00%
					2/2012				013			: ((-) (-) (-)									
		LTV % (as of 31/12/2013)	F-IRB	sure values (as of 31/1 A-IRB	STA	F-IRB		IRB	STA	F-IRB	A-IRE		Impairm	as of 31/12/2014	as of	31/12/2015 Stock of Coverage Im	as of 31/12/2016 Pairment Stock of Coverage	St	12/2014 as Coverage Impairment	rse Scenario of 31/12/2015 Stock of Coverage	as of 31/
	(mln EUR, %) Central banks and central governments	Jan 12 (12)	Non-defaulted Defaulted	Non-defaulted Defaulte	Non-defaulted Defau	ulted Non-defaulted Defa	ulted Non-defaulted	Defaulted Nor	n-defaulted Defaulted	Non-defaulted Defaulte	d Non-defaulted	Defaulted Non-defaulted Defaulted	rate	Provisions Default	t Stock rate F	rovisions Ratio - Default Stock	rate Provisions Ratio - Default Stock	Impairment rate Pro	visions Default Stock rate	Stock of Provisions Default Stock	rate Provis
	Institutions Corporates		0 0 0 45	37 363	0 1 0	0 0 0 47	0 37 0 103	0	0	0 0	0 0 0	0 0	0 0.00% 0 0.09%	6 0 0.00	0.00% 0.00% 0.09%		- 0.00% 0.00% 0.09% 1 25.73%	0.00% 0.12%	0 0.00% 0.00% 1 102.94% 0.18%	0 - 0 0.00% 2 104.02%	0.00% 0.20%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0 0	74 0	0 0 0	0 0 0	0 47 0 0	0	0	0 0 0	0 0 0	0 0 0	0 -	0 -		0	- 0 - - 0 -	-	0	0	-
	Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0.00 0.00	0 0	0	0 0 0	0 0 0	0 0 0	0	0	0 0	0 0 0	0 0	0 0.24% 0 - 0 -	0 -		0 462.48% 0 - 0 -	.77% 0 452.79% - 0 - - 0 -	0.00% - -	1 472.45% 0.15% 0	1 453.58% 0 - 0 -	- -
Switzerland	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	0.00	0 0	0	0 0 0	0 0 0	0 0	0	0	0 0	0 0	0 0 0	0 -	0 -		0 -	- 0 - - 0 -	-	0	0 - 0 -	-
	Retail - Other Retail 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	0 0 0	0 0 0	0 0.24% 0 0.24% 0 -	6 0 58.7	93% 0.56% 70% 0.56% 	0 462.41% 0 57.65% 0 -	0.77%	0.00% 0.00% -	1 472.38% 0.15% 0 59.97% 0.15% 1	1 453.51% 0 57.64% 0 -	
	Equity Securitisation		0 0	0	0 0 0	0 0 0	0 0	0	0	0 0	0 0	0 0	0 -	0 -		0 -	- 0 -	-	0	0 -	-
	Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital *		0 0 45 0	0 400 0	0 0 1 0 0 0 0	0 0 0 47 0	0 0 140	0	0	0 0 0	$egin{array}{cccc} 0 & & 0 & & & & & & & & & & & & & & & $	0 0 0 0	0 0 0 0	6 1 50.5	0.08%	1 38.80%	2 20.13%	0.11%	1 49.03% 0.17%	2 40.90%	0.18%
part of Securitization exposure that is deduc																					
			Expo F-IRB	sure values (as of 31/1 A-IRB	. 2/2013) STA	F-IRB	isk exposure amoun A-:	its (as of 31/12/2 IRB	013) STA	Value adj F-IRB	ustments and provis	sions (as of 31/12/2013) STA		as of 31/12/2014		ine Scenario 31/12/2015	as of 31/12/2016	as of 31/		rse Scenario of 31/12/2015	as of 31,
	(mln EUR, %)	LTV % (as of 31/12/2013)	Non-defaulted Defaulted									Defaulted Non-defaulted Defaulte	Impairm	ent Stock of Coverage	e Ratio · Impairment	Stock of Coverage Im	pairment Stock of Ratio - Provisions Default Stock		ock of Ratio - visions Coverage Ratio - rate rate	Stock of Provisions Provisions Coverage Ratio - Default Stock	mpairment Stock rate Provis
	Central banks and central governments Institutions		0 0	0	0 0 0	0 0 0	0 0	0	0	0 0 0	0 0 0	0 0 0	0 -			0 -	- 0 - - 0 -	-	0	0	-
	Corporates 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 0 0	0 -	0 -		0	- 0 - - 0 -	-	0	0	-
	Corporates - Of Which: SME Retail Retail - Secured on real estate property	0.00	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0	0	0 0 0	0 0 0	0 0 0	0 - 0 - 0 -	0 - 0 - 0 - 0 -		0 - 0 - 0 -	- 0 - - 0 - - 0 -		0	0 - 0 - 0 -	-
e, select the country	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0.00 0.00	0 0	0	0 0 0	0 0 0	0 0	0	0	0 0 0	0 0	0 0 0	0 -	0 -	·	0 -	- 0 - - 0 -	-	0	0 -	-
c, sciect the country	Retail - Qualifying Revolving 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 0	0 -	0 -		0	- 0 - - 0 -	- -	0	0 - 0 -	-
	Retail - Other Retail - Of Which: non-SME 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 -			0 - 0 -	- 0 - - 0 -	-	0	0 - 0 - 0 -	-
	Securitisation		0 0	0			0		0				0								

				Exp	osure values (as of 31/12/	2013)			Risk ex	posure amour	nts (as of 31/1	.2/2013)			Value adjust	tments and pro	ovisions (as o	f 31/12/201 3	3)
		LTV 0/ /pa of	F-IRB		A-	IRB	S	TA	F-1	IRB	A-	IRB	S	TA	F-I	RB	A-	IRB	!	STA
	(mln EUR, %)	LTV % (as of 31/12/2013)	Non-defaulted D	efaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	l Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted
	Central banks and central governments		0	0			0		0	0			0		0		0)	0
	Institutions		0	0			0		0	0			0		0		0)	0
	Corporates		0	0			0		0	0			0		0		0)	0
	Corporates - Of Which: Specialised Lending		0	0			0		0	0			0		0		0)	0
	Corporates - Of Which: SME		0	0			0		0	0	0		0		0		0)	0 0
	Retail		0	0			0	0	0	0	(0	0		0		0) ()	0 (
	Retail - Secured on real estate property	0.00		0			0	0	0	0	()	0		0		0) ()	0 (
	Retail - Secured on real estate property - Of Which: SME	0.00		0)	0	O	0	0	() C	0		0		0) ()	0 (
Please, select the country	Retail - Secured on real estate property - Of Which: non-SME	0.00	0	0)	0	O	0	0	() C	0		0		0) ()	0 (
riease, select the country	Retail - Qualifying Revolving		0	0)	0	C	0	0	() C	0	(0		0 () ()	0 0
	Retail - Other Retail		0	0			0	C	0	0)	0	0		0		0 () ()	0 0
	Retail - Other Retail - Of Which: SME		0	0			0	O	0	0	() c	0		0		0 () ()	0 0
	Retail - Other Retail - Of Which: non-SME		0	0			0	C	0	0) () c	0		0		0) ()	0 0
	Equity		0	0			0	O	0	0) c	0		0		0			0 0
	Securitisation		0	0			0	C	0	0	(C	0	(0		0 (0 0
	Other non-credit obligation assets		0	0			0	0	0	0		0	0	(0		0			0 0

				Ex	posure values	(as of 31/12/2	2013)			Risk ex	posure amoun	nts (as of 31/1	L2/2013)		Value adj	ustments and pro	visions (as o	f 31/12/2013))
		LTV % (as of	F-I	RB	A	-IRB	S	TA	F-1	IRB	A-	IRB	S	TA	F-IRB	A-:	IRB	S	TA
	(mln 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 Defaulte	d Non-defaulted	Defaulted	Non-defaulted	l Defaulted
	Central banks and central governments		0		0) (0	C	0	(0 0) (0		0 0	0 0	(0)
	Institutions		0		0		0	C	0		0		0		0 0	0 0	(0)
	Corporates		0		0		0	C	0		0		0		0 0	0 0	(0)
	Corporates - Of Which: Specialised Lending		0		0		0	C	0		0		0		0 0	0 0	(0)
	Corporates - Of Which: SME		0		0	0	0	C	0		0		0		0	0 0	(0)
	Retail		0		0		0	C	0		0		0		0 0	0 0	(0)
	Retail - Secured on real estate property	0.00	0		0		0	C	0		0		0		0 0	0 0	(0)
	Retail - Secured on real estate property - Of Which: SME	0.00	0		0		0	C	0		0		0		0	0 0	(0)
Please, select the country	Retail - Secured on real estate property - Of Which: non-SME	0.00	0		0		0	C	0		0		0		0	0	(0)
ricase, select the country	Retail - Qualifying Revolving		0		0		0	C	0		0		0		0 0	0	(0)
	Retail - Other Retail		0		0		0	C	0		0		0		0	0	(0	
	Retail - Other Retail - Of Which: SME		0		0		0	C	0		0		0		0	0	(0	
	Retail - Other Retail - Of Which: non-SME		0		0		0	C	0		0		0		0	0	(0)
	Equity		0		0		0	C	0		0		0		0	0	(0	
	Securitisation		0		0		0	C	0		0		0		0	0 0	(0	
	Other non-credit obligation assets		0		0		0	C	0		0		0		0 0	0 0		0	
	TOTAL		0		0	0	0	C	0		0		0		0 0	0 0	(0)
	Securitisation and re-securitisations positions deducted from capital *		0		0		0	C							0	0 0		0	

Baseline Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/2016	- - - - -	0 0 0 0	-	-	0 0 0	- - - - -	-	0 0 0 0 0	- - - - -
Impairment Stock of Provisions Coverage Ratio - Impairment rate Provisions Provisions Stock of Provisions Provisions Provisions Stock of Provisions Provisions Stock of Provisions Stock o	a					ario			
- 0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -		s of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
- 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 -	Impairment	Stock of	Coverage Ratio	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage
- 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	Impairment	Stock of Provisions	Coverage Ratio	Impairment	Stock of Provisions	Coverage Ratio -	Impairment	Stock of Provisions	Coverage Ratio -
- 0 - 0 - 0 - 0 - 0 - 0 0 - 0 0 0 0 0	Impairment	Stock of Provisions	Coverage Ratio	Impairment	Stock of Provisions	Coverage Ratio -	Impairment	Stock of Provisions	Coverage Ratio -
- 0 - 0 - 0 - 0 - 0 - 0 0 - 0 0 0 0 0 0	Impairment	Stock of Provisions	Coverage Ratio	Impairment	Stock of Provisions	Coverage Ratio -	Impairment	Stock of Provisions	Coverage Ratio -
- 0 - 0 - 0 - 0 - 0 0 - 0 0 0 0 0 0 0	Impairment	Stock of Provisions	Coverage Ratio	Impairment	Stock of Provisions	Coverage Ratio -	Impairment	Stock of Provisions	Coverage Ratio -
	Impairment	Stock of Provisions	Coverage Ratio	Impairment	Stock of Provisions	Coverage Ratio -	Impairment	Stock of Provisions	Coverage Ratio -
- 0 - 0 - 0 -	Impairment	Stock of Provisions	Coverage Ratio	Impairment	Stock of Provisions	Coverage Ratio -	Impairment	Stock of Provisions	Coverage Ratio -
	Impairment	Stock of Provisions	Coverage Ratio	Impairment	Stock of Provisions	Coverage Ratio -	Impairment	Stock of Provisions	Coverage Ratio -

	504/40	1004.4		eline Scen			504/40/	2016
as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stocl
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	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	0.70%	0.00%	0	0.55%	0.00%	0	0.50%
			Adve	rse Scenar	rio			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stoc
-	0	-	-	0	-	-	0	-
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
0.12%	1	102.94%	0.18%	2	104.02%	0.20%	3	29.30%
-	0	-	-	0	-	-	0	-
- 0.00%	0	- 472.45%	- 0.15%	0	- 452 500/	- 0.65%	0	- 436.01%
0.00%	0	4/2.45%	0.15%	0	453.58%	0.65%	0	436.01%
_	0			0			0	
_	0	_	_	0	_	_	0	_
-	0	_	_	0	_	_	0	_
0.00%	1	472.38%	0.15%	1	453.51%	0.65%	1	435.95%
0.00%	0	59.97%	0.15%	0	57.64%	0.65%	0	55.66%
-	1	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-

Adverse Scenario as of 31/12/2014 as of 31/12/2015 as of	of 31/12/2016	
mnairment rate Datio - ' Datio - '	Provisions Ra	erage itio - It Stock
	0	
- 0 - - 0 - -	0	-
- 0 - 0 0	0	-
- 0 - 0	0	- - -
- 0 - 0	0 0	- - -
- 0 - 0	0 0 0 0	- - -
-	0 0 0 0 0	- - -

			Adve	rse Scenai	rio			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
pairment rate	Stock of Provisions		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	1	-	0	-

Other non-credit obligation assets

(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

Securitisation and re-securitisations positions deducted from capital *

30.TR_Evolution of P&L 24/10/2014

2014 EU-wide Stress Test

P&L		3	aseline Scenari	0	A	Adverse Scenario	0
(mln EUR)	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Net interest income	1,256	1,226	1,139	1,054	1,220	1,161	1,116
Net trading income		-531	-342	-248	-656	-417	-298
of which trading losses from stress scenarios		-472	-283	-189	-596	-358	-239
Other operating income	303	140	135	155	108	89	84
Operating profit before impairments	632	-8	87	117	-192	-43	45
Impairment of financial assets (-)	-187.3242613	-283	-149	-130	-474	-274	-277
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-187.3242613	-283	-149	-130	-474	-274	-277
Impairment Financial assets designated at fair value through P&L (-)	0	0	0	0	0	0	0
Impairment on non financial assets (-)	0	0	0	0	0	0	0
Operating profit after impairments from stress scenarios	445	-291	-62	-13	-666	-317	-233
Other Income and expenses	-4	100	93	107	42	112	110
Pre-Tax profit	441	-191	31	93	-624	-205	-123
Tax	-131.3728181	57	-9	-28	187	62	37
Net income	309	-134	22	65	-437	-144	-86
Attributable to owners of the parent	309	-134	22	65	-437	-144	-86
of which carried over to capital through retained earnings	-51	-134	5	16	-437	-144	-86
of which distributed as dividends	360	0	16	49	0	0	0

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

RWA			Baseline Scenario		Adverse Scenario				
(mln EUR)	as of 31/12/2013	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016		
Risk exposure amount for credit risk	22,940	24,348	24,018	23,659	29,735	30,979	31,989		
Risk exposure amount Securitisation and re-securitisations	174	257	298	326	308	379	426		
Risk exposure amount Other credit risk	22,766	24,091	23,720	23,334	29,428	30,600	31,563		
Risk exposure amount for market risk	5,522	5,553	5,548	5,540	6,400	6,416	6,385		
Risk exposure amount for operational risk	3,550	3,550	3,565	3,569	3,550	3,573	3,586		
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0		
AQR adjustments	79	79	79	79	79	79	79		
Total Risk exposure amount	32,092	33,531	33,210	32,848	39,764	41,046	42,039		

STRICTLY CONFIDENTIAL 24/10/2014

2014 EU-wide Stress Test

Se	curitisation			Baseline scenario			Adverse scenario	
	(mln EUR)	as of 31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
	Banking Book	2,196						
Evrocuro valuos	Trading Book (excl. correlation trading positions under CRM)	0						
Exposure values	Correlation Trading Portfolio (CRM)	0						
	Total	2,196						
	Banking Book	174	257	298	326	308	379	426
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0
	Total	174	257	298	326	308	379	426
	Hold to Maturity porfolio	0	0	0	0	0	0	0
Turnsiyusanta	Available for Sale porfolio	0	0	0	0	0	0	0
Impairments	Held for trading portfolio							
	Total	0	0	0	0	0	0	0

32.TR_Securitisation 7/16

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
		GROSS DIRECT L (accounting value of		positions of sou	vereign debt to otl	exposures (long) r ner counterpaties		DIREC	T SOVEREIGN EXPOS	URES IN DERIVAT	TIVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
			1)			ty matching) (1)		Derivatives with po 31/12/			th negative fair value at 1/12/2013		positive fair value 12/2013	Derivatives wit value at 31	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[0 - 3M [Austria	1 0 69 12 187 322 267 858	0 0 0 0 0 0	1 0 69 12 187 322 267 858	0 0 0 0 51 133 0 184	0 0 0 0 0 0	1 0 69 12 136 189 267 674	0 0 0 0 0 850 10 860	0 0 0 0 0 36 1 37	0 200 0 0 0 37 37 274	0 -6 0 0 0 -6 -14 -25	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Belgium	0 68 28 61 203 400 382 1,142	0 0 0 0 0 0	0 68 0 61 203 400 381 1,112	0 0 0 0 150 0 0	0 0 0 0 0 0	0 68 0 61 52 400 381 962	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Bulgaria	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Cyprus	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Czech Republic	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Denmark	11 0 21 13 0 0 0	9 0 0 0 0 0	11 0 21 13 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	2 0 21 13 0 0 0	1,754 1,263 713 20 793 347 404 5,293	6 2 39.06422114 7 52 28 73 206	1,025 1,196 176 205 100 577 753 4,032	-1 -1 -2.436243453 -4 -2 -62 -34 - 105	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Estonia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Finland	0 0 0 0 2 124 255 119 500	0 0 0 0 0 0	0 0 0 2 124 255 119 500	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 2 124 255 119 500	0 0 22 0 0 0 0	0 0 0.04172211 0 0 1	0 0 20 0 0 35 10	0 0 0 -0.11115577 0 0 -9 -2 -11	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [France	16,568 745 852 1,484 529 793 2,856 23,828	16,383 30 5 32 66 14 35 16,565	16,568 710 782 1,448 461 625 2,795 23,390	0 202 464 1,417 184 0 0 2,267	0 0 0 0 0 0 0	185 477 313 0 212 611 2,760 4,558	1,684 576 95 263 1 56 221 2,895	34 7 2.493280877 1 7 5 32 88	2,532 1,642 0 8 76 191 187 4,635	-11 -159 -109 0 0 -4 -28 -19 -318	2,728 1,124 3,564 1,435 1,029 992 2,014 12,885	22 11 214.2987329 57 100 84 167 655	1,405 528 0 25 570 2,675 127 5,330	0 -39 0 0 -38 -62 -7 -146

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
		GROSS DIRECT L		nocitions of sov	ereign debt to oth	exposures (long) r		DIREC	T SOVEREIGN EXPOS	URES IN DERIVAT	TVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		,	1)			ty matching) (1)		Derivatives with po 31/12/			th negative fair value at 1/12/2013		positive fair value L2/2013	Derivatives wit value at 31	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[0 - 3M [Germany	549 976 677 696 306 3,408 3,507	0 0 0 0 0 0	549 976 677 696 306 3,408 3,507	500 0 0 302 55 0 0	0 0 0 0 0 0	48 976 677 394 251 3,408 3,507	-278 892 890 2,420 975 1,115 2,381 8,395	11 127 67.45924501 59 116 241 384 1,006	910 1,500 1,150 682 400 1,171 2,035 7,848	-5 -6 -52.07646206 -34 -37 -165 -396 -694	247 705 499 800 2,145 415 72 4,882	8 20 31.21421104 80 305 72 15 531	1,450 360 100 2,500 480 100 462 5,452	-15 -9 -6.8722593 -187 -82 -15 -162 -475
[0 - 3M [Croatia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Greece	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Hungary	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Iceland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Ireland	1 0 0 8 0 36 77 122	0 0 0 0 0 0	1 0 0 8 0 36 77 122	0 0 0 0 0 0	0 0 0 0 0 0	1 0 0 8 0 36 77 122	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Italy	165 1,553 520 11 1,273 1,068 333 4,923	0 0 0 0 0 0	119 1,553 520 11 1,273 1,068 333 4,877	0 0 0 0 0 0	0 0 0 0 0 0	119 1,553 520 11 1,273 1,068 333 4,877	-5 0 0 0 0 0 0	0 0 0 0 0 0	-234 0 0 0 0 0 84 0 - 151	-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 - 3M [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 - 3M [Liechtenstein	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
			ONG EXPOSURES	positions of sov		exposures (long) n ner counterpaties (DIREC	CT SOVEREIGN EXPOSE	URES IN DERIVAT	TIVES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
			gross of provisions) (1)	positions of sov	is a maturi	ty matching) (1)	only where there	Derivatives with po 31/12/			th negative fair value at 1/12/2013	Derivatives with pat 31/1		Derivatives with value at 31	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[0 - 3M [[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 - 3M [Luxembourg	0 0 0 0 0 0 21 0	0 0 0 0 0 0 0	0 0 0 0 0 0 21 0 21	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 21 0 21	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Malta	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Netherlands	0 8 22 316 448 497 201 1,493	0 0 0 0 0 0	0 8 22 316 448 489 201 1,485	0 0 0 0 226 52 0 278	0 0 0 0 0 0	0 8 22 316 221 437 201 1,207	2,468 4,798 3,312 5,462 8,265 8,823 400 33,528	5 53 147.911896 315 558 213 1	70 685 2,015 320 2,123 11,010 1,749 17,971	-2 -9 -98.02271288 -34 -210 -822 -420 -1,594	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Norway	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Poland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Portugal	9 3 24 0 0 72 14	0 0 0 0 0 0	9 3 24 0 0 72 14 122	0 0 0 0 0 0	0 0 0 0 0 0	9 3 24 0 0 72 14 122	0 0 0 0 0 0 186 0 186	0 0 0 0 0 0 7 0	0 0 0 0 0 0 361 0 361	0 0 0 0 0 -2 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Romania	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Slovakia	0 0 0 1 0 3 0 4	0 0 0 0 0 0 0	0 0 0 1 0 3 0 4	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 1 0 3 0 4	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/201	3	VALUES AS OI	31/12/2013	
		(accounting value	LONG EXPOSURES gross of provisions)	nocitions of sou	NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) (1) Descriptions of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) (1)				ST SOVEREIGN EXPOS sitive fair value at 1/2013	Derivatives wi	TIVES (1) oth negative fair value at 1/12/2013	INDIRECT SOVEREIGN EXPOSURING THE PROPERTY OF		e 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 31/12/2013	
[0 - 3M [Slovenia	0 0 2 3 0 6 5	0 0 0 0 0 0	0 0 2 3 0 6 5	0 0 0 0 0 0	0 0 0 0 0 0	0 0 2 3 0 6 5	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [Spain	55 505 62 245 155 341 332 1,694	0 0 0 0 0 0	55 505 62 245 155 341 332 1,694	0 0 0 0 0 0	0 0 0 0 0 0	55 505 62 245 155 341 332 1,694	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [Sweden	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [United Kingdom	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [Australia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [Canada	0 0 3 7 1 42 0 53	0 0 0 0 0 0	0 0 3 7 1 42 0 53	0 0 0 0 0 0	0 0 0 0 0 0	0 0 3 7 1 42 0 53	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [Hong Kong	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [Japan	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [U.S.	0 0 11 0 0 207 0 218	0 0 0 0 0 0 0	0 0 11 0 0 207 0 218	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 11 0 0 207 0 218	-174 0 0 0 0 0 0 0 -174	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 0 0 0 0 0	

	(mln EUR)		V	ALUES AS O	F 31/12/201	13			VALUES AS OF	31/12/201	3	VALUES AS OF	31/12/2013
			LONG EXPOSURES	positions of sov	OSITIONS (gross overeign debt to oth			DIREC	CT SOVEREIGN EXPOS	URES IN DERIVA	TIVES (1)	INDIRECT SOVEREIGN EXPOSURE	S (3) (on and off balance sheet)
			gross of provisions) (1)	positions of sov	is a maturit	ry matching)	only where there	Derivatives with po 31/12			ith negative fair value at 1/12/2013	Derivatives with positive fair value at 31/12/2013	Derivatives with negative fair value at 31/12/2013
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-	Notional value Fair-value at 31/12/2013 (+)	Notional value Fair-value at 31/12/2013 (-)
[0 - 3M [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 - 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Other advanced economies non EEA	0 0 0 6 0 0	0 0 0 6 0 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 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Other Central and eastern Europe countries non EEA	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Middle East	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Latin America and the Caribbean	0 0 0 0 0 0 0 4 5	0 0 0 0 0 0 0 4 5	0 0 0 0 0 0 0 4 5	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Africa	2 0 0 0 0 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	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Others	27 10 9 6 0 10 0	27 10 9 6 0 10 0	27 10 9 6 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

Notes and definitions

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

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

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

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

34.TR_Capital 24/10/2014

2014 EU-wide Stress Test Capital

		Capital			Baseline Scenario			Adverse Scenario]		
(mln EUR)		CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	COREP CODE	REGULATION	
	Α	OWN FUNDS	4,042	3,759	3,785	3,819	3,190	2,942	2,775	CA1 {1}	Articles 4(118) and 72 of CRR	
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	4,042	3,759	3,785	3,819	3,190	2,942	2,775	CA1 {1.1.1}	Article 50 of CRR	
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	353	353	353	353	353	353	353	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR	
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	-	-	
	A.1.2	Retained earnings	3,359	3,225	3,230	3,247	2,922	2,778	2,692	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR	
	A.1.3	Accumulated other comprehensive income	80	73	69	66	26	-6	-27	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRI	
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS	34	34	34	34	0	-21	-34	-	-	
	A.1.3.2	portfolio Of which: arising from unrealised gains/losses from the rest of AFS portfolio	46	39	35	32	26	15	7	-	-	
	A.1.4	Other Reserves	1,504	1,504	1,504	1,504	1,504	1,504	1,504	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		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	19	19	19	19	19	19		CA1 {1.1.1.7}	Article 84 of CRR	
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised	-17	-73	-73	-73	-100	-99		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	-27	-27	-20	-14	0	12	14	-	Articles 32 to 33 of and 30 (1) point (i) of citi	
	A.1.9	Sovereign Exposure in AFS portfolio (-) Intangible assets (including Goodwill)	-376	-376	-376	-376	-376	-376		CA1 {1.1.1.10 +	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles	
		(-) DTAs that rely on future profitability and do not arise from temporary differences	-370							1.1.1.11}	4(115), 36(1) point (b) and 37 point (a) of CCR	
	A.1.10	net of associated DTLs	0	-58	-64	-71	-187	-249		CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR	
	A.1.11		-115	-124	-117	-104	-149	-157		CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR	
	A.1.12	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR	
OWN FUNDS	A.1.13	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR	
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	-613	-630	-558	-485	-670	-601	-521	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR	
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR ar	
	A.1.15.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	CA1 {1.1.1.18.1}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR	
	A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR	
	A.1.17	diπerences	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	-337	-359	-358	-355	-409	-430	-444	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	-94	-116	-115	-113	-153	-167		CA1 {1.1.1.25}	Article 470 of CRR	
	A.1.20	Transitional adjustments	304	348	290	219	409	360	280	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 (+/-)	22	22	16	11	22	16	11	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 (+/-)	283	326	274	208	388	344	269	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR	
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	0	0	0	CA1 {1.1.2}	Article 61 of CRR	
	A.2.1	Of which: (+) Other existing support government measures	0	0	0	0	0	0	0	-	-	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,042	3,759	3,785	3,819	3,190	2,942	2,775	CA1 {1.1}	Article 25 of CRR	
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	0	0	0	CA1 {1.2}	Article 71 of CRR	
OWN FUNDS REQUIREMENTS	B B.1	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for CET1	32,092 1899.165467	33,531 0	33,210 0	32,848 0	39,764 0	41,046 0	42,039 0	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48	
	B.2	deduction (+) of which: stemming from from CVA capital requirements (+)	1170.668897	0	0	0	0	0	0		CRR Article 381 to 386 of CRR	
	B.3	of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+)	380	0	0	0	0	0	0		Articles 153(2) of CRR	
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-295	0	0	0	0	0	0		Recital (44) of CRR	
	B.5 B.6	of which: stemming from the effect of exposures that were previously part of Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-) of which: others subject to the discretion of National Competent Authorities	-25.13000553 0	0	0	0	0	0	0		- Article 124 to 164 of CRR	
	C.1	Common Equity Tier 1 Capital ratio	12.59%	11.21%	11.40%	11.63%	8.02%	7.17%	6.60%	CA3 {1}	-	
PITAL RATIOS (%) - Transitional period	C.2	Tier 1 Capital ratio	12.59%	11.21%	11.40%	11.63%	8.02%	7.17%	6.60%	CA3 {3}	-	
	C.3	Total Capital ratio	12.59%	11.21%	11.40%	11.63%	8.02%	7.17%	6.60%	CA3 {5}	-	
	D	Common Equity Tier 1 Capital Threshold		2682	2657	2628	2187	2258	2312			
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a		0	0	0	0	0	0			
		fixed date in the 2014 -2016 period (cumulative conversions) (1) Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a					0	0	0			
		- File 2 - 2 - 2 - 2 - 2 - 2 - 2 - 2 - 2 - 2								Ī	I .	
Memorandum items	F.1	trigger event (2) Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					0	0	0			

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

35.TR_Restruct Scenarios 24/10/2014

2014 EU-wide Stress Test - Restructuring scenarios

	Effects of mandatory restructuring plans publicly announced before 31st December 2013 and formally agreed with the European Commission.							
	Baseline	e scenario	Adverse	e scenario	Narrative description of the transactions. (type, date o			
(mln EUR)	CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact	completion/commitment, portfolios, subsidiaries, branches)			
2013		0			NA			
2014		0	0	C	NA			
2015		0	0	C	NA			
2016		0	0	0	NA			
Total		0	0	C				

Outcome of the Stress Test based on the Restructuring plan for banks whose plan was formally agreed with the European Commission after 31 December 2013

		Baseline scenario			Adverse scenario		
(mln EUR)	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)							
TOTAL RISK EXPOSURE AMOUNT							
COMMON EQUITY TIER 1 RATIO							

Major Capital Measures from 1 January to 30 September 2014

Major Capital Measures Impacting Tier 1 and Tier 2 Eligible Capital from 1 January 2014 to 30 September 2014

Issuance of CET 1 Instruments	Impact on Common Equity Tier 1 Million EUR
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments becoming effective between 1 January and 30 September 2014 (+)	0

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

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