

Bank Name	FR - RCI Banque		
LEI Code	96950001WI712W7PQG45		



### **Summary Adverse Scenario**

#### FR - RCI Banque

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	765
Impairment losses on financial and non-financial assets in the banking book	94
Common Equity Tier 1 capital (1)	2,562
Total Risk Exposure (1)	21,890
Common Equity Tier 1 ratio, % (1)	11.7%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	1,563
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	2,375
3 yr cumulative losses from the stress in the trading book	3
Valuation losses due to sovereign shock after tax and prudential filters	0
Common Equity Tier 1 capital (1)	2,038
Total Risk Exposure (1)	22,283
Common Equity Tier 1 ratio, % (1)	9.1%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	1,226
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (2)	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (3)	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (3)	0

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



### 2014 EU-wide Stress Test

### **Summary Baseline Scenario**

#### FR - RCI Banque

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	765
Impairment losses on financial and non-financial assets in the banking book	94
Common Equity Tier 1 capital (1)	2,562
Total Risk Exposure (1)	21,890
Common Equity Tier 1 ratio, % (1)	11.7%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	1,927
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	1,837
3 yr cumulative losses from the stress in the trading book	2
Common Equity Tier 1 capital (1)	2,699
Total Risk Exposure (1)	22,283
Common Equity Tier 1 ratio, % (1)	12.1%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	1,783

<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

EBA was	2014 EU-wide Stress Test Credit Risk	Exposure values (as of 31/12/2013)  Risk exposure amounts (as of 31/12/2013)  F-IRB SIA F-IRB A-IRB A-IRB  Of 3)  Non-defaulted Defaulted Non-defaulted	Value adjustments and provisions (as of 31/12/2013)  STA FIRE A-INB STA  Non-defaulted Defaulted Non-defaulted Defaulted Defaulted Defaulted Defaulted Defaulted	Baseline Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/2016  Impairment Stock of Coverage Batto Impairment Stock of Coverage Impairment Stock of Coverag	Adverse Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/2016  Impairment rate Provisions Ratio - Detail Impairment Stock of Coverage Provisions Ratio - Detail Provisions Tale Provisions Ratio - Detail Provisions Scot.
FR - RCI Banque	Central basis and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: Selfs Retail Retail Secured on real estate property Retail - Other Retail - Secured on real estate property Retail - Other	0 0 0 0 0 1138 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	251 0 0 0 0 0 0 0 0 0 0 0 0 0 552 0 0 0 0 0	0.09% 0 - 0.00% 0 0 - 0.00% 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.07% 0 - 0.00%
France  (*) Index to the part of Securitization exposure that is deducted for	(min BLR, %)  Central banks and central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE Retail  Retail - Secured on real estate property Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Equity Retail - Other Retail - Of Which: SME Securitisation Other non-credit obliquation assets TOTAL Securitisation and re-securitisations positions deducted from capital -	Exposure values (as of 31/12/2013)  Fig. 8  A-588  A-588  A-588  STA  Non-defaulted  Cefaulted  Non-defaulted  No	Value adjustments and provisions (as of 31/12/2013)   STA   F185   Non-defaulted   Non-defau	Secretario   Sec	Adverse   Scenario   As of 31/12/2014   Adverse   Scenario   As of 31/12/2015   As of 3
Germany  (*) Inden to the part of Securitization exposure that is deducted for	(min BJR, %)  Central banks and central governments Institutions Corporates Of Which: Specialised Lending Corporates - Of Which: SPIC Retail Secured on real estate property Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Could high Revolving Retail - Other Retail - Of Which: non-SME Securitisation Other non-credit obligation assets TOTAL Socuritisation and re-securitisations positions deducted from capital	Separate values (as of 31/12/2013)   Sink exposure amounts (as of	Value adjustments and provisions (as of 31/12/2013)		April
Italy  (*) Index to the part of Securitization exposure that is deducted for	Control banks and central governments Leithurident Corporates Corporates - Of Which: Specialised Lending Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Qualifying Revolving Retail - Other Retail - Of Which: SPE Retail - Other Retail - Of Which: SPE Securities - Corporate - Of Which: SPE Securities - Other Retail - Other Retai	Exposure values (se of 31/12/2013)   STAL   F-102   Risk exposure amounts (se of 31/12/2013)   STAL   F-102   Risk exposure amounts (se of 31/12/2013)   STAL   Risk exposure amounts (se of 31/12/2013)   STAL   Risk exposure amounts (se of 31/12/2013)   Risk exposure amounts (se of	Value adjectments and provisions (as of 31/12/2013)   STA	Baseline Scenario	Advisors   Scenario
United Kingdom  (*) Makes to the part of lacustification exposure that is desicated for	(oin EUR, %)  Central banks and central governments Instituctions Corporates - Of Which: Socialised Lending Retail - Societed on real estate property Retail - Country on real estate property - Of Retail - Outer Indiang Revolving Retail - Other Retail - Of Which: SOC Retail - Other Retail - Of Which: SOC Retail - Other Retail - Of Which: non-SOC Socialisation Socialisation on the Socialisation assets TOTAL Socialisation and resecutifications positions deducted from capital tomospield and not touched in MSA.	Exposure values (es of 31/12/2013)   Risk exposure amounts (as of 31/12/2013)   Risk exposure amounts (as of 31/12/2013)   STA   F-100: A-100: A-10	Value adjustments and provisions (as of 31/12/2013)   STA	Basedine Scenario   Social Coverage Satistic	Adverse Scientario   Section   Sec
Brazil  (*) Index to the part of Securitization exposure Wat is deducted for	(min BLR, %)  Central banks and central governments Institutions 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 - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Other Retail - Other Retail - Of Which; SPE Retail - Other Retail - Other Retail - Of Which; SPE Retail - Other Retail - Other Retail - Of Which; SPE Securitisation TOTAL SCORTISSION and Research - SPE Securitisation and resecuritisations positions deducted from capital sensipple and not include in NEA.	Exposure values (as of 31/12/2013)  FIRS  A-108  A-108  A-108  STA  R-108  STA  R-108  STA  R-108  Non-defaulted Defaulted Non-defaulted Defaulted Non-defaulted Non-defau	Value adjustments and provisions (as of 31/12/2013)   STA	Secretario   Sec	Adverse   Scotario   Section   Sec

EBA :	Credit Risk	LTV % (as of 53/12/2013)	re values (as of 31/12/2013) AISS STA		Value adjustments and provisions (as of 31/12/2013) STA F388 A-09 STA To Defaulted Non-defaulted Defaulted Non-defaulted Defaulted Non-defaulted Defaulted	Baseline Scenario as of 31/12/2014 as of 31/12/2015 Separament Stock of Coverage Batto Separament Stock of Coverage rate Provious Edwis See rate Provious Ratio Scotton Ratio Column	Adverse Sconatio as of 31/12/2014 Adverse Sconatio as of 31/12/2015 as of 31/12/2015 as of 31/12/2015 as of 31/12/2016 Engainment date: Oceaning Impairment date: Oceaning Imp
Spain  (*) leden to the gard of Securitization engousser that is deal.	(mb IUR, %)  Central banks and central governments Institutions Corporates Corporates Corporates Corporates Of Which: Specialized Lending Corporates Retail Security on a least property Retail Security on an electate property of Retail Security on a least property of Retail Security on a least property of Retail Coultifying Rendwing Retail Corporate (Which: SME Retail Corporate (Which: SME Retail Corporate (Which: SME Retail Corporate) Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from coptal in Securities of the securitisations and securities of the s	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 15 0 0 56 0 0 0 512 35 191 0 0 0 355 23 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 3 0 0 0 0 0 3 0 0 0 144 1 191 0 0 0 102 1 0 0 0 0 102 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	State   Provisions   Details State   Provisions   Provisions   Provisions   Provisions   Provisions   Provisions   Provisions   Provi	Description
Korea Republic_of	(nin EUR, %)  Central banks and central governments Institutions Corporates - Of Which: Specialized Lending Corporates - Of Which: Specialized Lending Corporates - Of Which: SPEC Retail - Secured on real estate property Retail - Secured on real estate property - Of Retail - Qualifying Revolving Retail - Open Revolving Retail - Open Revolving Retail - Other Retail - Of Which: SPE Regulation - Open Retail - Of Which: SPE Equity Securitisation Other non-credit obligation assets TOTAL TOTAL  TOTAL  TOTAL  Total - Open Retail - Other Retail - Of Which: Open Retail - Other Re	LTV % (es of 31/12/2015)    Non-defaulted   Defaulted   Non-defaulted   Non-de	A   100   STA		Value adjustments and provisions (cs of 31/12/2013)   STA	Secretario   Sec	Adverse Scenario   Section   Secti
	(nin B.R. %)  Central banks and central governments	LTV % (as of 31/12/2013)	re values (as of 31/12/2013)  A:RB STA  on-defaulted Defaulted Non-defaulted Defaulted	Risk exposure amounts (as of 31/12/2013) F-1863 A-1863 Non-defaulted Defaulted Non-defaulted Defaulted Non-defaulted	Value adjustments and provisions (as of 31/12/2013)  SIA F-3k8 A-3k9 SIA  Behalted Non-defaulted Defaulted Non-defaulted Defaulted Non-defaulted Defaulted Non-defaulted Defaulted Non-defaulted Non-defaulted Non-defaulted	### ### ##############################	Adverso Scenario  as of 31/12/2014 as of 31/12/2015 as of 31/12/2016  Impairment rate   Stock of   Routing   Impairment   Stock of   Impairment   Stock of   Impairment   Stock of   Impairment   Stock of   Impairment   Impairment   Stock of   Impairment   Impairment   Stock of   Impairment   Impairment
Switzerland	Tostitutions Corporates - Of Which: Specialised Leiding Corporates - Of Which: Specialised Leiding Corporates - Of Which: SPE  Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Other Retail - Of Which: SPE Retail - Other Retail - Of Which: SPE Retail - Other Retail - Of Which: non-SME Securitisation Other non-certific biligation assets TOTAL - conditionation and m-securitisations opinions deducted from cantal	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 228 0 0 0 0 0 0 238 0 0 0 0 0 0 308 0 0 0 0 0 0 308 0 0 0 0 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 0 0 0 0 0 0 0 0	0.00% 0 - 0.00%	0.00% 0 . 0.00% 0
(*) Refers to the part of Securitization exposure that is dedu		LTV % (as of 51/12/2013)	re values (as of 31/12/2013) A-IRB STA	Risk exposure amounts (as of 31/12/2013) F-IRB A-IRB	Value adjustments and provisions (as of 31/12/2013) STA F-IXB A109 STA	Baseline Scenario	Adverse Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/2015 as of 31/12/2015 as of 31/12/2015 as of 31/12/2016 Coverage Impairment talls Stock of Reals Johns Impairment Stock of Real
Austria  (1) Medies to the part of inscritization engossee that to deduce	(min UM, %)  Central Sanks and central governments Institutions Corporates Co	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Non-defaulted Defaulted Non-defaulted Defaulted Non-defaulted   Non-defaulte	Defaulted   Non-defaulted   Defaulted   Non-defaulted   Defaulted   Non-defaulted   Non-defa	Columb	
	(min EUR, %)	LTV % (as of	re values (as of 31/12/2013)  A:IR8 STA.  Non-defaulted Defaulted Non-defaulted Defaulted	Risk exposure amounts (as of 31/12/2013) F-IRB A-IRB Non-defaulted Defaulted Non-defaulted Defaulted Non-defaulted	Value adjustments and provisions (as of 31/12/2013)  STA F-188  Defaulted Non-defaulted Defaulted Non-defaulted Defaulted Non-defaulted Defaulted	Section Scenario as of 31/12/2014 as of 31/12/2016 as of 31/12/2016 Impairment Stock of Coverage Ratio Impairment Stock of Coverage rate Provisions Subalas Section State Stock Section State Stock Section State Stock Sec	Adverse Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/2015 as of 31/12/2015 [Impairment state Projections Late - Characteristics of the Committee Control of the Control of
Argentina  (*) Index to the part of incentitation engagement that is defined.	Central Sanks and central governments Tratitutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Retail Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Country in Revolving Retail - Outer Berail - Of Which: SPE Retail - Outer Berail - Of Which: SPE Retail - Other Retail - Of Which: SPE Equity Securitisation Other non-credit obligation assets TOTAL TOTAL Countries of the Retail - Of Which: SPE TOTAL Countries of the Retail - Other Retail - Of Which: SPE Total Countries of the Retail - Other Retail - Of Which: SPE Total Countries of the Retail - Other Retail - Of Which: SPE Total Countries of the Retail - Other Retail	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 29 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 46 0 0 0 0 0 38 0 0 0 0 0 38 0 0 0 0 0 0 38 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0 - 0.00% 0 - 0.00% 0 - 0.00% 0 0 - 0.00% 0 0 - 0.00% 0 0 - 0.00% 0 0 - 0.00% 0 0 - 0.00% 0 0 - 0.00% 0 0 - 0.00% 0 0 - 0.00% 0 0 - 0.00% 0 0 - 0.00% 0 0 - 0.00% 0 0 - 0.00% 0 0 - 0.00% 0 0 - 0.00% 0 0 - 0.00% 0 0 - 0.00% 0 0 - 0.00% 0 0 - 0.00% 0 - 0.00% 0 0 - 0.	0.00% 0 - 0.00% 0 - 0.00% 0 - 0.00% 0 - 0.00% 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	921	811	813	791	755	723	667
Net trading income		-1	0	0	-1	-1	0
of which trading losses from stress scenarios		-1	-1	0	-2	-1	-1
Other operating income	223	217	217	210	189	189	174
Operating profit before impairments	765	650	653	624	565	534	463
Impairment of financial assets (-)	-94	-541	-634	-662	-684	-877	-815
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-94	-541	-634	-662	-684	-877	-815
Impairment Financial assets designated at fair value through P&L (-)	0	0	0	0	0	0	0
Impairment on non financial assets (-)	0	0	0	0	0	0	0
Operating profit after impairments from stress scenarios	671	109	19	-38	-118	-343	-352
Other Income and expenses	66	66	66	66	66	66	66
Pre-Tax profit	737	175	85	28	-52	-276	-285
Tax	-231	-55	-27	-9	0	0	0
Net income	506	120	59	19	-52	-276	-285
Attributable to owners of the parent	469	112	54	18	-48	-256	-265
of which carried over to capital through retained earnings	259	55	27	9	-48	-256	-265
of which distributed as dividends	210	56	27	9	0	0	0

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



RWA			Baseline Scenario		Adverse Scenario			
(min EUR)	as of 31/12/2013	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	
Risk exposure amount for credit risk	15,623	15,623	15,623	15,623	15,930	16,298	15,921	
Risk exposure amount Securitisation and re-securitisations	0	0	0	0	0	0	0	
Risk exposure amount Other credit risk	15,623	15,623	15,623	15,623	15,930	16,298	15,921	
Risk exposure amount for market risk	135	135	135	135	135	135	135	
Risk exposure amount for operational risk	2,032	2,049	2,050	2,054	2,062	2,067	2,077	
Transitional floors for Risk exposure amount	4,100	4,475	4,475	4,471	4,156	3,783	4,149	
AQR adjustments (for SSM countries only)	0	0	0	0	0	0	0	
Total Risk exposure amount	21,890	22,283	22,283	22,283	22,283	22,283	22,283	



Securitisation 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	0						
Exposure values	Trading Book (excl. correlation trading positions under CRM)	0						
	Correlation Trading Portfolio (CRM)	0						
	Total	0						
	Banking Book	0	0	0	0	0	0	0
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0
•	Total	0	0	0	0	0	0	0
Impairments	Hold to Maturity porfolio	0	0	0	0	0	0	0
	Available for Sale porfolio	0	0	0	0	0	0	0
	Held for trading portfolio							
	Total	0	0	0	0	0	0	0

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

	(mln EUR)		V	ALUES AS O	F 31/12/201	13		,	VALUES AS OF	31/12/2013	3	V	ALUES AS OF	31/12/2013	3
		GROSS DIRECT LO			OSITIONS (gross e			DIRECT	SOVEREIGN EXPOSU	JRES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of provisions) (1)		is a maturity matching) (1)			Derivatives with po 31/12/		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		
Residual Maturity	Country / Region		nich: loans advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013(-)
[0-3M[ [3M-1Y[ [1Y-2Y] [2Y-3Y[ [3Y-5Y[ [5Y-10Y] [10Y-more Tot	Austria	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Belgium	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Bulgaria	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Cyprus	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M[ [ 3M - 1Y [	Czech Republic	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Denmark	0 0 0 0 0	00000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0
[ 0 - 3M   [ 3M - 1 Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 10Y - more Tot	Estonia	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Tot	Finland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y ] [5Y - 10Y ] [10Y - more Tot	France	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

	(mln EUR)		V	ALUES AS C	F 31/12/20:	13		,	VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
			RECT LONG		OSITIONS (gross of		net of cash short	DIRECT	SOVEREIGN EXPOS	JRES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of provisions) (1)		is a maturity matching) (1)				es with positive fair value at 31/12/2013 Derivatives with neg 31/12/2		h negative fair value at ./12/2013	Derivatives with at 31/2	vith positive fair value Derivatives with n 31/12/2013 value at 31/1		th negative fair 1/12/2013	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013(-)
[ 0 - 3M [	Germany	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Croatia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Greece	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Hungary	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Iceland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Ireland	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Italy	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Latvia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Liechtenstein	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0

	(mln EUR)		V	ALUES AS C	OF 31/12/20	13		,	VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
			RECT LONG		OSITIONS (gross overeign debt to oth			DIRECT	SOVEREIGN EXPOS	URES IN DERIVAT	TIVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of prov		is a maturity matching) (1)			Derivatives with po 31/12/				t Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[ 0 - 3M [	Lithuania	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Luxembourg	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M   [ 3M - 1 Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more Tot	Malta	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Netherlands	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1 Y [ [ 1Y - 2Y ] [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y [ [ 10Y - more Tot	Norway	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Poland	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Portugal	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
Tot [ 0 - 3M [	Romania	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y ] [3Y - 5Y [ [5Y - 10Y [ [10Y - more	Slovakia	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0

	(mln EUR)		V	ALUES AS C	OF 31/12/20	13		,	VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
			RECT LONG		POSITIONS (gross overeign debt to oth			DIRECT	SOVEREIGN EXPOS	URES IN DERIVAT	TIVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of prov		is a maturity matching) (1)				s with positive fair value at 31/12/2013 Derivatives with negative fair v		th negative fair value at L/12/2013	at Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013(-)
[ 0 - 3M [	Slovenia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [ [ 3M - 1 Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Spain	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 10Y - more Tot	Sweden	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	United Kingdom	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Australia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Canada	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Hong Kong	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [ [3M - 1Y ] [1Y - 2Y [ [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y [ [10Y - more	Japan	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [ [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more	U.S.	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0



	(mln EUR)		V	ALUES AS O	F <b>31/12/20</b> 1	13		1	VALUES AS OF	31/12/2013	3	VALUES AS OF 31/12/2013			
		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)		is a maturity matching) (1)			Derivatives with pos 31/12/		at Derivatives with negative fair value a 31/12/2013		: Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		
Residual Maturity	Country / Region		vhich: loans d advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013(-)
[ 0 - 3M [	China	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y [ [ 10Y - more Tot	Switzerland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Other advanced economies non EEA	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Tot	Other Central and eastern Europe countries non EEA	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Middle East	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Latin America and the Caribbean	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Africa	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Others	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0

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

		Сарісаі			Baseline Scenario	,		Adverse Scenario			
(mln EUR)		CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	COREP CODE	REGULATION
	A	OWN FUNDS	2,638	2,696	2,702	2,709	2,593	2,315	2,048	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,562	2,670	2,692	2,699	2,567	2,305	2,038	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)	814	814	814	814	814	814	814	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	805	860	887	896	757	500	236	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-125	-125	-125	-125	-125	-125	-125	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRF
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	0	0	0	0	0	0	0	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	0	0	0	0	0	0	0	-	-
	A.1.4	Other Reserves	1,203	1,203	1,203	1,203	1,203	1,203	1,203	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	-5	-5	-5	-5	-5	-5	-5	CA1 (1.1.1.9)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	gains/losses from AFS portfolio Adjustments to CET1 due to prudential filters from unrealised gains/losses from	0	0	0	0	0	0	0	-	
	A.1.9	Sovereign Exposure in AFS portfolio  (-) Intangible assets (including Goodwill)	-89	-89	-89	-89	-89	-89	-89	CA1 {1.1.1.10 +	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles
		(-) DTAs that rely on future profitability and do not arise from temporary								1.1.1.11}	4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.10	differences net of associated DTLs	-79	-43	-23	-7	-43	-23	-7	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
	A.1.11	(-) IRB shortfall of credit risk adjustments to expected losses	-53	0	0	0	0	0	0	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
OWN FUNDS	A.1.13	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR: Articles 36(1) point k) (iv) 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	(·) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) a 79 of CRR
	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) an 48(2) of CRR
	A.1.18	<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment</li> </ul>	0	0	0	0	0	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.19	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0	CA1 {1.1.1.25}	Article 470 of CRR
	A.1.20	Transitional adjustments	91	55	30	12	55	30	12	CA1 {1.1.1.6 + 1.1.8 + 1.1.26}	-
	A.1.20.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.20.2	Transitional adjustments due to additional minority interests (+/-)	12	12	9	6	12	9	6	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
	A.1.20.3	Other transitional adjustments to CET1 Capital excl. adjustments for Sovereign exposure in AFS (+/-)	79	43	21	6	43	21	6	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	0	0	0	CA1 {1.1.2}	Article 61 of CRR
	A.2.1	Of which: (+) Other existing support government measures	0	0	0	0	0	0	0	-	-
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,562	2,670	2,692	2,699	2,567	2,305	2,038	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	76	26	10	10	26	10	10	CA1 {1.2}	Article 71 of CRR
	B	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for	21,890	22,283	22,283	22,283	22,283	22,283	22,283	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48
	B.1 B.2	CET1 deduction (+) of which: stemmina from CVA capital requirements (+)	393								CRR Article 381 to 386 of CRR
OWN FUNDS REQUIREMENTS	В.3	of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+)	0								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-337								Recital (44) of CRR
	B.5	of which: stemming from the effect of exposures that were previously part of Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-	-28								-
	B.6	) of which: others subject to the discretion of National Competent Authorities	0								Article 124 to 164 of CRR
CADITAL DATIOS (0/ )	C.1	Common Equity Tier 1 Capital ratio	11.70%	11.98%	12.08%	12.11%	11.52%	10.34%	9.15%	CA3 {1}	-
CAPITAL RATIOS (%) - Transitional period	C.2	Tier 1 Capital ratio	11.70%	11.98%	12.08%	12.11%	11.52%	10.34%	9.15%	CA3 {3}	-
	C.3	Total Capital ratio	12.05%	12.10%	12.13%	12.16%	11.64%	10.39%	9.19%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		1,783	1,783	1,783	1,226	1,226	1,226		
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1)  Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under		0	0	0	0	0	0		
Memorandum items	F	Total Additional Het 1 and Het 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)  Of which: eligible instruments whose trigger is above CET1 capital ratio in the					0	0	0		
	F.1 G	adverse scenario (2)				12.06%	0	0	9,10%		
	G	Fully Loaded Common Equity Tier 1 Capital ratio (3)				12.06%			9.10%	<u> </u>	

<sup>(1)</sup> Conversions not considered for CET1 computation
(2) Excluding instruments included in E
(3) Memorandum tem based on a fluid 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 amount impact		CET1 impact	Risk exposure amount impact	completion/commitment, portfolios, subsidiaries, branches)
2013	0	0			
2014	0	0	0	0	
2015	0	0	0	0	
2016	0	0	0	0	
Total	0	0	0	0	



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

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



**Major Capital Measures from 1 January to 30 September 2014** 

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

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

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

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