

Bank Name	GR - Eurobank Ergasias, S.A.
LEI Code	JEUVK5RWVJEN8W0C9M24



Summary Adverse Scenario

GR - Eurobank Ergasias, S.A.

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	212
Impairment losses on financial and non-financial assets in the banking book	3,456
Common Equity Tier 1 capital (1)	2,979
Total Risk Exposure (1)	38,114
Common Equity Tier 1 ratio, % (1)	7.8%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	306
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	5,291
3 yr cumulative losses from the stress in the trading book	189
Valuation losses due to sovereign shock after tax and prudential filters	-94
Common Equity Tier 1 capital (1)	-2,493
Total Risk Exposure (1)	38,828
Common Equity Tier 1 ratio, % (1)	-6.4%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	2,136
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (2)	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (3)	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (3)	0

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

(2) Conversions not considered for CET1 computation

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



2014 EU-wide Stress Test **Summary Baseline Scenario**

GR - Eurobank Ergasias, S.A.

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	212
Impairment losses on financial and non-financial assets in the banking book	3,456
Common Equity Tier 1 capital (1)	2,979
Total Risk Exposure (1)	38,114
Common Equity Tier 1 ratio, % (1)	7.8%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	902
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	2,223
3 yr cumulative losses from the stress in the trading book	156
Common Equity Tier 1 capital (1)	774
Total Risk Exposure (1)	38,198
Common Equity Tier 1 ratio, % (1)	2.0%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	3,056
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(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.



Credit Risk																				_											
			Exp	osure values (as of 31/12/2	:013)			Risk ex	posure amour	ts (as of 31/1	12/2013)			Value adjust	ments and pr	ovisions (as of	31/12/2013)					Bas	eline Scen	ario						
		F-	IRB	A	IRB	5	TA	F-I	RB	A	IRB	5	TA	F	-IRB	A	-IRB	S	A		as of 31/1	12/2014	as	of 31/12/	2015	as o	of 31/12/20	116	as of	31/12/201	
	LTV % (as of 31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Impairn rate	ient Stock o Provision	f Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage atio - Default Stock	Impairment rate	Stock of Provisions	Coverage tatio - Default
(min EUR, %)																															
Central banks and central governments		0	0	0	0	15.515	5	0	0	0	0	629	6	0	0	0	0	85	0	2.61	% 125	40.00%	2.79%	251	40.00%	3.00%		40.00%	4.70%	226	40.00%
Institutions		0	0	0	0	15,005	1	0	0	0	0	906	1	0	0	0	0	0	0	0.07		40.86%	0.07%	17	40.43%	0.07%		40.29%	0.13%	16	40.00%
Corporates Corporates - Of Which: Specialised Lending		8,382	4,533	0	0	5,478	1,054 635	11,366	0	0	0	3,560	509	249	2,030	0	0	154	920 134	1.77	% 4,515	45.34%	1.41%	4,677	43.24%	1.16%	4,799	41.90%	2.80%	5,043	49.65%
Corporates - Of Which: SPECialised Lending Corporates - Of Which: SME		3,583	3.746	U	0	1,495	635	1,553	0	0		0		0	1 667	0		51	134	-		-		U	-	-	0		-	0	-
Retail		3,363	3,740	15.314	6.330	9,388	1.631	9/49/	0	5.266		5.154	1.545	105	1,00/	155	2.552	178	2.078	1.41	6 5.824	47.00%	1.34%	6.137	45.17%	1.36%	6.440	43.88%	2.73%	6.855	53,70%
Retail - Secured on real estate property	0.0%	. 0	0	10.862	3.730	6.087	1.051		0	3.758		2.625	948			133	1.005	31	510	1.33			1.16%	2.550	31.47%	1.00%		30.65%	2.43%	3.027	41.58%
Retail - Secured on real estate property - Of	0.0%		0	2,227	1,981	438	186	ů	0	700	0	236	189	0	0	51	572	7	59	2.87			2.59%	952	30,80%	2.32%		30.30%	5.10%	1.184	41.80%
GR - Eurobank Ergasias, S.A. Retail - Secured on real estate property - Of	0.0%	6 0	0	8,635	1,749	5,649	878	0	0	3,058	0	2,389	759	0	0	82	433	24	450	1.04	% 1,473		0.92%	1,598	31.91%	0.80%	1,702	30.87%	1.93%	1,843	41.43%
Retail - Qualitying Revolving		0	0	2,010	1,110	437	31	0	0	737	0	334	32	0	0	7	773	1	107	0.97			1.05%	945	70.53%	1.35%		70.12%	2.24%	1,019	76.12%
Retail - Other Retail		0	0	2,442	1,491	2,864	536	0	0	771	0	2,195	565	0	0	15	774	145	1,462	1.88			2.01%		61.65%	2.45%		59.94%	3.89%	2,808	66.41%
Retail - Other Retail - Of Which: SME		0	0	1.038	1.016	292	123	0	0	377	0	127	131	0	0	12	624	8	180	2.08			2.19%	908	59.15%	2.63%		57.45%	4.17%	1.029	68.01%
Retail - Other Retail - Of Which: non-SME		0	0	1.404	475	2.572	414	0	0	394	0	2.068	434	0	0	2	150	137	1.282	1.81	% 1.657	64.70%	1.96%	1.734	63.12%	2.40%	1.824	61.36%	3.80%	1.779	65.47%
Equity Securitisation		51	0	0	0	242	0	150	0	0	0	254	0	0	0	0	0	12	0		0			0			0			0	
Other non-credit obligation assets		331	0	0	0	7,344		83	0			4,177				0		0	0												1 1
TOTAL		8.764	4.533	15.314	6.330	52.973	2.691	11.599	0	5.266	0	14,680	2.061	249	2.030	155	2,552	429	2,999	1.29	6 10.473	46.19%	1.17%	11.082	44.22%	1.13%	11,640	42.92%	2.32%	12.139	51.63%
Securitisation and re-securitisations positions deducted from capital *		0,701	0	0	0	0	0	11,333	<u> </u>	3,200	, , , , , , , , , , , , , , , , , , ,	1,000	1,001	0	0	0	0	0	0	1.1.7	20,03	10.15 %	1.17 %	11,001	11.22.70	1.1370	11,010	11.72.70	1.51.70	12,235	51.05 %
(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA																															

				Exp	posure values	(as of 31/12/	2013)			Risk ex	xposure amou	nts (as of 31/	12/2013)		1	Value adjust	tments and pro	visions (as of	31/12/2013)					Bas	seline Scena	rio						Adver	se Scenario			
		LTV % (as of		F-IRB	A	N-IRB	S	STA	F-	IRB	A	-IRB	5	TA	F	-IRB	A-	IRB	S	TA		as of 31/1	2/2014	as	s of 31/12/2	015	as of 3	1/12/2016	8	of 31/12/	2014	as o	of 31/12/201	j (as of 31	1/12/2016
	(min EUR, %)	31/12/2013)	Non-defaulte	ed Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impain rati		Coverage Rati Default Stock	 Impairment rate 	t Stock of Provisions	Coverage Ratio - Default Stock	npairment Sti rate Pro	ock of visions Coverage Ratio - Default Stock	Impairment r	ate Stock o Provision	Ratio - Defau Stock	t Impairment rate	Stock of Provisions	overage io - Default Stock	airment Stoo rate Provi	k of sions Coverage Ratio - Default Stock
	Central banks and central governments Institutions		0	0	0	0	5.883 493	3	0	0	0	0	18 222	5	0	0	0	0	85 0	0	2.73	% 4	40.00%	2.93% 3.60%		40.00% 40.00%	3.95%	337 40.00% 13 40.00% 217 41.94%	4.97% 5.50%	205 7	40.00%	5.68% 6.37% 2.81%	14 4	40.00% 7.	7.58% 2	14 40.00% 21 40.00%
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		8.382 0 3.583	4.534 0 3.746	0	0	2.403 1,495 0	635	11.366 1,553 4,497	0	0	0	941 0	0	249 0 103	0	0	0	128 51 0	511 134 0	1.88	% 3.999 0	45.15%	1.45%	4.125 0	43.18%	1.15% 4	217 41.94% 0 - 0 -	2.91%	4.401 0	48.85%		4.5.38 4	46.08% 2.	- /	829 44.28% 0 - 0 -
	Retail Retail - Secured on real estate property	0.0%	0	0	15,314 10.862	6,330 3.730	5,978 4.021	1,109 690	0	0	5,266 3.758	0	3,117 1.639	998 566	0	0	155 133	2,552 1.005	158 25	1,585 338	1.33	% 2.171	46.83% 33.03%	1.28% 1.23%		44.87% 31.72%	1.07% 2	,740 43.47% .481 30.87%	2.67% 2.50%	6,094 2.735	53.03% 41.46%		3.055 4	40.20% 2.	2.19% 3.3	
Greece	Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Qualifying Revolving	92.0%	5 0	0	2,227 8,635	1,981 1,749	37 3,983	24 666	0	0	700 3,058	0	41 1,599	26 540	0	0	51 82	572 433	6 20	3 335	3.09	% 1,342	32.23% 33.58%	2.83% 0.97%	883 1,458 857		0.85% 1	926 30.85% ,555 30.89% 881 69.26%	5.39% 1.98%	1,094	42.63% 40.67% 74.81%	5.19% 1.88% 1.95%	1,863 3	41.68% 5. 39.26% 1. 74.40% 1.	1.80% 2,0	063 38.35%
	Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME		0	0	2.010 2,442 1.038	1,491	110 1,848 131	408	0	0	737	0	82 1,396 43	11 420 49	0	0	15	774 624	133	46 1,201 43	0.65	% 2,215	69.95% 62.63% 60.38%	0.79% 1.69% 1.65%	2,287	60.94%		881 69.26% 9,377 59.06% 771 56.89%	1.95% 3.59% 3.42%	927 2,432 853	74.81% 65.03% 67.32%	3.56%	2,574 6	74.40% 1. 52.68% 3. 54.55% 3.	3.53% 2,7	006 74.05% 701 60.92% 121 62.45%
	Retail - Other Retail - Of Which: non-SME Equity		0 27	0	1,404 0	475 0	1,717 149	359 0	0 83	0	394 0	0	1,354 158	371 0	0	0	2	150	128 0	1,158 0	1.47		63.86%	1.71%		62.13%	2.29% 1	,606 60.21% 0 -	3.65%	1,578 0		3.61%				781 60.13% 0 -
	Securitisation Other non-credit obligation assets		41 0	0	0	0	0 6.357 21.252	0	12 0	0	0	0	0 3.402 7.850	0	0	0	0	0	0	0					0.844		1.51% 1	0.207 43.73%								
	TOTAL Securitisation and re-securitisations positions deducted from capital *		8,450	4,534	15,314	6,330	21,263	1,820	11,461	0	5,266	0	7,859	1,068	249	2,030	155	2,552	371	2,096	1.65	% 9,342	46.01%	1.53%	9,844	44.03%	1.51% 1	0,307 42.72%	3.01%	10,708	50.94%	2.98%	11,658 4	48.49% 2.	.95% 12,	,504 46.88%

				Exp	posure values	(as of 31/12/	2013)			Risk ex	<pre>kposure amoun</pre>	ts (as of 31/1	12/2013)			Value adjust	ments and pro	ovisions (as ol	f 31/12/2013	3)				/		seline Scena	
		LTV % (as of	F	IRB	A	-IRB	S	TA	F-	IRB	A-	IRB	S	TA	Ŀ.	IRB	A	-IRB		STA		as o	of 31/12/2	2014	as	of 31/12/2	2015
	(min EUR, %)	31/12/2013)	Non-defaulted		Non-defaulter	d Defaulted	Non-defaulted		Non-defaulted	Defaulted	Non-defaulted		Non-defaulted		Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulte	d Defaulted				Coverage Ratio Default Stock	· Impairment rate	t Stock of Provisions	Coverage Ratio - Defaul Stock
	Central banks and central governments		0	0	0	0	440	0	0	0	0	0	69	0	0	0	0	0	0	0	1.4	40%	1	40.00%	1.45%	2	40.00%
	Institutions		0	0	0	0	5	1	0	0	0	0	3	1	0	0	0	0	0	0		16%	0	40.00%	0.16%	0	40.00%
	Corporates		0	0	0	0	778	104	0	0	0	0	631	106	0	0	0	0	10	119	1.4	49%	180	45.22%	1.42%	189	42.97%
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-		0	· ·
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-		0	· ·
	Retail		0	0	0	0	1,297	185	0	0	0	0	687	189	0	0	0	0	8	161		91%	193	44.53%	1.66%	214	43.76%
	Retail - Secured on real estate property	0.0%	0	0	0	0	877	136	0	0	0	0	369	138	0	0	0	0	3	51		98%	63	25.79%	0.72%	69	25.03%
	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	194	56	0	0	0	0	85	58	0	0	0	0	1	11		25%	14	17.06%	0.93%	16	17.27%
Bulgaria	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	683	80	0	0	0	0	283	80	0	0	0	0	2	40		90%	48	30.39%	0.66%	53	29.00%
Duigunu	Retail - Qualifying Revolving		0	0	0	0	97	3	0	0	0	0	73	3	0	0	0	0	0	7		07%	8	68.39%	1.02%	9	68.07%
	Retail - Other Retail		0	0	0	0	324	46	0	0	0	0	246	47	0	0	0	0	5	103		65%	123	68.05%	4.45%	136	67.39%
	Retail - Other Retail - Of Which: SME		0	0	0	0	80	31	0	0	0	0	49	32	0	0	0	0	1	55		49%	61	62.99%	6.28%	65	62.29%
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	244	15	0	0	0	0	197	15	0	0	0	0	4	48	4.0	06%	62	74.23%	3.90%	71	73.13%
	Equity		1	0	0	0	10	0	2	0	0	0	10	0	0	0	0	0	0	0		-	0	-	· · ·	0	- 1
	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	356	0	0	0	0	0	298	0	0	0	0	0	0	0					4	4 1	í
	TOTAL		1	0	0	0	2.886	290	2	0	0	0	1.696	295	0	0	0	0	18	279	1.3	74%	374	44.81%	1.57%	405	43.39%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0							1

				Exp	posure values (a	as of 31/12/	2013)			Risk ex	posure amoun	nts (as of 31/1	2/2013)			Value adjus	tments and pr	ovisions (as ol	f 31/12/2013)					8	aseline Scer	1ario		
		LTV % (as of	F	-IRB	A-I	RB	5	STA	F-	IRB	A-	-IRB	5	STA	F-	IRB	A	-IRB	S	TA		as of 3	1/12/2014		as of 31/12	/2015	as of	31/12/2016
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Impair rat		k of Coverage Rat		nt Stock of Provisions	Coverage Ratio - Default Stock	Impairment S rate P	Stock of rovisions
	Central banks and central governments Institutions Corporates		0	0	0	0	256 31	0	0	0	0	0	0 7 598	0 0 137	0 0	0	0	0	0	0	4.1 3.3 0.8	96 1	40.00% 40.00% 9 30.95%	4.63% 3.60% 0.82%		40.00% 40.00% 30.18%	5.23% 3.95% 0.69%	21 40.00% 3 40.00% 48 29.70%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.6		9 30.95% 1 - 1 -	-	0		-	
	Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of	0.0%		0	0	0	35 12	0	0	0	0	0	20 9	0	0	0	0	0	0	7	0.0		98.27% 13.89%	0.03%	7	97.10% 13.89%	0.03% 0.02%	7 96.10% 0 13.89%
Cyprus	Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Qualifying Revolving	0.0%		0	0	0	12	0	0	0	0	0	9	0	0	0	0	0	0	0	0.0	76 0	13.89%	0.03%	0	13.89%	0.02%	0 13.89%
	Retail - Other Retail Retail - Other Retail - Of Which: SME		0	0	0	0	23 0	0	0	0	0	0	11 0	0	0	0	0	0	0	7 0	0.0		98.75%	0.03%	7 0	97.90%	0.03%	7 97.09% 0 -
	Retail - Other Retail - Of Which: non-SME Equity Securitisation		0 15 0	0	0	0	23 28 0	0	0 38 0	0	0	0	11 29 0	0	0	0	0	0	0	7 0	0.0	96 3	98.75%	0.03%	7	97.90%	0.03%	7 97.09%
	Other non-credit obligation assets TOTAL		0	0	0	0	12 935	0 62	0 38	0	0	0	7 661	0	0	0	0	0	0	0 37	1.5	% 5	4 35.80%	1.62%	67	35.18%	1.59%	78 34.94%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0								

		LTV % (as of	F-	IRB	A-	IRB		STA	E.	IRB	A	-IRB	S	STA	F.	-IRB	A-I	IRB	S	TA		as of 31/1	2/2014	8	is of 31/12/			f 31/12/2	201
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairm rate	ent Stock o Provision	f Coverage Rati	· Impairmer rate	nt Stock of Provisions	Coverage Ratio - Defaul Stock	Impairment rate	Stock of Provisions	R
	Central banks and central governments		0	0	0	0	9	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-	-	0	7
	Institutions		0	0	0	0	102	0	0	0	0	0	34	0	0	0	0	0	0	0		0	-	-	0	-	-	0	
	Corporates		0	0	0	0	205	0	0	0	0	0	246	0	0	0	0	0	0	2	0.059	2	64.64%	0.05%	2	50.13%	0.05%	2	
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-	-	0	
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-		0	
	Retail		0	0	0	0	115	2	0	0	0	0	112	2	0	0	0	0	0	0	0.059	1	14.71%	0.05%	1	13.91%		1	
	Retail - Secured on real estate property	0.0%	6 0	0	0	0	5	2	0	0	0	0	3	2	0	0	0	0	0	0	0.039	0	8.43%	0.02%	0	8.44%	0.02%	0	
	Retail - Secured on real estate property - Of	0.0%		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-		0	
Luxembourg	Retail - Secured on real estate property - Of	0.0%	6 0	0	0	0	5	2	0	0	0	0	3	2	0	0	0	0	0	0	0.039	. 0	8.43%	0.02%	0	8.44%	0.02%	0	
Luxembourg	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-		0	
	Retail - Other Retail		0	0	0	0	110	0	0	0	0	0	109	0	0	0	0	0	0	0	0.05%	0	31.07%	0.05%	0	22.30%	0.05%	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		0	-		0	-	-	0	
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	110	0	0	0	0	0	109	0	0	0	0	0	0	0	0.05%	0	31.07%	0.05%	0	22.30%	0.05%	0	
	Equity		5	0	0	0	3	0	18	0	0	0	4	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	10	0	0	0	0	0	10	0	0	0	0	0	0	0									/
	TOTAL		5	0	0	0	445	2	18	0	0	0	406	2	0	0	0	0	0	2	0.05%	2	40.76%	0.05%	2	33.92%	0.05%	3	
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0									11

				Exp	posure values (a	as of 31/12/	2013)			Risk e	cposure amoun	nts (as of 31/1	12/2013)			Value adjust	tments and pr	ovisions (as o	(31/12/2013)						Bas	eline Scen	ario			
		LTV % (as of	F-	IRB	A-1	IRB	5	STA	F	-IRB	A-	i-IRB	5	TA	F	-IRB	A	-IRB	S	TA		85	of 31/12/	2014	as	of 31/12/	2015	asr	of 31/12/2	016
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulter	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulter	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted		mpairment rate l	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defaul Stock	t Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	Central banks and central governments		0	0	0	0	513	1	0	0	0	0	323	1	0	0	0	0	0	0	I F	3.92%	2	40.00%	4.34%	3	40.00%	4.87%	5	40.00%
	Institutions		0	0	0	0	11	0	0	0	0	0	10	0	0	0	0	0	0	0		3.30%	0	40.00%	3.60%	1	40.00%	3.95%	1	40.00%
	Corporates		0	0	0	0	400	41	0	0	0	0	323	53	0	0	0	0	2	33		2.00%	43	38.90%	2.11%	51	35.84%	2.21%	59	34.00%
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	-	0	-
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	-	0	- 1
	Retail		0	0	0	0	470	46	0	0	0	0	306	52	0	0	0	0	3	19		1.06%	27	29.88%	1.00%	32	30.25%	0.94%	36	30.57%
	Retail - Secured on real estate property	0.0%	6 0	0	0	0	240	22	0	0	0	0	118	11	0	0	0	0	0	5		0.70%	7	18.58%	0.61%	9	18.53%	0.54%	10	18.46%
	Retail - Secured on real estate property - Of	0.0%	6 0	0	0	0	49	17	0	0	0	0	12	5	0	0	0	0	0	4		2.94%	5	19.91%	2.81%	7	20.24%	2.68%	8	20.44%
Serbia	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	191	5	0	0	0	0	106	7	0	0	0	0	0	1		0.13%	2	14.35%	0.12%	2	13.43%	0.12%	2	12.85%
Scibia	Retail - Qualifying Revolving		0	0	0	0	37	0	0	0	0	0	28	0	0	0	0	0	0	0		0.84%	1	61.13%	0.83%	1	57.86%	0.82%	1	56.29%
	Retail - Other Retail		0	0	0	0	193	24	0	0	0	0	160	41	0	0	0	0	3	14		1.55%	19	38.17%	1.50%	22	39.36%	1.46%	25	40.27%
	Retail - Other Retail - Of Which: SME		0	0	0	0	17	22	0	0	0	0	26	40	0	0	0	0	1	11		3.83%	13	33.90%	3.78%	14	34.01%	3.73%	15	34.09%
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	176	2	0	0	0	0	134	1	0	0	0	0	1	2		1.31%	6	56.37%	1.29%	8	55.50%	1.27%	10	55.08%
	Equity		0	0	0	0	1	0	0	0	0	0	1	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	103	0	0	0	0	0	81	0	0	0	0	0	0	0					1.65%			1.66%	101	-
	TOTAL		0	0	0	0	1.498	88	0	0	0	0	1.043	107	0	0	0	0	5	52	I 6	1.63%	73	35.13%	1.65%	87	33.82%	1.66%	101	33.03%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0								4		/

	Adve	rse Scena	io			
	as	of 31/12/	2015	as	of 31/12/	2016
werage o - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
0.00%	5.32%	452	40.00%	6.14%	677	40.00%
0.00%	0.13%	32	40.00%	0.13%	47	40.00%
9.65%	2.88%	5,362	46.55%	2.76%	5,628	44.55%
-	-	0	-	-	0	-
-	-	0	-	-	0	-
3.70%	2.67%	7.467	51.75%	2.60%	8.019	50.40%
1.58%	2.29%	3.386	40.27%	2.18%	3.702	39.40%
1.80%	4.94%	1,295	40.94%	4.82%	1,385	40.37%
1.43%	1.85%	2,091	39.86%	1.79%	2,317	38.82%
6.12%	2.33%	1,074	75.73%	2.36%	1,129	75.39%
6.41%	4.03%	3,007	64.27%	4.06%	3,189	62.70%
8.01%	4.27%	1.079	65.39%	4.24%	1.124	63.44%
5.47%	3.95%	1.928	63.63%	4.01%	2.065	62.29%
	-	0	-	-	0	-
1.63%	2.31%	13,313	49.05%	2.25%	14,372	47.37%
_						

			Adve	rse Scena	rio			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
1.72%	1	40.00%	1.80%	3	40.00%	1.88%	4	40.00%
0.49%	0	40.00%	0.49%	0	40.00%	0.50%	0	40.00%
2.13%	209	52.78%	2.35%	225	49.40%	2.30%	239	47.17%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
2.76%	238	53.11%	3.27%	277	51.53%	3.72%	319	50.55%
1.68%	86	33.84%	1.72%	100	32.36%	1.84%	114	31.34%
2.12%	20	22.82%	2.18%	24	23.24%	2.32%	27	23.54%
1.55%	66	39.55%	1.60%	76	36.83%	1.71%	87	35.01%
1.45%	9	78.58%	2.08%	11	78.00%	2.70%	14	77.52%
6.07%	143	78.14%	7.89%	166	77.13%	9.47%	192	76.43%
8.34%	71	72.32%	10.58%	78	71.24%	12.49%	85	70.39%
5.32%	72	85.14%	7.07%	88	83.42%	8.64%	106	82.20%
-	0	-	-	0	-	-	0	-
2.50%	448	52.90%	2.89%	505	50.54%	3.16%	563	49.04%

 a of 31/12/2016

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 Constantian

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 State
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 Provision
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 3
 40.00%
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 1.25%
 18
 41.41%
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- 0 -1.46% 433 42.52% 42.52%

0.09% 0.11% 0.11% 0.08%

				rse Scena				
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
pairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
6.29%	10	40.00%	7.46%	21	40.00%	9.17%	31	40.00%
5.50%	2	40.00%	6.37%	3	40.00%	7.58%	5	40.00%
1.81%	49	34.36%	2.27%	61	33.23%	2.00%	71	32.67%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.09%	7	97.18%	0.09%	7	94.72%	0.09%	7	92.64%
0.11%	0	22.64%	0.11%	0	22.64%	0.11%	0	22.64%
-	0	-	-	0	-	-	0	-
0.11%	0	22.64%	0.11%	0	22.64%	0.11%	0	22.64%
-	0	-	-	0	-	-	0	-
0.08%	7	97.80%	0.08%	7	95.89%	0.07%	7	94.30%
-	0	-	-	0	-	-	0	-
0.08%	7	97.80%	0.08%	7	95.89%	0.07%	7	94.30%
-	0	-	-	0	-	-	0	-
2.79%	68	38.20%	3.28%	92	36.92%	3.30%	114	36.42%

				erse Scena				
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.08%	2	58.97%	0.10%	2	42.09%	0.12%	2	32.74%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.08%	1	15.61%	0.10%	1	14.49%	0.13%	1	13.74%
0.05%	0	9.74%	0.06%	0	9.77%	0.06%	0	9.80%
-	0	-	-	0	-	-	0	-
0.05%	0	9.74%	0.06%	0	9.77%	0.06%	0	9.80%
-	0	-	-	0	-	-	0	-
0.08%	0	27.52%	0.11%	0	19.12%	0.13%	1	16.12%
-	0	-	-	0	-	-	0	-
0.08%	0	27.52%	0.11%	0	19.12%	0.13%	1	16.12%
-	0	-	-	0	-	-	0	-
0.08%	2	38.70%	0.10%	3	30.01%	0.13%	3	24.77%

			Adve	rse Scena	io			
as of	31/12/20	14	85	of 31/12/	2015	85	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
6.07%	3	40.00%	7.16%	5	40.00%	8.72%	8	40.00%
5.50%	1	40.00%	6.37%	1	40.00%	7.58%	2	40.00%
2.56%	51	44.48%	3.65%	64	40.08%	3.97%	77	37.83%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
1.96%	36	37.71%	1.92%	44	38.48%	1.67%	52	38.78%
1.26%	11	27.41%	1.21%	14	27.30%	1.14%	16	27.13%
5.20%	8	28.90%	5.56%	11	29.43%	5.85%	13	29.75%
0.25%	2	22.76%	0.27%	3	21.06%	0.28%	3	20.03%
1.56%	1	67.59%	1.58%	2	64.36%	1.36%	2	63.12%
2.89%	24	44.79%	2.85%	29	46.58%	2.41%	33	47.70%
7.33%	16	39.07%	7.43%	17	39.25%	6.43%	18	39.35%
2.42%	8	64.11%	2.46%	12	63.24%	2.12%	16	62.90%
-	0	-	-	0	-	-	0	-
2.45%	90	41.40%	2.92%	115	39.45%	2.94%	138	38.33%

2014 EU-wide Stress Test
Credit Risk

					osure values	as of 31/12/	2013)			Risk ex	kposure amoun	ts (as of 31/1	2/2013)			Value adjus	tments and pro		31/12/2013)						eline Scenari									erse Scenario			
		LTV % (as of	F.	IRB	A	-IRB	5	STA	F-II	RB	A-	IRB	S	TA	F.	-IRB	A	IRB	s	A		as of 31/12	/2014	as	of 31/12/20	15	as of 3	31/12/2016		as o	of 31/12/20:	014	as	of 31/12/201	5 /	as of 31	31/17
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairmer rate	t Stock of Provisions	Coverage Ratio Default Stock	· Impairment rate	Stock of Provisions	Coverage atio - Default Stock	Impairment St rate Pro	tock of pvisions	verage - Default brock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	t Impairment rate	Stock of Provisions	iverage o - Default Stock	airment Sto rate Prov	Stock of trovision
	al banks and central governments		0	0	0	0	840	0	0	0	0	0	5	0	0	0	0	0	0	0	0.79%	1	40.00%	0.81%		40.00%			0.00%	1.42%	2	40.00%	1.48%	4 /		.53%	5
Institu			0	0	0	0	75	0	0	0	0	0	45	0	0	0	0	0	0	0	0.25%		80.00%	0.25%		60.00%			1.33%	0.64%	1 1	40.00%	0.91%			0.93%	2
Corpo			0	0	0	0	745	130	0	0	0	0	526	134	0	0	0	0	8	177	1.65%	197	51.79%	1.41%	207	48.16%	1.34%	216 45	5.49%	2.84%	263	66.34%	3.14%	284 5	59.55% 4.	1.02% 3	308
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0	-	-	0	-		0	-	-	0
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0
Retail			0	0	0	0	1,320	221	0	0	0	0	780	235	0	0	0	0	6	231	2.50%		53.31%	2.20%	318	52.76%	2.00%		.49%	3.88%	368	65.47%	4.30%	421 6	64.11% 4.		47.
	Retail - Secured on real estate property	0.0%	0	0	0	0	805	148	0	0	0	0	385	163	0	0	0	0	2	41	0.74%		21.71%	0.56%	53		0.45%		.62%	2.02%	90	37.85%	2.09%				12
	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	107	69	0	0	0	0	64	79	0	0	0	0	0	9	1.61%		12.68%	1.26%	12		1.06%		1.54%	4.16%	21	23.11%	4.32%				29
Romania	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	698	80	0	0	0	0	322	84	0	0	0	0	1	32	0.61%		27.63%	0.46%	41		0.37%		6.61%	1.69%	69	47.12%	1.77%				93
Corrierine	Retail - Qualifying Revolving		0	0	0	0	189	16	0	0	0	0	148	18	0	0	0	0	1	54	4.43%		84.33%	4.20%	78	82.63%	4.05%		.40%	5.81%	81	95.38%	6.94%	93			10
	Retail - Other Retail		0	0	0	0	326	56	0	0	0	0	246	54	0	0	0	0	4	136	5.66%		72.60%	5.31%	187		5.06%		1.28%	7.34%	197	82.68%	8.48%				245
	Retail - Other Retail - Of Which: SME		0	0	0	0	57	21	0	0	0	0	7	10	0	0	0	0	1	71	8.59%		71.95%	8.28%	80				.22%	10.83%	88	82.31%	12.19%				98
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	269	35	0	0	0	0	240	44	0	0	0	0	4	65	5.03%	95	73.16%	4.78%	107	72.90%	4.62%	118 72	1.73%	6.59%	109	83.00%	7.83%	129 8	82.77% 8.	3.37% 1	148
Equity	γ		1	0	0	0	36	0	1	0	0	0	36	0	0	0	0	0	0	0		0	-	-	0	-	-	0		· ·		-	•	0	· _	-	0
	itisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0										1	4 2	4		6	/ /		
Other	non-credit obligation assets		0	0	0	0	455	0	0	0	0	0	342	0	0	0	0	0	0	0										1	4	4					
TOTAL	L		1	0	0	0	3.471	350	1	0	0	0	1.734	369	0	0	0	0	14	408	2.05%	489	52.66%	1.80%	528	50.80%	1.66%	561 45	.49%	3.30%	633	65.66%	3.65%	710	61.95% 4.	1.05% 7	787
Securit	tisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0											4	4					

					osure values (a		:013)			Risk ex	posure amoun	ts (as of 31/1	2/2013)			Value adjust			31/12/2013)			
		LTV % (as of	F-	IRB	A-	IRB	5	TA	F-I	RB	A-1	RB	5	TA	E	IRB	A-	IRB	s	TA	a	as of 31/1
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		t Stock o Provision
	Central banks and central governments		0	0	0	0	178	0	0	0	0	0	178	0	0	0	0	0	0	0	2.07%	2
	Institutions		0	0	0	0	10	0	0	0	0	0	10	0	0	0	0	0	0	0	3.30%	0
	Corporates		0	0	0	0	228	18	0	0	0	0	191	13	0	0	0	0	1	49	2.26%	55
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 · ·	0
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	· · ·	0
	Retail		0	0	0	0	172	69	0	0	0	0	131	70	0	0	0	0	1	75	1.55%	79
	Retail - Secured on real estate property	0.0%	0	0	0	0	129	67	0	0	0	0	102	67	0	0	0	0	1	74	1.53%	76
	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	51	21	0	0	0	0	35	21	0	0	0	0	1	32	2.08%	33
Ukraine	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	78	45	0	0	0	0	67	46	0	0	0	0	0	42	1.16%	44
ondanie	Retail - Qualifying Revolving		0	0	0	0	4	0	0	0	0	0	3	0	0	0	0	0	0	0	2.23%	0
	Retail - Other Retail		0	0	0	0	39	2	0	0	0	0	27	2	0	0	0	0	1	1	1.54%	2
	Retail - Other Retail - Of Which: SME		0	0	0	0	6	0	0	0	0	0	2	0	0	0	0	0	0	0	3.42%	0
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	33	2	0	0	0	0	25	2	0	0	0	0	1	1	1.19%	2
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	· · ·	0
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 /	4
	Other non-credit obligation assets		0	0	0	0	51	0	0	0	0	0	40	0	0	0	0	0	0	0		
	TOTAL		0	0	0	0	640	88	0	0	0	0	550	83	0	0	0	0	2	124	1.98%	135
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0		4

				Exp	posure values (as of 31/12/2	2013)			Risk ex	posure amou	ints (as of 31/	12/2013)			Value adjus	ments and pro	ovisions (as of	31/12/2013)		1 1				Bas	eline Scena	irio		
		LTV % (as of	F-	IRB	A-	IRB	5	STA	F	-IRB	A	A-IRB	5	STA	F	-IRB	A	-IRB	5	TA		8	s of 31/12/	2014	as	of 31/12/2	2015	as o	31/12/2016
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulter	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted		Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Strick	Impairment : rate P	Stock of rovisions
	Central banks and central governments Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 1	-	0		-	0	-	· · ·	0 -
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0	-	-	0	-	1 - 1	0 -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0	-	-	0	-	1 ·	0 -
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	1 - 1	0 -
	Retail - Secured on real estate property Retail - Secured on real estate property - Of	0.0%		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0		1 :	0 -
0	Retail - Secured on real estate property - Of	0.0%		ő	ő	ő	ő	ő	ő	0	0	0	0	0	0	0	ő	ő	ő	ő		-	ő	-	-	ō	-	1 - 1	0 -
	Retail - Qualifying Revolving Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	1 - 1	0 -
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	1 - 1	0 -
	Equity		o	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			ő			ő			0 -
	Securitisation Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0								i /	
	TOTAL		0	0	0	ō	0	ō	0	ō	ō	ō	ō	ō	ō	ō	0	0	0	0			0	-		0	-		0 -
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0	1 1								

					oosure values (a	as or 31/12/2	2013)			KISK EX	posure amoun	rs (as or 31/1	2/2013)			value adjusti	ments and pro	ovisions (as or	31/12/2013)						
		LTV % (as of	F-	-IRB	A-	IRB	S	TA	F	-IRB	A-	IRB	S	TA	F-I	IRB	A-	-IRB	S	TA		85	of 31/12/	2014	[]
	(min EUR, %)	31/12/2013)	Non-defaulted	I Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	1	Impairment rate l	Stock of Provisions	Coverage Ratio Default Stock	Impairm rate
	Central banks and central governments Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		1	0	. :	-
	Corporates Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-
	Corporates - Of Which: SME Retail		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	0.0%		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0		1
0	Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of	0.0%		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0		1
U	Retail - Qualifying Revolving Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		ő	ő	ő	ő	ő	ő	ő	ő	ő	ō	0	ō	ő	ő	0	0	ő	ő		-	0	-	- 1
	Equity Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0		
	Securitisation Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0		

				Exp	oosure values (as of 31/12/	2013)			Risk e	posure amoun	ts (as of 31/:	12/2013)			Value adjus	tments and p	rovisions (as ol	f 31/12/2013)				Ba	seline Scen	ario			
		LTV % (as of	F-	IRB	A-	IRB		STA	F	-IRB	A-	IRB		ITA		-IRB		N-IRB		STA	85	s of 31/12/	2014	86	s of 31/12/	2015	89	s of 31/12/2	016
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulte	d Defaulted	Non-defaulte	d Defaulted	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	· Impairment rate	t Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	t Stock of Provisions	Coverage Ratio - Default Stock
	Central banks and central governments Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-		0	-	1	0	-
	Corporates Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	· ·	0	-
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0			0	-		0	-
	Retail Retail - Secured on real estate property	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	· ·	0	-
	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	ő	0	0	0	0	0	0	0	0	-	ō	-	1	0	-		0	
0	Retail - Secured on real estate property - Of Retail - Qualifying Revolving	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0		1	0	1		0	-
	Retail - Other Retail Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	- 1	0	-
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	1	0	-		0	-
	Equity Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0			0	-	<u> </u>	0	-
	Other non-credit obligation assets		ō	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0									
	TOTAL Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0			0		<u> </u>	0	

			Adve	rse Scena	rio			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
4.36%	3	40.00%	4.89%	7	40.00%	5.57%	10	40.00%
5.50%	0	40.00%	6.37%	0	40.00%	7.58%	1	40.00%
5.20%	69	62.05%	10.47%	88	48.70%	12.15%	102	44.30%
-	0	-	-	0	-	-	0	-
-	- 0 - 0 5.44% 111 4.23% 105		-	0	-	-	0	-
5.44%	111	67.41%	6.06%	120	65.41%	5.93%	128	63.76%
4.23%	106	68.06%	5.11%	111	65.70%	5.84%	117	63.77%
5.20%	41	70.49%	6.25%	44	69.95%	7.12%	47	69.47%
3.58%	65	66.63%	4.31%	68	63.24%	4.90%	71	60.50%
12.52%	1	70.24%	12.89%	1	72.50%	9.25%	1	73.17%
8.65%	5	54.78%	8.55%	8	60.54%	5.92%	10	62.48%
19.19%	1	68.95%	19.75%	2	68.95%	14.18%	3	68.95%
6.71%	4	50.99%	6.91%	6	57.85%	4.96%	7	60.39%
-	0	-	-	0	-	-	0	-
5.15%	183	64.43%	7.84%	216	56.29%	8.16%	242	52.55%

Con

2.31% 3.95% 1.11%

. 1.10% 0.99% 1.34% 0.75% 2.00% 1.36% 3.06% 1.07%

 RADio
 Calculation

 3
 40.00%

 0
 40.00%

 58
 55.89%

 0

 0

 0

 0

 0

 0

 0

 0

 0

 0

 0

 0

 0

 0

 0

143 52.24%

Perfault Stock 40.00% 40.00% 61.21% 51.11% 51.59% 59.46% 46.89% 54.10% 54.10% 34.48% 59.96% 32.19%

54.56%

2.18% 3.60% 1.68%

-1.32% 1.26% 1.71% 0.95% 2.11% 1.45% 3.24% 1.13%

Cou

40.00% 40.00% 53.32% -50.15% 50.42% 59.15% 45.27% 58.71% 42.54% 59.96% 39.29%

.

50.92%

as of 31/12/2014 airment rate Stock of Provisions Ratio

0

as of 31/12/2014 irment rate Stock of Provisions

as of

148

Baseline Scenario
as of 31/12/2016
ment Stock of Coverage
Ratio - Default
proteione
Ratio - Defa

	Adve	rse Scena	io			
	as	of 31/12/	2015	as	of 31/12/	2016
e sult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default 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	

	Adve	rse Scena	io			
	as	of 31/12/	2015	as	of 31/12/	2016
e sult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-

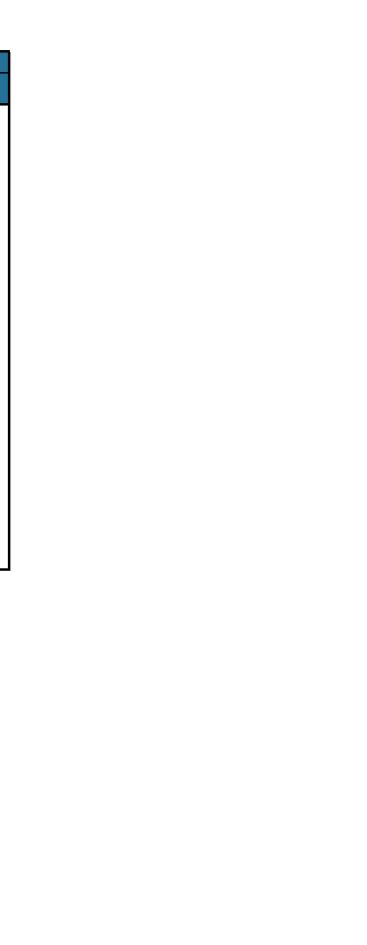
		rse Scena				
	as	of 31/12/	2015	as	of 31/12/	2016
je fault	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-



EBA EUROPEAN BANKING 2014 EU-wide Stress Test

P&L		:	Baseline Scenari	0	A	dverse Scenari	D
(mln EUR)	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Net interest income	1,240	1,381	1,273	1,154	1,279	1,111	910
Net trading income		-126	-94	-79	-142	-104	-85
of which trading losses from stress scenarios		-78	-47	-31	-94	-57	-38
Other operating income	53	17	17	17	-2	-2	-2
Operating profit before impairments	212	387	309	206	249	120	-63
Impairment of financial assets (-)	-3,181	-881	-609	-559	-2,547	-1,173	-1,059
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-3,124	-881	-609	-559	-2,547	-1,173	-1,059
Impairment Financial assets designated at fair value through P&L (-)	-57	0	0	0	0	0	0
Impairment on non financial assets (-)	-275	-87	-52	-35	-255	-153	-102
Operating profit after impairments from stress scenarios	-3,244	-581	-352	-388	-2,553	-1,207	-1,225
Other Income and expenses	-94	0	0	0	0	0	0
Pre-Tax profit	-3,338	-581	-352	-388	-2,553	-1,207	-1,225
Тах	1,121	174	106	116	766	362	367
Net income	-2,217	-407	-246	-271	-1,787	-845	-857
Attributable to owners of the parent	-2,214	-396	-238	-265	-1,762	-829	-845
of which carried over to capital through retained earnings	-2,214	-396	-238	-265	-1,762	-829	-845
of which distributed as dividends	0	0	0	0	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.



EBA EUROPEAN BANKING AUTHORITY

2014 EU-wide Stress Test

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	33,607	33,713	33,675	33,691	33,730	33,804	33,853		
Risk exposure amount Securitisation and re-securitisations	83	125	150	167	206	280	329		
Risk exposure amount Other credit risk	33,524	33,588	33,525	33,524	33,524	33,524	33,524		
Risk exposure amount for market risk	1,401	1,401	1,401	1,401	1,869	1,869	1,869		
Risk exposure amount for operational risk	3,107	3,123	3,107	3,107	3,107	3,107	3,107		
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	38,114	38,237	38,182	38,198	38,705	38,780	38,828		



	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	331						
Expective values	Trading Book (excl. correlation trading positions under CRM)	0						
Exposure values	Correlation Trading Portfolio (CRM)	0						
	Total	331						
	Banking Book	83	125	150	167	206	280	329
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0
-	Total	83	125	150	167	206	280	329
	Hold to Maturity porfolio	0	0	0	0	0	0	0
Turneiumente	Available for Sale porfolio	0	0	0	0	0	0	0
Impairments	Held for trading portfolio							
	Total	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
		EXPOSURES (acc of prov	RECT LONG ounting value gross visions) (1)					DIRECT Derivatives with po 31/12,	T SOVEREIGN EXPOS ositive fair value at /2013	Derivatives wit		INDIRECT SOVEREIGN EXPOSURE t Derivatives with positive fair value at 31/12/2013		[
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013(-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	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 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 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	Belgium														
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Bulgaria	0 0 131 1 0 7 1 1 140		0 0 131 1 0 7 1 140	0 0 48 0 0 0 0 48		0 0 0 0 7 1								
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Cyprus	16 88 35 42 0 0 0 0 181		16 88 35 42 0 0 0 181	16 0 0 0 0 0 0 0 16										
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y f [3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Czech Republic							0 0 0 0 0 0 0 0 0 0							
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Denmark														
Tot [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more	Estonia														
Tot [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Finland														000000000000000000000000000000000000000
Tot [0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	France	0 59 0 0 0 0 0 59		0 59 0 0 0 0 0 59	0 59 0 0 0 0 0 0 59										



	(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
		EXPOSURES (acc of prov			is a maturi		net of cash short only where there	DIREC Derivatives with po 31/12	T SOVEREIGN EXPOS positive fair value at /2013	Derivatives wit		INDIRECT SOVEREIGN EXPOSURE Derivatives with positive fair value at 31/12/2013			
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013(-)
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Germany	0 0 47 57 0 16 120	0 0 0 0 0 0 0 0 0 0	0 0 47 57 0 16 120	0 0 47 57 0 16 120	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 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 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Greece	1,778 2,039 1 0 3 15 590 4,425	7 0 1 0 3 15 68 94	1.778 2,039 1 0 3 15 552 4,387	489 0 0 0 0 0 42 531	0 0 0 0 0 0 0 0 0	0 1 0 0 0 8 10	0 0 1,017 0 500 229 2,700 4,446	0 0 18 0 31 11 549 608	0 0 409 0 0 0 409	0 0 -12 0 0 0 -12	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y] [2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Tot	Hungary	0 0 34 0 0 0 0 34	0 0 0 0 0 0 0 0 0 0	0 34 0 0 0 0 34	0 0 34 0 0 0 0 34	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Iceland	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	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 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Italy	0 0 99 0 0 99	0 0 0 0 0 0 0 0 0	0 0 0 99 0 0 99	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 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	Latvia	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Liechtenstein	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0



	(mln EUR)		v	ALUES AS C	F 31/12/20	13			VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
		EXPOSURES (according to be a constrained of provide the constraint of provide the constraint of the co			is a maturi		net of cash short only where there	DIREC Derivatives with po 31/12	T SOVEREIGN EXPOS psitive fair value at /2013	Derivatives wit	TVES (1) h negative fair value at l/12/2013	Derivatives with	REIGN EXPOSURES positive fair value 12/2013		h negative fair
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013(-)
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Tot	Lithuania	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Luxembourg	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Maita	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Netherlands	0 0 0 0 36 0 36	0 0 0 0 0 0 0 0	0 0 0 0 36 0 36	0 0 0 0 36 0 3 6	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Norway	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Poland	0 0 26 83 0 92 0 201	0 0 0 0 0 0 0 0 0	0 0 26 83 0 92 0 201	0 0 26 83 0 0 0 109	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Portugal	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 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	Romania	14 50 81 105 133 17 23 423	0 0 4 0 8 4 23 40	14 50 81 105 133 17 23 423	14 49 77 102 18 12 0 272		0 1 0 2 21 1 0 25	0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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	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



	(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
		EXPOSURES (acc of prov	RECT LONG ounting value gross visions) (1)		is a maturi		net of cash short only where there	DIREC Derivatives with po 31/12		Derivatives wit	TVES (1) h negative fair value at l/12/2013	Derivatives with	REIGN EXPOSURES positive fair value 12/2013		h negative fair
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013(-)
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Tot	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 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Spain	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	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	Sweden	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 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	United Kingdom	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 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	Australia	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 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	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 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Hong Kong	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Japan														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y [[10Y - more Tot	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



	(mln EUR)		v	ALUES AS O	F 31/12/20	13			VAL	UES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of pro	RECT LONG ounting value gross visions) (1)		is a maturit		net of cash short only where there	Derivatives w		fair value at	JRES IN DERIVA Derivatives wi 3	TIVES (1) th negative fair value at 1/12/2013	Derivatives with	EREIGN EXPOSURES positive fair value 12/2013		h negative fair
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional valu		Fair-value at L/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	China	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Switzerland	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 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	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 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	13 120 112 57 139 0 0 441	0 0 0 0 0 0 0 0 0 0	13 120 112 57 139 0 0 441	0 96 80 31 87 0 0 294	0 0 0 0 0 0 0 0 0 0	12 4 10 0 0 0 0 26	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 7 0 0 0 7	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Middle East	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 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	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 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Africa	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Others	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 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 tradina" portfolio after offsetting the cash short positions having the same maturities.
(3) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet).
'Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

EBA EUROPEAN BANKING ALTHORITY

2014 EU-wide Stress Test

(min EUR)		Capital		Baseline Scenario Adverse Scenario							
		CRR / CRDIV DEFINITION OF CAPITAL	L 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 31/12/2015		As of 31/12/2016	COREP CODE	REGULATION				
	A	OWN FUNDS	3,127	2,571	1,714	818	1,324	-330	-2,409	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,979	2,486	1,672	774	1,138	-470	-2,493	CA1 {1.1.1}	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own	8,309	8,309	8,309	8,309	8,309	8,309	8,309	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	capital instruments) Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0		-
	A.1.2	Retained earnings	-9,178	-9,574	-9,812	-10,077	-10,940	-11,769	-12,614	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	54	54	54	54	21	31	28	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	54	54	54	54	21	31	28	-	
	A.1.3.2	portfolio 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	2,962	2,962	2,962	2,962	2,962	2,962	2,962	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	92	92	92	92	92	92	92	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	66	66	66	66	66	66	66	04 (1111)	
		Sovereign Exposure in AFS portfolio	-264	-264	-264	-264	-264	-264	-264	CA1 {1.1.1.10 +	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles
	A.1.9	(-) Intangible assets (including Goodwill) (-) 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	0	-192	-309	-437	-821	-1,210	-1,600	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	-293	-454	-615	-710	-200	-286	-420	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	-83	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	-267	-331	-289	-201	-230	-190	-143	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	-3,392	-3,373	-3,363	-3,352	-3,336	-3,310	-3,287	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.18	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	-3	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	-49	CA1 {1.1.1.25}	Article 470 of CRR
	A.1.20	Transitional adjustments	4,890	5,193	4,842	4,332	5,479	5,098	4,513	CA1 {1.1.1.6 + 1.1.8 + 1.1.26}	
	A.1.20.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	950	950	950	950	950	950	950	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 (+/-)	223	223	167	111	223	167	111	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 (+/-)	3,717	4,020	3,725	3,271	4,306	3,981	3,452	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)	2,979	2,486	1,672	774	1,138	-470	-2,493	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	149	84	42	45	186	141	84	GA1 {1.2}	Artide 71 of CRR
	В	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for	38,114	38,237	38,182	38,198	38,705	38,780	38,828	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48 of
	B.1 B.2	CET1 deduction (+) of which: stemming from from CVA capital requirements (+)	0								CRR Article 381 to 386 of CRR
OWN FUNDS REQUIREMENTS	B.3	of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+)	0								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-915								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 (-)	0								-
CAPITAL RATIOS (%) - Transitional period	B.6 C.1	of which: others subject to the discretion of National Competent Authorities Common Equity Tier 1 Capital ratio	0	6.50%	4.38%	2.03%	2.94%	-1.21%	-6.42%	CA3 {1}	Article 124 to 164 of CRR
	C.2	Tier 1 Capital ratio	7.81%	6.50%	4.38%	2.03%	2.94%	-1.21%	-6.42%	CA3 {3}	
	C.3	Total Capital ratio	8.21%	6.72%	4,49%	2.14%	3.42%	-0.85%	-6.20%	CA3 {5}	
				3,059	3,055	3,056					
	D	Common Equity Tier 1 Capital Threshold Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 - 2016 period (cumulative conversions) (1)		0	0	3,056	2,129	2,133	2,136		
	E	contractive and the cost is contractive contractives (1)									
		Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under									
Memorandum items	F	the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2) Of which: eligible instruments whose trigger is above CET1 capital ratio in the					0	0	0		
Memorandum items		the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)				-9.32%	0	0	0		

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

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2014 EU-wide Stress Test - Restructuring scenarios

	Effects of mandatory restructuring plans publicly announced before 31 December 2013 and formally agreed with the European Commission.							
	Baseline scenario		Adverse	e scenario	Narrative description of the transactions. (type, date o			
(mln EUR)	CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact	completion/commitment, portfolios, subsidiaries, branches)			
2013	0	0						
2014	3,640	-2,320	3,573	-2,320				
2015	452	-4,192	364	-4,192				
2016	730	-1,167	681	-1,167				
Total	4,823	-7,679	4,618	-7,679				



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)	2,979	5,921	5,461	5,101	4,365	3,024	1,917
TOTAL RISK EXPOSURE AMOUNT	38,114	37,601	34,177	33,704	38,478	35,462	35,176
COMMON EQUITY TIER 1 RATIO	7.82%	15.75%	15.98%	15.13%	11.34%	8.53%	5.45%



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 (+)	2,864
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) (-)	-7
Other material losses and provisions from 1 January to 30 September 2014 (-)	0