

| Bank Name | FR - La Banque Postale |
|-----------|------------------------|
| LEI Code  | 96950066U5XAAIRCPA78   |



#### **Summary Adverse Scenario**

#### FR - La Banque Postale

| Actual figures as of 31 December 2013                                       | mln EUR, % |
|---|------------|
| Operating profit before impairments   | 974        |
| Impairment losses on financial and non-financial assets in the banking book | 274        |
| Common Equity Tier 1 capital (1)  | 5,748      |
| Total Risk Exposure (1)   | 57,239     |
| Common Equity Tier 1 ratio, % (1)   | 10.0%      |

| Outcome of the adverse scenario as of 31 December 2016                                      | mln EUR, % |
|---|------------|
| 3 yr cumulative operating profit before impairments   | 1,440      |
| 3 yr cumulative impairment losses on financial and non-financial assets in the banking book | 1,890      |
| 3 yr cumulative losses from the stress in the trading book                                  | 204        |
| Valuation losses due to sovereign shock after tax and prudential filters                    | -70        |
| Common Equity Tier 1 capital (1)  | 5,839      |
| Total Risk Exposure (1)   | 63,748     |
| Common Equity Tier 1 ratio, % (1)   | 9.2%       |

| Memorandum items   | mln EUR |
|--|---------|
| Common EU wide CET1 Threshold (5.5%)   | 3,506   |
| 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) | 800     |
| 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**

#### FR - La Banque Postale

| Actual figures as of 31 December 2013                                       | mln EUR, % |
|---|------------|
| Operating profit before impairments   | 974        |
| Impairment losses on financial and non-financial assets in the banking book | 274        |
| Common Equity Tier 1 capital (1)  | 5,748      |
| Total Risk Exposure (1)   | 57,239     |
| Common Equity Tier 1 ratio, % (1)   | 10.0%      |

| Outcome of the baseline scenario as of 31 December 2016                                     | mln EUR, % |
|---|------------|
| 3 yr cumulative operating profit before impairments   | 1,477      |
| 3 yr cumulative impairment losses on financial and non-financial assets in the banking book | 713        |
| 3 yr cumulative losses from the stress in the trading book                                  | 110        |
| Common Equity Tier 1 capital (1)  | 6,429      |
| Total Risk Exposure (1)   | 59,816     |
| Common Equity Tier 1 ratio, % (1)   | 10.7%      |

| Memorandum items                     | mln EUR |
|--------------------------------------|---------|
| Common EU wide CET1 Threshold (8.0%) | 4,785   |

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

<sup>(2)</sup> Conversions not considered for CET1 computation

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

| ЕВА 📟  | 2014 EU-wide Stress Test<br>Credit Risk  | LTV % (as of 31/12/2013)             | F-IRB<br>Non-defaulted De               | Exposure val   | ues (as of 31/12/2<br>A-IRB<br>uilted Defaulted   | 2013)<br>STA<br>Non-defaulted   | Defaulted Non-de                         | Risk (F-IRB   | exposure amoun<br>A:<br>Non-defaulted   | ts (as of 31/12<br>IRB<br>Defaulted                                 | STA   | Defaulted N   | <b>V</b> e<br>F-IRB<br>on-defaulted                         |   | A-IRB   | ions (as of 31/1  | 2/2013)<br>STA<br>Sefaulted Defaulted                        | Impairment Sto   | 31/12/2014  ook of Coverage visions Defaul   | ge Ratio - Imp   | Baseline S<br>as of 31/<br>sairment Stock<br>rate Provisi  | 12/2015<br>Coverage<br>Ratio - Defi   |  | of 31/12/201 Stock of Provisions  |  | as of  | Stock of Provisions R   |  | Adverse Sco<br>as of 31/  |  |  | 31/12/2016  Coverage Ratio - Default  Ovisions   |
|--|--|--------------------------------------|---|--|---|---|--|---|---|---|---|---|---|---|---|---|--|--|--|--|--|---|--|---|--|--|---|--|---|--|--|--|
| FR - La Banque Postale   | ral banks and central governments flutions flutions contels Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Retail - Secured on real estate property Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Qualifying Revolving Retail - Other Retail - Of Which: Non-SME IN Companies - Of Which: Non-SME In | 64.7 <sup>1</sup>                    | 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0  | 0   | 111.989<br>17,799<br>4,258<br>0<br>407<br>56.019<br>48.886<br>0<br>48,886<br>745<br>6,388<br>417<br>5,971<br>3,114<br>212<br>2,724<br>196,116   | 28 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0                                   | 0 | 0                             | 56<br>4,858<br>3,350<br>0<br>320<br>31,187<br>25,914<br>0<br>25,914<br>559<br>4,714<br>239<br>4,476<br>4,585<br>2,452<br>46,514 | 0<br>0<br>1<br>1<br>585<br>341<br>0<br>341<br>102<br>142<br>3<br>139<br>0<br>0<br>0<br>0<br>586 | 0                     | 0 | 0   | 0                               | 0 28 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0                   | 0.00%<br>0.02%<br>0.37%<br>-<br>0.75%<br>0.41%<br>0.09%<br>6.62%<br>2.21%<br>0.11%<br>2.35%<br>0.00% | 29 64.<br>4 16.<br>28 35.<br>0 7 55.<br>514 31.<br>125 12.<br>0 125 12.<br>167 82.<br>222 53.<br>0 12. | .86% (0.05% (0.0 | 1.00% 30.00% 30.00% 30.00% 30.00% 41.33% 41.00% 73.75% 10.10% 73.75% 10.10% 17.7.5% 10.10% 17.7.5% 30.00% 30.00% 30.00% 30.00% 30.00% 30.00% 00.00% 00.00% 8 | 3.55.00<br>48.76%<br>16.50%<br>34.72%<br>10.55.72%<br>2 28.64%<br>10.46%<br>3 10.46%<br>7 78.40%<br>21.59%<br>1 54.47%  | 0.00%<br>0.02%<br>0.37%<br>-<br>0.74%<br>0.38%<br>0.10%<br>-<br>0.10%<br>6.39%<br>0.10%<br>2.07%<br>0.10%  | 31<br>8<br>54<br>0<br>12<br>931<br>215<br>0<br>215<br>242<br>473<br>1<br>472<br>0 | 39.53%<br>16.50%<br>34.60%<br>-<br>55.61%<br>-<br>55.61%<br>9.58%<br>9.58%<br>9.58%<br>76.08%<br>54.54%<br>28.02%<br>54.68%  | 0.09%<br>0.04%<br>0.55%<br>0.86%<br>0.14%<br>9.10%<br>4.92%<br>0.17%<br>5.25%<br>0.00%   | 89<br>9<br>41<br>0<br>10<br>847<br>234<br>201<br>413<br>1<br>412<br>0             | 55.94%<br>16.50%<br>40.15%<br>-<br>65.53%<br>44.93%<br>22.43%<br>93.81%<br>65.59%<br>18.92%<br>65.87%  | 0.09% 11:0.05% 16:0.05% 16:0.73% 74:0.05% 16:0.97% 16:0.97% 10:0.97% 32:0.0.19% 32:0.0.11.28% 26:6.24% 78:0.25% 2 6.659% 70:0.00% 0   | 9 49.23%<br>16.50%<br>39.72%<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-  | 0.09%<br>0.05%<br>0.98%<br>-<br>1.77%<br>1.02%<br>0.22%<br>-<br>0.22%<br>12.87%<br>6.94%<br>0.31%<br>7.50%<br>0.00%  | 149 46.51%<br>21 16.50%<br>0 16.50%<br>0 24 64.83%<br>1.914 38.10%<br>430 14.76%<br>430 14.76%<br>333 85.21%<br>1.149 66.33%<br>3 47.31%<br>0 6.42%  |
| France  Foundation of the state | (min BUR, %)  Itral banks and central governments  Itutions  Corporates - Of Which: Specialized Lending Retail - Scured on real estate property - Of Retail - Secured on real estate property - Of Retail - Outsiffying Revolving  To Bread | LTV % (as of 31/12/2013) 64.71 64.71 |   | Exposure val.  6 under the faulted Non-deft  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0   | ues (as of 31/12/7 Atto  Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0   | 57A Non-defluited 103.362 13,369 3.635 0 97.7 556,013 46,880 0 48,880 447 5,591 2917 165 0 74 152,015 167 167 167 167 167 167 167 167 167 167   |  | F-IRB  Defaulted  Defaulted  0  0  0  0  0  0  0  0  0  0  0  0  0        | A-                                      | ts (as of 31/12 IRB Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 2/2013) STA Non-defaulted 0 3,664 2,973 30,940 32,567 55,9 4,714 229 4,476 4,220 0 2,452 43,920                                 |   | F-I/S 5 On -defaulted   0                                   |   | A-182 A-182 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0   |   |  | Impairment Storate Pro 0.00% 0.02% 0.02% 0.17% 0.17% 0.75% 0.41% 0.09% 6.62% 2.21% 0.11%             | 3 16. 26 35. 0 7 55. 514 31. 125 12. 0 125 12. 167 82. 222 53. 0 12. 222 53.                           | ge Ratio. Imp<br>it Stock    30%   | 7312 Provision (1312) 100% 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1   | Of Coverage Ratio - Def Ratio | 0.02%<br>0.37%<br>0.74%<br>0.34%<br>0.06%<br>0.06%<br>6.36%<br>0.05%<br>2.16%<br>0.00%   | Stock of Provisions 1 7 50 0 112 874 169 0 169 241 464 1 463 0                    |  | as of Impairment rate 0.65% 0.04% 0.55% 0.04% 0.55% 0.45% 0.14% 0.55% 0.14% 0.14% 0.14% 0.14% 0.05% 0. | 25<br>8<br>38<br>0<br>10<br>847<br>234<br>0<br>234<br>201<br>413<br>1<br>112<br>0 | Coverage atto - Default atto - Default Stack 40.00% 16.50% 40.57% 65.54% 44.93% 22.43% 22.43% 95.59% 18.92% 65.87%   | 7015 Provision 12 | of Ratio - Default - Defau | Impairment S<br>rate Pri<br>0.05%<br>0.05%<br>0.91%<br>-<br>1.77%<br>1.02%<br>0.22%<br>-<br>0.22%<br>12.87%<br>6.94%<br>0.31%<br>7.50%<br>0.00%  | 0050000 1050000 1050000 105000 105000 1050 |
| Inst<br>Corr<br>Ret.<br>Germany  | (min EUR, %)  tral banks and central governments fibritions  Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE  Retail - Secured on real estate property Retail - Secured on real estate property - OF Retail - Secured on real estate property - OF Retail - Other Retail - OF Which: SPE Retail - Other Retail - OT Which: SPE Retail - OT  | LTV % (as of 31/12/2013)             |   | Exposure val  faulted Non-def  0 0 0  0 0  0 0  0 0  0 0  0 0  0 0   | A-IRB utled Defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0   | 2013) STA Non-defaulted   2.666   193   6   | Defaulted Non-de                         | Risk P-1R2 Defaulted   0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0                | A-                                      | ts (as of 31/12 IRB  Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 2/2013) STA Non-defaulted 0 777 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0   | Defaulted N   | Vi. F-188  F-188  0  0  0  0  0  0  0  0  0  0  0  0        |   | ts and provise A-title A-title O O O O O O O O O O O O O O O O O O O  | ons (as of 31/1) Defaulted Non- 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 |  | Impairment St. rate Pro 0.00% 0.02% 0.32%  | 0 16. 31. 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0  | ge Ratio - Imp at Stock  | 0.00% 0<br>0.02% 0<br>0.331% 0<br>-   | Cemario 12/2012  Coverage 60 Ratio - Def. 5.30% 16.50% 31.00%   | Impairment rate 0.00% 0.02% 0.22% 0.29%  | Provisions Rai  | 16 Coverage dis- Default Cover S. 30% 16.50% 31.00% 1  |  | 31/11/201 Stock of Provisions R 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0             | Coverage atto - Default Coverage (150 - Default Covera | 0.01% 1<br>0.02% 0<br>0.61% 0<br>-   | 27/2015 27/201 | as of 2 Impairment S Impairment | 31/12/2015  Coverage  Cove |
| Belgium  Equi Sec Oth Tot  | uritisation<br>er non-credit obligation assets<br>AL<br>ritisation and re-securitisations positions deducted from capital  | LTV % (as of 31/12/2013)  0.07 0.09  | 6 0<br>0<br>0<br>0                      | Exposure val faulted   | ues (as of 31/12/7 A-188  Ulted Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0  | 2013) STA Non-defaulted 1,509 614 13 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0  |  | F-IRO Sulfido Defiaulted  Defiaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | A-                                      | ts (as of 31/12 IRB  Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 2/2013) STA Non-defaulted 0 71 13 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0   | Defaulted N   | VA<br>F-128<br>on-defaulted 1                               |   | A-100 | ons (as of 33/1   Non-  | 7/2-013) STA  Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Impairment Starte Pro 0.00% 0.00% 0.02% 0.32%  | 0 16. 31. 0 0 31. 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0  | ge Ratio Imp ## Stock  0.00%   | Baseline S   S   S   S   S   S   S   S   S   S   |   | Day 1 Impairment rate 0.00% 0.02% 0.32% 0. | Stock of Provisions Rail  | 16 Coverage tab - Default Stock 5-30% 15-50% 31.00%  | as of Impairment rate 0.06% 0.46% 0. | Provisions R 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0                                | Coverage attio - Default State | Advense SC 31/ 31/ 32/ 31/ 31/ 31/ 31/ 31/ 31/ 31/ 31/ 31/ 31   |  | Impairment S rate Pri 0.05% 0.05% 0.05% 0.65%  | 31/12/2016 CONVERGE STOCK OF CONVERGE STOCK OF CONVERGE 3 40,00% 0 16,50% 0 35,55% 0 0 35,55% 0 0 - 0  |
| Please, select the country   | uritisation<br>er non-credit obligation assets<br>AL<br>ritisation and re-securitisations positions deducted from capital  |                                      | 6 0                                     | Exposure val.  faulted Non-defi 0  | ares (as of 31/12/2 A338  A338  ulted Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0  | STAND |  | F-IRB aulted Defaulted 0 0 0  |   | IRB   | 2/2013) STA Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0   |   | Y. F-188 on-defaulted 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 |   | ts and provise A-its A-its O-defaulted O O O O O O O O O O O O O O O O O O O  |   |  |  | 31/12/2014 oct of Coverage (See See See See See See See See See S                                      | ge Ratio - Imp   | Baseline S as of 31/ Stock as  | 12/2015 Coverage Ratio - Defi Stock   | as a supairment rate   | of 31/12/201 Stock of Provisions Res  |  | as of Impairment rate  | 31/12/201 Stock of Provisions R 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0             | Coverage and Coverage State Default Stack  | Adverse Sco- as of 31/ as of 31/ pairment Stock- rate Provisi - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0   | of Coverage  | Impairment S   | 31/12/2016 Sizek of Coverage Sizek of Coverage Sizek of Coverage O   |
| Please, select the country   | ritisation and re-securitisations positions deducted from capital  | 0.04                                 | 6 0<br>0<br>0                           | Cauted Non-edit (1984)    Cauted Non-edit (1 | ues (as of 31/12/2<br>A336<br>United Defaulted<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 2013)  STA Non-defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0   |  | 0                                   | A-                                      | ts (as of 31/12 IRB Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 57A Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0   |   | V/s F-188 on defaulted                                      |   | A-188 A-188 n-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0   |   |  |  | 31/12/2014 Oct of Coverage 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0                                       | ge Ratio Imp   | Baseline S as of 31/ Stock laimment Stock laimment Stock laimment On the Stock laimment  | of Ratio-Defi   | as Impairment rate   | of 31/12/201 Stock of CProvisions as 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0          | 16 Coverage tion : Certain Coverage Cov |  | 31/12/201 Stock of Provisions 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0             |  |   | enario 12/2015 of Coverage Ratio Defa. Short   | as of t  | 31/12/2016 Dock of Coverage Dock of Coverage Ratio - Ordust 0 - 0  |

| EBA man  | 2014 EU-wide Stress Test<br>Credit Risk  | LTV % (as of 31/12/2013)   | F-IRB<br>Hon-defaulted Def   |                                       | i (as of 31/12/201<br>A-IRB<br>erf Defaulted N                                | 13) STA   | ulted Non-Sefault                                       | Risk exp<br>F-IRB<br>ed Defaulted                        | A-IRB   | as of 31/12/2013                        | STA faulted Defaulted   | F-II  | Value adjustme                                      | nts and provisions A-IRB on-defaulted Defa                       |  | 13)<br>STA<br>Ited Defaulted                                    |                           | s of 31/12/2014<br>Stock of Coverage   | a:   | seline Scenario of 31/12/2015 Stock of Covera Provisions Statio - De   | as of 3:                                   | 1/12/2016 Coverage Visions Ratio - Default   |                       | 31/12/2014<br>Stock of Coveral<br>Promisions Ratio - De  | aso  | rse Scenario<br>of 31/12/2015<br>Stock of Covera<br>Devolutions Ratio - Dt   | as of 3                       | 31/12/2016 Stock of Coverage moissions Ratio - Default   |
|--|--|----------------------------|--|---------------------------------------|---|---|---|--|---|---|---|---|---|--|--|---|---------------------------|--|--|--|--|--|-----------------------|--|--|--|-------------------------------|--|
| Institut Corpora Retail Please, select the country  Equity Securit             | Corporates - Of Which: Socialised Lending Corporates - Of Which: SPE Retal - Secured on real estate properly Retal - Society of real estate properly - Of Retal - Society on real estates properly - Of Retal - Society on real estates properly - Of Retal - Other Retal - Other Retal - Of Which: SME Retal - Other Retal - Other Retal - Other Retal Retal - Other Retal - Other Retal - Other Retal Retal - Other Reta | 0.0%<br>0.0%<br>0.0%       | 0  | 0 0 0 0 0 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                      | Provisions Defaul  0  0  0  0  0  0  0  0  0  0  0  0  0   | State rate                                       | Provision Coard  0   |  | Score   Cover   Cover  |                       | Provisions Cover 0   |  | Provisions Covel 0   |                               | Orision S  |
| Institut Corpora Retail Please, select the country  Equity Security            | Coporates - Of Which: Socialised Lending Retail - Sociated for rail estate property - Of Retail - Sociated for rail estate property - Of Retail - Other Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Issalion Con-credit obligation assets also and re-securitations positions deducted from capital **  | LTV % (as of 31/12/2013) N | F-R8 Deficients  | - '                                   | s (es or 31/12/20) AARS  ad Defaulted N 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 51A 51A 000-defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0   | uited Non-default 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Risk opp   | A-IRB   |   | STA  faulted Defaulted  0   | F-II  |   | nts and provisions A-378 A-378 O                                 |  | 13)  STA  Ited Defaulted  0  0  0  0  0  0  0  0  0  0  0  0  0 |                           | s of 31/12/2014  Social Coverage Provision  O  O  O  O  O  O  O  O  O  O  O  O  O  | to touto   | seline Scenario of 31/12/2015 Soci di Common Scenario O O O O O O O O O O O O O O O O O O O  |  | 1/12/2016 Coverage State Deluce 0  |                       | 31/12/2014  Stock of Coverage and the Co |  | res Scenario   | ppe Impairment St<br>rate Pro | 31/12/2016 Coversign Ratio - Velocit  0  |
| Institut Corpora Retail Please, select the country  Equity Securit Other TOTAL | Intel Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE Retail - Secured on real estate properly Retail - Secured on real estate properly - Of Retail - Secured on real estate properly - Of Retail - Observed on real estate properly - Of Retail - Observed on real estate properly - Of Retail - Observed on real estate properly - Of Retail - Observed - Of Which: SME Retail - Observed | 170 % (as of 31/12/2013) N | F-SAB Derivative Control of Contr | Non-defaulte                          |   | STA  ion-defaulted Defau  0 0 0  0 0 | Non-default  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0      | Risk cap   False   | A-188 Non-defaulted                                       |   | STA   | F:1 Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Defaulted N   | ### provisions   |  | STA  Red Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0         | Impairment rate           | s of 31/12/2014 Stock of Converge Control of Converge Control of Converge Control of Con | Example 2 at 2 a   | Control   Cont | es of 3 Impairment Store rate From         | Coverage (Asion) Covera | Impairment rate       | 31/12/2014  Social Contract Providents  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0  | as of the state of | #31/1/2015 #31/1/2015 Sociol & Governo Florida   | Impairment Stefant rate Pro   | 31/12/2016 200x10  |
| Institut Corpora Retail Please, select the country  Equity Securit             | Corporate - Of Which: Specialised Lending Corporates - Of Which: SPE  Retail - Secured on real estate property Retail - Secured on real estate property - Of Retail - Ose - Secured on real estate property - Of Retail - Ose  | 177 % (as of 31/12/2013) N | F-IRS  On-defaulted Def  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0   |                                       | A-IRB   | 57A  O  | ulted Non-default                                       | F-IRS  of Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | A-IES Non-defaulted [ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 |   | STA     Defaulted     Defaulted | F-II  | 88  | A-18B  On-defaulted Defau  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | ulted Non-defau  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 5/A  Defaulted  0  0  0  0  0  0  0  0  0  0  0  0  0           |                           | s of 31/12/2014 Stock of Coverso Default Trovisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0  | a: Ratio: Impairmen                              | of 34/14/2015 Stock of Provisions 0 0  | Impairment Storage Proc                    | 1/12/2016 2016 2017 2017 2017 2017 2017 2017 2017 2017   |                       | 33/12/2014 Stock of Provisions  0  | es control de la | of 31/32/2015 Stock of Convex Stock of Rather to Provisions Convex Conve | as of 3                       | 33/13/2/016 20xx of Coverage atta Code/ Covera |
| Central<br>Institut<br>Corpora   | (min EUR, %) banks and central governments stons tes Coporates - Of Which: Specialised Lending Coporate of Which: SNE  | LTV % (as of 31/12/2013)   | F-IRB ion-defaulted Def  |                                       | A-IRB   | STA  ion-defaulted Defau  |   | F-IRB  | A-IRB   |   | STA  faulted Defaulted  0 0 0 0   | F-II  | Value adjustme<br>88<br>Defaulted No<br>0<br>0<br>0 | A-IRB  |  | STA SITA  Defaulted 0 0 0                                       | ass<br>Impairment<br>rate | s of 31/12/2014<br>Stock of Coverag<br>Provisions Defaul<br>0<br>0   | Ba<br>a:<br>le Ratio - Impairmen<br>t Stock rate | seline Scenario of 31/12/2015 Stock of Provisions 0 0 0 - 0  | as of 3:<br>se Impairment Sto<br>rate Prov | 1/12/2016 Coverage Ratio - Default Strok 0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -   | as of Impairment rate | 31/12/2014  Stock of Provisions Ratio - De Struk  0 - 0 - 0 - 0  | Adver<br>as c<br>ge<br>fault impairment<br>rate<br>-<br>-<br>-   | rse Scenario of 31/12/2015 Stock of Provisions 0 0 0 - 0 - 0   | as of 3                       | 31/12/2016 Stock of Coverage rovisions 0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -   |

|                            |   | LTV % (as of | 1.5           | IKD | Α.            | TRU | 3             |   | 1.5           | IND . | AC.           | IND .     | ,             |   | 173           | ind) |               | TAD .     | 3             |           |
|----------------------------|---|--------------|---------------|-----|---------------|-----|---------------|---|---------------|-------|---------------|-----------|---------------|---|---------------|------|---------------|-----------|---------------|-----------|
|                            | (min EUR, %)  | 31/12/2013)  | Non-defaulted |     | Non-defaulted |     | Non-defaulted |   | Non-defaulted |       | Non-defaulted | Defaulted | Non-defaulted |   | Non-defaulted |      | Non-defaulted | Defaulted | Non-defaulted | Defaulted |
|                            | Central banks and central governments                                   |              | 0             | 0   | 0             | 0   | 0             | 0 | 0             | 0     | 0             | 0         | 0             | 0 | 0             | 0    | 0             | 0         | 0             | 0         |
|                            | Institutions  |              | 0             | 0   | 0             | 0   | 0             | 0 | 0             | 0     | 0             | 0         | 0             | 0 | 0             | 0    | 0             | 0         | 0             | 0         |
|                            | Corporates  |              | 0             | 0   | 0             | 0   | 0             | 0 | 0             | 0     | 0             | 0         | 0             | 0 | 0             | 0    | 0             | 0         | 0             | 0         |
|                            | Corporates - Of Which: Specialised Lending                              |              | 0             | 0   | 0             | 0   | 0             | 0 | 0             | 0     | 0             | 0         | 0             | 0 | 0             | 0    | 0             | 0         | 0             | 0         |
|                            | Corporates - Of Which: SME  |              | 0             | 0   | 0             | 0   | 0             | 0 | 0             | 0     | 0             | 0         | 0             | 0 | 0             | 0    | 0             | 0         | 0             | 0         |
|                            | Retail  |              | 0             | 0   | 0             | 0   | 0             | 0 | 0             | 0     | 0             | 0         | 0             | 0 | 0             | 0    | 0             | 0         | 0             | 0         |
|                            | Retail - Secured on real estate property                                | 0.0%         | 0             | 0   | 0             | 0   | 0             | 0 | 0             | 0     | 0             | 0         | 0             | 0 | 0             | 0    | 0             | 0         | 0             | 0         |
|                            | Retail - Secured on real estate property - Of                           | 0.0%         | 0             | 0   | 0             | 0   | 0             | 0 | 0             | 0     | 0             | 0         | 0             | 0 | 0             | 0    | 0             | 0         | 0             | 0         |
| Please, select the country | Retail - Secured on real estate property - Of                           | 0.0%         | 0             | 0   | 0             | 0   | 0             | 0 | 0             | 0     | 0             | 0         | 0             | 0 | 0             | 0    | 0             | 0         | 0             | 0         |
| ricase, select the country | Retail - Qualifying Revolving   |              | 0             | 0   | 0             | 0   | 0             | 0 | 0             | 0     | 0             | 0         | 0             | 0 | 0             | 0    | 0             | 0         | 0             | 0         |
|                            | Retail - Other Retail   |              | 0             | 0   | 0             | 0   | 0             | 0 | 0             | 0     | 0             | 0         | 0             | 0 | 0             | 0    | 0             | 0         | 0             | 0         |
|                            | Retail - Other Retail - Of Which: SME                                   |              | 0             | 0   | 0             | 0   | 0             | 0 | 0             | 0     | 0             | 0         | 0             | 0 | 0             | 0    | 0             | 0         | 0             | 0         |
|                            | Retail - Other Retail - Of Which: non-SME                               |              | 0             | 0   | 0             | 0   | 0             | 0 | 0             | 0     | 0             | 0         | 0             | 0 | 0             | 0    | 0             | 0         | 0             | 0         |
|                            | Equity  |              | 0             | 0   | 0             | 0   | 0             | 0 | 0             | 0     | 0             | 0         | 0             | 0 | 0             | 0    | 0             | 0         | 0             | 0         |
|                            | Securitisation  |              | 0             | 0   | 0             | 0   | 0             | 0 | 0             | 0     | 0             | 0         | 0             | 0 | 0             | 0    | 0             | 0         | 0             | 0         |
|                            | Other non-credit obligation assets                                      |              | 0             | 0   | 0             | 0   | 0             | 0 | 0             | 0     | 0             | 0         | 0             | 0 | 0             | 0    | 0             | 0         | 0             | 0         |
|                            | TOTAL   |              | 0             | 0   | 0             | 0   | 0             | 0 | 0             | 0     | 0             | 0         | 0             | 0 | 0             | 0    | 0             | 0         | 0             | 0         |
|                            | Securitication and re-congritications positions deducted from capital * |              |               |     |               |     |               |   |               |       |               |           |               |   |               |      |               |           |               |           |

|                    |                        |                                 |                 | eline Scen             |                                      |                 |                        |                                      |
|--------------------|------------------------|---------------------------------|-----------------|------------------------|--------------------------------------|-----------------|------------------------|--------------------------------------|
| a                  | of 31/12               | /2014                           | as              | of 31/12/              | 2015                                 | as              | of 31/12/              | 2016                                 |
| Impairment<br>rate | Stock of<br>Provisions | Coverage Ratio<br>Default Stock | Impairment rate | Stock of<br>Provisions | Coverage<br>Ratio - Default<br>Stock | Impairment rate | Stock of<br>Provisions | Coverage<br>Ratio - Default<br>Stock |
| -                  | 0                      | -                               | -               | 0                      | -                                    | -               | 0                      | -                                    |
| -                  | 0                      | -                               | -               | 0                      | -                                    | -               | 0                      | -                                    |
| -                  | 0                      | -                               | -               | 0                      | -                                    | -               | 0                      | -                                    |
| -                  | 0                      | -                               | -               | 0                      | -                                    | -               | 0                      | -                                    |
| -                  | 0                      | -                               | -               | 0                      | -                                    | -               | 0                      | -                                    |
| -                  | 0                      | -                               | -               | 0                      | -                                    | -               | 0                      | -                                    |
| -                  | 0                      | -                               | -               | 0                      | -                                    | -               | 0                      | -                                    |
| -                  | 0                      | -                               | -               | 0                      | -                                    | -               | 0                      | -                                    |
| -                  | 0                      | -                               | -               | 0                      | -                                    | -               | 0                      | -                                    |
| -                  | 0                      | -                               | -               | 0                      | -                                    | -               | 0                      | -                                    |
| -                  | 0                      | -                               | -               | 0                      | -                                    | -               | 0                      | -                                    |
| -                  | 0                      | -                               | -               | 0                      | -                                    | -               | 0                      | -                                    |
| -                  | 0                      | -                               | -               | 0                      | -                                    | -               | 0                      | -                                    |
| -                  | 0                      | -                               | -               | 0                      | -                                    | -               | 0                      | -                                    |
|                    |                        |                                 |                 |                        |                                      |                 |                        |                                      |
| -                  | 0                      | -                               | -               | 0                      | -                                    | -               | 0                      | -                                    |
|                    |                        |                                 |                 |                        |                                      |                 |                        |                                      |

|                 |                        |                                      |                 | rse Scena              |                                      |                 |                        |                                      |
|-----------------|------------------------|--------------------------------------|-----------------|------------------------|--------------------------------------|-----------------|------------------------|--------------------------------------|
| as of           | 31/12/20               | 14                                   | as              | of 31/12/              | 2015                                 | as              | of 31/12/              | 2016                                 |
| Impairment rate | Stock of<br>Provisions | Coverage<br>Ratio - Default<br>Stock | Impairment rate | Stock of<br>Provisions | Coverage<br>Ratio - Default<br>Stock | Impairment rate | Stock of<br>Provisions | Coverage<br>Ratio - Default<br>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                      | - 1                                  | - 1             | 0                      | - 1                                  | -               | 0                      | - 1                                  |
| -               | 0                      | -                                    | -               | 0                      | -                                    | -               | 0                      | -                                    |
|                 |                        |                                      |                 |                        |                                      |                 |                        |                                      |
| -               | 0                      | -                                    | -               | 0                      | -                                    | -               | 0                      | -                                    |
|                 |                        |                                      |                 |                        |                                      |                 |                        |                                      |



| P&L  |            |            | Baseline Scenari | 0          | I          | 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  | 3,258      | 2,924      | 2,836            | 2,730      | 2,842      | 2,890           | 2,838      |
| Net trading income   |            | 63         | 85               | 96         | 16         | 57              | 77         |
| of which trading losses from stress scenarios  |            | -55        | -33              | -22        | -102       | -61             | -41        |
| Other operating income   | 60         | -23        | -23              | -23        | -23        | -23             | -23        |
| Operating profit before impairments  | 974        | 564        | 502              | 411        | 431        | 520             | 489        |
| Impairment of financial assets (-)   | -274       | -264       | -234             | -215       | -677       | -594            | -619       |
| Impairment of financial assets other than instruments designated at fair value through P&L (-) | -272       | -264       | -234             | -215       | -677       | -594            | -619       |
| Impairment Financial assets designated at fair value through P&L (-)                           | -2         | 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                                       | 700        | 299        | 269              | 196        | -246       | -74             | -131       |
| Other Income and expenses  | 211        | 203        | 203              | 203        | 203        | 203             | 203        |
| Pre-Tax profit   | 911        | 503        | 472              | 399        | -43        | 129             | 73         |
| Tax  | -319       | -151       | -142             | -120       | 0          | -39             | -22        |
| Net income   | 592        | 352        | 330              | 280        | -43        | 90              | 51         |
| Attributable to owners of the parent   | 579        | 345        | 324              | 274        | -42        | 88              | 50         |
| of which carried over to capital through retained earnings                                     | 319        | 190        | 178              | 151        | -42        | 49              | 27         |
| of which distributed as dividends  | 261        | 155        | 146              | 123        | 0          | 40              | 22         |

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                       | 47,523           | 48,335           | 49,179            | 50,021           | 49,295           | 51,470           | 53,933           |
| Risk exposure amount Securitisation and re-securitisations | 58               | 60               | 61                | 62               | 67               | 73               | 77               |
| Risk exposure amount Other credit risk                     | 47,465           | 48,275           | 49,118            | 49,959           | 49,228           | 51,397           | 53,857           |
| Risk exposure amount for market risk                       | 1,220            | 1,220            | 1,220             | 1,220            | 1,220            | 1,220            | 1,220            |
| Risk exposure amount for operational risk                  | 8,496            | 8,554            | 8,561             | 8,575            | 8,576            | 8,589            | 8,594            |
| Transitional floors for Risk exposure amount               | 0                | 0                | 0                 | 0                | 0                | 0                | 0                |
| AQR adjustments (for SSM countries only)                   | 0                | 0                | 0                 | 0                | 0                | 0                | 0                |
| Total Risk exposure amount                                 | 57,239           | 58,109           | 58,961            | 59,816           | 59,091           | 61,279           | 63,748           |



| EBA BANKING 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   | 212              |            |                   |            |            |                  |            |
| Evenesive values      | Trading Book (excl. correlation trading positions under CRM) | 0                |            |                   |            |            |                  |            |
| Exposure values       | Correlation Trading Portfolio (CRM)                          | 0                |            |                   |            |            |                  |            |
|                       | Total  | 212              |            |                   |            |            |                  |            |
|                       | Banking Book   | 58               | 60         | 61                | 62         | 67         | 73               | 77         |
| Risk exposure values  | Trading Book (excl. correlation trading positions under CRM) | 0                | 0          | 0                 | 0          | 0          | 0                | 0          |
| •                     | Total  | 58               | 60         | 61                | 62         | 67         | 73               | 77         |
|                       | Hold to Maturity porfolio                                    | 0                | 0          | 0                 | 0          | 1          | 1                | 1          |
| Turneimmente          | Available for Sale porfolio                                  | 0                | 0          | 0                 | 0          | 0          | 0                | 0          |
| Impairments           | Held for trading portfolio                                   |                  |            |                   |            |            |                  |            |
|                       | Total  | 0                | 0          | 0                 | 0          | 1          | 1                | 1          |

|   | (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 DIRE  |                                 |   |   |   | net of cash short  | DIRECT                                  | SOVEREIGN EXPOSU                | JRES IN DERIVAT                         | TVES (1)                                | INDIRECT SOVE                           | REIGN EXPOSURES                 | 6 (3) (on and off            | balance sheet)                 |
|   |                  | of provis   | sions)                          | positions of sov  | is a maturit                                | y matching)<br>1)   | only where there   | Derivatives with pos<br>31/12/          |                                 | Derivatives wit                         | h negative fair value at<br>1/12/2013   | Derivatives with at 31/:                | positive fair value<br>12/2013  | Derivatives with value at 31 | h negative fair<br>./12/2013   |
| Residual Maturity   | Country / Region |   | of which: loans<br>and advances |   | of which: AFS<br>banking book               | of which: FVO<br>(designated at fair<br>value through<br>profit&loss)<br>banking book | of which: Financial<br>assets held for<br>trading<br>(2) | Notional value                          | Fair-value at<br>31/12/2013 (+) | Notional value                          | Fair-value at 31/12/2013<br>(-)         | Notional value                          | Fair-value at<br>31/12/2013 (+) | Notional value               | Fair-value at<br>31/12/2013(-) |
| [ 0 - 3M [<br>[ 3M - 1Y [<br>[ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [<br>[ 5Y - 10Y [<br>[ 10Y - more<br>Tot | Austria          | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0                  | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0                               | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0     |
| [ 0 - 3M [  | Belgium          | 14<br>0<br>0<br>27<br>779<br>987<br>0<br><b>1,807</b>                   | 0<br>0<br>0<br>0<br>0<br>0      | 14<br>0<br>0<br>27<br>779<br>987<br>0<br><b>1,807</b>                   | 0<br>0<br>0<br>0<br>262<br>6<br>0           | 0<br>0<br>0<br>0<br>0   | 14<br>0<br>0<br>0<br>0<br>0<br>0                         | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0     |
| [ 0 - 3M [  | Bulgaria         | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                       | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0                               | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0     |
| [ 0 - 3M [  | Cyprus           | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                       | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0        | 0<br>0<br>0<br>0<br>0          |
| [ 0 - 3M [  | Czech Republic   | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                  | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0                               | 0 | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0        | 0<br>0<br>0<br>0<br>0<br>0     |
| To - 3M   | Denmark          | 0                                 | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                       | 0<br>0<br>0<br>0<br>0   | 0                  | 0 | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0                   | 0 | 0 | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0     |
| [ 0 - 3M [  | Estonia          | 0                                 | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0                       | 0   | 0<br>0<br>0<br>0<br>0<br>0                               | 0 | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0<br>0              | 0 | 0 | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0     |
| Tot [0-3M[ [3M-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y[ [10Y-more   | Finland          | 0                                 | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0                       | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                               | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0      | 0 | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0        | 0<br>0<br>0<br>0<br>0<br>0     |
| Tot<br>[ 0 - 3M [<br>[ 3M - 1Y [  | France           | 0<br>500<br>3,426<br>2,820<br>1,749<br>3,850<br>14,306<br>194<br>26,844 | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>500<br>3,426<br>2,820<br>1,749<br>3,850<br>14,306<br>194<br>26,844 | 0<br>0<br>415<br>0<br>568<br>868<br>63<br>0 | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>37<br>105<br>0<br>0<br>0                       | 0<br>27<br>0<br>0<br>0<br>0<br>0        | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0     |

|  | (mln EUR)        |   | V                                       | ALUES AS O  | F 31/12/20:                             | 13  |  |  | VALUES AS OF                            | 31/12/2013                             | 3                                       | V.                         | ALUES AS OF                     | 31/12/2013                              | 3                                       |
|--|------------------|---|---|---|---|---|--|--|---|--|---|----------------------------|---------------------------------|---|---|
|  |                  |   | RECT LONG                               |   |   |   | net of cash short<br>only where there                    | DIRECT                                 | T SOVEREIGN EXPOS                       | URES IN DERIVAT                        | IVES (1)                                | INDIRECT SOVE              | REIGN EXPOSURES                 | 6 (3) (on and off                       | balance sheet)                          |
|  |                  | of prov   |   | positions of sove                                     | is a maturit                            | y matching)<br>1)   | only where there   | Derivatives with po<br>31/12,          |   | Derivatives wit                        | h negative fair value at<br>/12/2013    | Derivatives with at 31/    | positive fair value<br>12/2013  | Derivatives wit<br>value at 31          | h negative fair<br>./12/2013            |
| Residual Maturity  | Country / Region |   | of which: loans<br>and advances         |   | of which: AFS<br>banking book           | of which: FVO<br>(designated at fair<br>value through<br>profit&loss)<br>banking book | of which: Financial<br>assets held for<br>trading<br>(2) | Notional value                         | Fair-value at<br>31/12/2013 (+)         | Notional value                         | Fair-value at 31/12/2013<br>(-)         | Notional value             | Fair-value at<br>31/12/2013 (+) | Notional value                          | Fair-value at<br>31/12/2013 (-)         |
| [ 0 - 3M [   | Germany          | 9<br>88<br>556<br>1,027<br>1,065<br>109<br>0<br>2,855 | 0<br>0<br>0<br>0<br>0<br>0              | 9<br>88<br>556<br>1,027<br>1,065<br>109<br>0<br>2,855 | 0<br>0<br>0<br>0<br>0<br>0<br>79<br>0   | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                               | 717<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 11<br>0<br>0<br>0<br>0<br>0<br>0        | 259<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | -7<br>0<br>0<br>0<br>0<br>0<br>0        | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0              |
| [ 0 - 3M [   | Croatia          | 0<br>0<br>0<br>0<br>0<br>0                            | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0                            | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0                               | 0<br>0<br>0<br>0<br>0<br>0             | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0             | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   |
| [ 0 - 3M  <br>[ 3M - 1 Y [<br>[ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [<br>[ 5Y - 10Y ]<br>[ 10Y - more<br>Tot | Greece           | 0<br>0<br>0<br>0<br>0                                 | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                                 | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0<br>0             | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                  | 0 | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   |
| [0 - 3M]<br>[3M - 1Y]<br>[1Y - 2Y]<br>[2Y - 3Y]<br>[3Y - 5Y]<br>[5Y - 10Y]<br>[10Y - more<br>Tot               | Hungary          | 0               | 0 | 0               | 0 | 0   | 0                  | 0<br>0<br>0<br>0<br>0<br>0             | 0 | 0<br>0<br>0<br>0<br>0<br>0             | 0 | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0           | 0 | 0 |
| [0 - 3M [<br>[3M - 1Y [<br>[1Y - 2Y [<br>[2Y - 3Y [<br>[3Y - 5Y [<br>[5Y - 10Y [<br>[10Y - more<br>Tot         | Iceland          | 0<br>0<br>0<br>0<br>0<br>0                            | 0<br>0<br>0<br>0<br>0<br>0              | 0               | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                               | 0<br>0<br>0<br>0<br>0<br>0             | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0             | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0      | 0 | 0<br>0<br>0<br>0<br>0                   |
| [0 - 3M [<br>[3M - 1Y [<br>[1Y - 2Y [<br>[2Y - 3Y [<br>[3Y - 5Y ]<br>[5Y - 10Y [<br>[10Y - more<br>Tot         | Ireland          | 0<br>0<br>0<br>0<br>0<br>0                            | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0                                 | 0 | 0<br>0<br>0<br>0<br>0   | 0                  | 0<br>0<br>0<br>0<br>0<br>0             | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                  | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0      | 0 | 0 |
| [ 0 - 3M [   | Italy            | 0<br>83<br>616<br>194<br>288<br>54<br>0               | 0<br>0<br>0<br>0<br>0                   | 0<br>83<br>616<br>194<br>288<br>54                    | 0 | 0   | 0                  | 0<br>0<br>0<br>0<br>0<br>0             | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0             | 0 | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0      | 0 | 0<br>0<br>0<br>0<br>0                   |
| Tot [ 0 - 3M [   | Latvia           | 0<br>0<br>0<br>0<br>0                                 | 0<br>0<br>0<br>0<br>0                   | 1,235<br>0<br>0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0<br>0             | 0 | 0<br>0<br>0<br>0<br>0<br>0             | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0           | 0 | 0 |
| Tot<br>[ 0 - 3M [<br>[ 3M - 1 Y [<br>[ 1Y - 2Y [   | Liechtenstein    | 0<br>0<br>0<br>0<br>0<br>0                            | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0                                 | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0                               | 0<br>0<br>0<br>0<br>0<br>0             | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0             | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0                   |

# EBA EUROPEAN 2014 EU-wide Stress Test - Sovereign Exposure

|   | (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                               |
|---|------------------|---|--|----------------------------------|----------------------------------|---|--|-------------------------------------|---------------------------------|----------------------------|---|----------------------------|--|----------------------------|---------------------------------|
|   |                  | <b>EXPOSURES</b> (according of provided prov | RECT LONG<br>counting value gross<br>visions)<br>(1) | NET DIRECT Popositions of sov    | is a maturi                      | exposures (long)<br>ner counterpaties<br>ty matching)<br>(1)                          | net of cash short<br>only where there                    | DIRECT  Derivatives with po  31/12/ | SOVEREIGN EXPOSI                | Derivatives wit            | IVES (1)  th negative fair value at ./12/2013 | Derivatives with           | REIGN EXPOSURES  positive fair value 12/2013 |                            | h negative fair                 |
| Residual Maturity   | Country / Region |   | of which: loans<br>and advances                      |                                  | of which: AFS<br>banking book    | of which: FVO<br>(designated at fair<br>value through<br>profit&loss)<br>banking book | of which: Financial<br>assets held for<br>trading<br>(2) | Notional value                      | Fair-value at<br>31/12/2013 (+) | Notional value             | Fair-value at 31/12/2013<br>(-)               | Notional value             | Fair-value at<br>31/12/2013 (+)              | Notional value             | Fair-value at<br>31/12/2013 (-) |
| [ 0 - 3M [  | Lithuania        | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                | 0<br>0<br>0<br>0<br>0<br>0       | 0<br>0<br>0<br>0<br>0            | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0<br>0          | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0                    | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0                        | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0      |
| [ 0 - 3M [<br>[ 3M - 1Y [<br>[ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [<br>[ 5Y - 10Y [<br>[ 10Y - more<br>Tot | Luxembourg       | 0<br>0<br>0<br>0<br>0<br>66<br>0  | 0<br>0<br>0<br>0<br>0<br>0                           | 0<br>0<br>0<br>0<br>0<br>66<br>0 | 0<br>0<br>0<br>0<br>0<br>46<br>0 | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                               | 0<br>0<br>0<br>0<br>0<br>0          | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0                    | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0                        | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0      |
| [ 0 - 3M [  | Malta            | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0                                | 0<br>0<br>0<br>0<br>0<br>0       | 0<br>0<br>0<br>0<br>0            | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0                               | 0<br>0<br>0<br>0<br>0<br>0          | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0                    | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0                        | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0      |
| [ 0 - 3M [  | Netherlands      | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                | 0<br>0<br>0<br>0<br>0<br>0       | 0<br>0<br>0<br>0<br>0            | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0                               | 0<br>0<br>0<br>0<br>0<br>0          | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0                    | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0      |
| [ 0 - 3M [  | Norway           | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                | 0<br>0<br>0<br>0<br>0            | 0<br>0<br>0<br>0<br>0            | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0                               | 0<br>0<br>0<br>0<br>0<br>0          | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0                    | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0      |
| [ 0 - 3M [  | Poland           | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                           | 0<br>0<br>0<br>0<br>0<br>0       | 0<br>0<br>0<br>0<br>0            | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                               | 0<br>0<br>0<br>0<br>0<br>0          | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0                    | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0      |
| [ 0 - 3M [  | Portugal         | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                | 0<br>0<br>0<br>0<br>0            | 0<br>0<br>0<br>0<br>0            | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0<br>0          | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0                    | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0                        | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0      |
| [ 0 - 3M [  | Romania          | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0                                | 0<br>0<br>0<br>0<br>0<br>0       | 0<br>0<br>0<br>0<br>0<br>0       | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                               | 0<br>0<br>0<br>0<br>0<br>0          | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0                    | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0                        | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0      |
| [ 0 - 3M [  | Slovakia         | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                           | 0<br>0<br>0<br>0<br>0<br>0       | 0<br>0<br>0<br>0<br>0<br>0       | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                               | 0<br>0<br>0<br>0<br>0<br>0          | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0                    | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0                        | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>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                               |
|--|------------------|--|---------------------------------|--|--|---|--|---|---------------------------------|-----------------------------------|---------------------------------------|----------------------------|---|--------------------------------|---------------------------------|
|  |                  |  | RECT LONG                       |  | OSITIONS (gross e<br>ereign debt to oth  |   |  | DIRECT                                  | SOVEREIGN EXPOSU                | JRES IN DERIVAT                   | TIVES (1)                             | INDIRECT SOVE              | REIGN EXPOSURES                         | 6 (3) (on and off              | balance sheet)                  |
|  |                  | of prov                                  |                                 | positions of sov                                     | is a maturit                             | ry matching)  1)  | only where there   | Derivatives with po<br>31/12/           |                                 | Derivatives wit                   | h negative fair value at<br>./12/2013 | Derivatives with at 31/:   | positive fair value<br>12/2013          | Derivatives wit<br>value at 31 | h negative fair<br>./12/2013    |
| Residual Maturity  | Country / Region |  | of which: loans<br>and advances |  | of which: AFS<br>banking book            | of which: FVO<br>(designated at fair<br>value through<br>profit&loss)<br>banking book | of which: Financial<br>assets held for<br>trading<br>(2) | Notional value                          | Fair-value at<br>31/12/2013 (+) | Notional value                    | Fair-value at 31/12/2013<br>(-)       | Notional value             | Fair-value at<br>31/12/2013 (+)         | Notional value                 | Fair-value at<br>31/12/2013 (-) |
| [ 0 - 3M [   | Slovenia         | 0<br>0<br>0<br>0<br>0<br>0               | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0                           | 0<br>0<br>0<br>0<br>0<br>0               | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                               | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0        | 0<br>0<br>0<br>0<br>0<br>0            | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0          | 0<br>0<br>0<br>0<br>0<br>0      |
| [ 0 - 3M [<br>[ 3M - 1Y [<br>[ 1Y - 2Y [<br>[ 2Y - 3Y ]<br>[ 3Y - 5Y [<br>[ 5Y - 10Y [<br>[ 10Y - more<br>Tot          | Spain            | 0<br>10<br>380<br>452<br>232<br>140<br>0 | 0<br>0<br>0<br>0<br>0           | 0<br>10<br>380<br>452<br>232<br>140<br>0             | 0<br>10<br>228<br>163<br>232<br>140<br>0 | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0             | 0<br>0<br>0<br>0<br>0                 | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0          | 0<br>0<br>0<br>0<br>0<br>0      |
| [ 0 - 3M [   | Sweden           | 0<br>0<br>0<br>0<br>0                    | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0                                | 0<br>0<br>0<br>0<br>0                    | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0             | 0<br>0<br>0<br>0<br>0                 | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0          | 0<br>0<br>0<br>0<br>0<br>0      |
| T 0 - 3M   | United Kingdom   | 0<br>0<br>0<br>0<br>0                    | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0                                | 0<br>0<br>0<br>0<br>0                    | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0             | 0<br>0<br>0<br>0<br>0                 | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0          | 0<br>0<br>0<br>0<br>0<br>0      |
| [ 0 - 3M [   | Australia        | 0<br>0<br>0<br>0<br>0<br>0               | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0                           | 0<br>0<br>0<br>0<br>0<br>0               | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                               | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0        | 0<br>0<br>0<br>0<br>0<br>0            | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0     | 0<br>0<br>0<br>0<br>0<br>0      |
| [ 0 - 3M [   | Canada           | 0<br>0<br>57<br>272<br>194<br>387<br>0   | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>57<br>272<br>194<br>387<br>0<br><b>909</b> | 0<br>0<br>0<br>0<br>0                    | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0             | 0<br>0<br>0<br>0<br>0                 | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0          | 0<br>0<br>0<br>0<br>0<br>0      |
| [ 0 - 3M [   | Hong Kong        | 0<br>0<br>0<br>0<br>0<br>0               | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0<br>0                           | 0<br>0<br>0<br>0<br>0                    | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0             | 0<br>0<br>0<br>0<br>0                 | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0     | 0<br>0<br>0<br>0<br>0<br>0      |
| [0 - 3M [<br>[3M - 1Y ]<br>[1Y - 2Y ]<br>[2Y - 3Y ]<br>[3Y - 5Y ]<br>[5Y - 10Y ]<br>[10Y - more<br>Tot                 | Japan            | 0<br>83<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0           | 0<br>83<br>0<br>0<br>0<br>0<br>0                     | 0<br>0<br>0<br>0<br>0<br>0               | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0                               | 0 | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0        | 0<br>0<br>0<br>0<br>0<br>0            | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0     | 0<br>0<br>0<br>0<br>0<br>0      |
| 10t<br>  0 - 3M  <br>  3M - 1Y  <br>  1Y - 2Y  <br>  2Y - 3Y  <br>  3Y - 5Y  <br>  5Y - 10Y  <br>  10Y - more<br>  Tot | U.S.             | 0<br>0<br>0<br>0<br>0<br>0               | 0<br>0<br>0<br>0<br>0           | 83<br>0<br>0<br>0<br>0<br>0                          | 0<br>0<br>0<br>0<br>0                    | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                    | 0<br>61<br>0<br>0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0      | 101<br>0<br>0<br>0<br>0<br>0<br>0 | -2<br>0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0      | 0 | 0<br>0<br>0<br>0<br>0          | 0<br>0<br>0<br>0<br>0<br>0      |



|   | (mln EUR)   |                            | V                          | ALUES AS O            | F <b>31/12/20</b> 1           | 13  |  | 1                              | VALUES AS OF                    | 31/12/2013                 | 3                                    | V                     | ALUES AS OF                     | 31/12/2013                     | 3                              |
|---|---|----------------------------|----------------------------|-----------------------|-------------------------------|---|--|--------------------------------|---------------------------------|----------------------------|--------------------------------------|-----------------------|---------------------------------|--------------------------------|--------------------------------|
|   |   | GROSS DIRECT I             |                            |                       |                               |   | net of cash short  | DIRECT                         | SOVEREIGN EXPOSU                | JRES IN DERIVAT            | IVES (1)                             | INDIRECT SOVE         | REIGN EXPOSURES                 | 5 (3) (on and off              | balance sheet)                 |
|   |   | of provisions) (1)         |                            | positions of sort     | is a maturit                  | y matching)<br>1)   | om, mere arere   | Derivatives with pos<br>31/12/ |                                 |                            | h negative fair value at<br>/12/2013 |                       | positive fair value<br>12/2013  | Derivatives wit<br>value at 31 |                                |
| Residual Maturity   | Country / Region                                      |                            | vhich: loans<br>d advances |                       | of which: AFS<br>banking book | of which: FVO<br>(designated at fair<br>value through<br>profit&loss)<br>banking book | of which: Financial<br>assets held for<br>trading<br>(2) | Notional value                 | Fair-value at<br>31/12/2013 (+) | Notional value             | Fair-value at 31/12/2013<br>(-)      | Notional value        | Fair-value at<br>31/12/2013 (+) | Notional value                 | Fair-value at<br>31/12/2013(-) |
| [ 0 - 3M [  | China   | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0    | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                               | 0<br>0<br>0<br>0<br>0<br>0     | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0     | 0<br>0<br>0<br>0<br>0<br>0     |
| [ 0 - 3M [<br>[ 3M - 1Y ]<br>[ 1Y - 2Y [<br>[ 2Y - 3Y ]<br>[ 3Y - 5Y ]<br>[ 5Y - 10Y [<br>[ 10Y - more<br>Tot | Switzerland   | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0         | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0          | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0                | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0          | 0<br>0<br>0<br>0<br>0<br>0     |
| [ 0 - 3M [<br>[ 3M - 1Y [<br>[ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [<br>[ 5Y - 10Y [<br>[ 10Y - more<br>Tot | Other advanced economies non EEA                      | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0         | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0               | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0                | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0          | 0<br>0<br>0<br>0<br>0<br>0     |
| [ 0 - 3M  <br>[ 3M - 1Y [<br>[ 1Y - 2Y ]<br>[ 2Y - 3Y ]<br>[ 3Y - 5Y ]<br>[ 5Y - 10Y ]<br>[ 10Y - more<br>Tot | Other Central and eastern<br>Europe countries non EEA | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0         | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0               | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0                | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0          | 0<br>0<br>0<br>0<br>0<br>0     |
| [ 0 - 3M [  | Middle East   | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0         | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0               | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0                | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0          | 0<br>0<br>0<br>0<br>0<br>0     |
| [ 0 - 3M [  | Latin America and the<br>Caribbean                    | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0         | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0<br>0     | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0          | 0<br>0<br>0<br>0<br>0<br>0     |
| [ 0 - 3M [  | Africa  | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0         | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0<br>0     | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0          | 0<br>0<br>0<br>0<br>0<br>0     |
| [ 0 - 3M [  | Others  | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0         | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0          | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0                | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0          | 0<br>0<br>0<br>0<br>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



#### 2014 EU-wide Stress Test Capital

|                      |                 |  |                  |                  | Baseline Scenario | •                |                  | Adverse Scenario |                  |                                       |  |
|----------------------|-----------------|--|------------------|------------------|-------------------|------------------|------------------|------------------|------------------|---------------------------------------|--|
| (min EUR)            |                 | CRR / CRDIV DEFINITION OF CAPITAL  | As of 31/12/2013 | As of 31/12/2014 | As of 31/12/2015  | As of 31/12/2016 | As of 31/12/2014 | As of 31/12/2015 | As of 31/12/2016 | COREP CODE                            | REGULATION   |
|                      | A               | OWN FUNDS  | 7,298            | 7,437            | 7,650             | 7,679            | 7,147            | 7,200            | 7,089            | CA1 {1}                               | Articles 4(118) and 72 of CRR  |
|                      | A.1             | COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)   | 5,748            | 5,887            | 6,250             | 6,429            | 5,597            | 5,800            | 5,839            | 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)   | 3,430            | 3,430            | 3,430             | 3,430            | 3,430            | 3,430            | 3,430            | 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  | 319              | 509              | 687               | 837              | 277              | 326              | 353              | CA1 {1.1.1.2}                         | Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR   |
|                      | A.1.3           | Accumulated other comprehensive income   | 607              | 570              | 590               | 589              | 513              | 506              | 493              | CA1 {1.1.1.3}                         | Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR   |
|                      | A.1.3.1         | Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio  | 134              | 134              | 134               | 134              | 124              | 122              | 118              | -                                     | -  |
|                      | A.1.3.2         | Of which: arising from unrealised gains/losses from the rest of AFS portfolio  | 438              | 428              | 422               | 418              | 340              | 281              | 242              | -                                     | -  |
|                      | A.1.4           | Other Reserves   | 2,403            | 2,347            | 2,278             | 2,184            | 2,347            | 2,278            | 2,184            | 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  | 0                | 0                | 0                 | 0                | 0                | 0                | 0                | CA1 {1.1.1.7}                         | Article 84 of CRR  |
|                      | A.1.7           | Adjustments to CET1 due to prudential filters excluding those from unrealised  | -55              | -64              | -64               | -64              | -64              | -64              | -64              | 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  | -107             | -107             | -80               | -54              | -99              | -73              | -47              | -                                     |  |
|                      | A.1.9           | Sovereign Exposure in AFS portfolio  (-) Intangible assets (including Goodwill)  | -367             | -367             | -367              | -367             | -367             | -367             | -367             | CA1 {1.1.1.10 +                       | Articles 4(113), 36(1) point (b) and 37 of CRR. Articles   |
|                      | A.1.10          | (-) DTAs that rely on future profitability and do not arise from temporary   | 0                | 0                | 0                 | 0                | 0                | 0                | 0                | 1.1.1.11}<br>CA1 {1.1.1.12}           | 4(115), 36(1) point (b) and 37 point (a) of CCR  Articles 36(1) point (c) and 38 of CRR  |
|                      | A.1.11          | differences net of associated DTLs  (-) IRB shortfall of credit risk adjustments to expected losses  | 0                | 0                | 0                 | 0                | 0                | 0                | 0                | CA1 {1.1.1.13}                        | Articles 36(1) point (d), 40 and 159 of CRR  |
|                      | A.1.11          |  | 0                | 0                | 0                 | 0                | 0                | 0                | 0                | CAI (1.1.1.14)                        | Articles 36(1) point (d), 40 and 159 of CRR  Articles 4(109), 36(1) point (e) and 41 of CRR  |
|                      |                 | (-) Defined benefit pension fund assets  | 0                | 0                | 0                 | 0                |                  | 0                | 0                | CA1 {1.1.1.14}<br>CA1 {1.1.1.15}      |  |
| OWN FUNDS            | A.1.13          | (-) Reciprocal cross holdings in CET1 Capital  | 0                | 0                | 0                 | 0                | 0                | 0                | 0                | OAI {1.1.1.15}                        | Articles 4(122), 36(1) point (g) and 44 of CRR   |
|                      | A.1.14          | (-) Excess deduction from AT1 items over AT1 Capital   | 0                | 0                | 0                 | 0                | 0                | 0                | 0                | CA1 {1.1.1.16}                        | Article 36(1) point (j) of CRR  Articles 4(36), 36(1) point (k) (j) and 89 to 91 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<br>1.1.1.21}         | Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR: Articles 36(1) point k) (iii) and 153(8) of CRR and |
|                      | A.1.15.1        | Of which: from securitisation positions (-)  | 0                | 0                | 0                 | 0                | 0                | 0                | 0                | CA1 {1.1.1.18.1}                      | Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR   |
|                      | A.1.16          | <ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the<br/>institution does not have a significant investment</li> </ul>                                 | 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) an 79 of CRR   |
|                      | A.1.17          | (-) Deductible DTAs that rely on future profitability and arise from temporary differences      (-) Holdings of CET1 capital instruments of financial sector entities where the            | 0                | 0                | 0                 | 0                | 0                | 0                | 0                | CA1 {1.1.1.23}                        | Articles 35(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR  Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b);  |
|                      | A.1.18          | institution has a significant investment   | 0                | 0                | 0                 | 0                | 0                | 0                | 0                | CA1 {1.1.1.24}                        | 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} CA1 {1.1.1.6 + 1.1.8 + | Article 470 of CRR   |
|                      | A.1.20          | Transitional adjustments   | -482             | -430             | -223              | -127             | -440             | -235             | -143             | 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 (+/-)  Other transitional adjustments to CET1 Capital excl. adjustments for Sovereign  | 0                | 0                | 0                 | 0                | 0                | 0                | 0                | CA1 {1.1.1.8}                         | Articles 479 and 480 of CRR  |
|                      | A.1.20.3        | exposure in AFS (+/-)  ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional   | -482             | -430             | -223              | -127             | -440             | -235             | -143             | CA1 {1.1.1.26}                        | Articles 469 to 472, 478 and 481 of CRR  |
|                      | A.2             | adjustments)   | 800              | 800              | 800               | 800              | 800              | 800              | 800              | CA1 {1.1.2}                           | Article 61 of CRR  |
|                      | A.2.1           | Of which: (+) Other existing support government measures   | 0                | 0                | 0                 | 0                | 0                | 0                | 0                | -                                     | -  |
|                      | A.3             | TIER 1 CAPITAL (net of deductions and after transitional adjustments)  | 6,548            | 6,687            | 7,050             | 7,229            | 6,397            | 6,600            | 6,639            | CA1 {1.1}                             | Article 25 of CRR  |
|                      | A.4             | TIER 2 CAPITAL (net of deductions and after transitional adjustments)  | 750              | 750              | 600               | 450              | 750              | 600              | 450              | CA1 {1.2}                             | Article 71 of CRR  |
|                      | <b>B</b><br>B.1 | TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+)   | 57,239<br>0      | 58,109           | 58,961            | 59,816           | 59,091           | 61,279           | 63,748           | 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 CVA capital requirements (+) of which: stemming from higher asset correlation parameter against exposures  | 0                |                  |                   |                  |                  |                  |                  |                                       | Article 381 to 386 of CRR  |
| REQUIREMENTS         | B.3             | to large financial institutions under IR8 the IR8 approaches to credit risk (+) of which: stemming from the application of the supporting factor to increase                               | 0                |                  |                   |                  |                  |                  |                  |                                       | Articles 153(2) of CRR   |
|                      | B.4             | lending to SMEs (-) of which: stemming from the effect of exposures that were previously part of   | 0                |                  |                   |                  |                  |                  |                  |                                       | Recital (44) of CRR  |
|                      | B.5             | Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (- )  | 0                |                  |                   |                  |                  |                  |                  |                                       | -<br>Article 124 to 164 of CRR   |
|                      | B.6<br>C.1      | of which: others subject to the discretion of National Competent Authorities  Common Equity Tier 1 Capital ratio   | 10.04%           | 10.13%           | 10.60%            | 10.75%           | 9.47%            | 9.46%            | 9.16%            | CA3 {1}                               | Article 124 to 164 of CRR  |
| CAPITAL RATIOS (%) - | C.2             | Tier 1 Capital ratio   | 11.44%           | 11.51%           | 11.96%            | 12.09%           | 10.83%           | 10.77%           | 10.42%           | CA3 {3}                               | -  |
| Transitional period  | C.3             | Total Capital ratio  | 12.75%           | 12.80%           | 12.98%            | 12.84%           | 12.09%           | 11.75%           | 11.12%           | CA3 (5)                               | -  |
|                      | D               | Common Equity Tier 1 Capital Threshold   |                  | 4,649            | 4,717             | 4,785            | 3,250            | 3,370            | 3,506            |                                       |  |
|                      | 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                | 800              |                                       |  |
| Temoral duri rema    | F.1             | Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)   |                  |                  |                   |                  | 0                | 0                | 0                |                                       |  |
|                      | G               | Fully Loaded Common Equity Tier 1 Capital ratio (3)  |                  |                  |                   | 10.96%           |                  |                  | 9.38%            |                                       |  |

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



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

|           | Effects of mandatory r | estructuring plans pu          | ublicly announced b | efore 31 December 2            | 2013 and formally agreed with the European Commission.     |
|-----------|------------------------|--------------------------------|---------------------|--------------------------------|--|
|           | Baseline s             | scenario                       | Adverse             | e scenario                     | Narrative description of the transactions. (type, date of  |
| (mln EUR) | CET1 impact            | Risk exposure<br>amount impact | CET1 impact         | Risk exposure<br>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<br>31/12/2014 | As of<br>31/12/2015 | As of<br>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<br>Equity Tier 1<br>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 (+/-)        | 750  |

| 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 (-)                | -17         |