

Bank Name	GR - National Bank of Greece, S.A.
LEI Code	5UMCZOEYKCVFAW8ZLO05



Summary Adverse Scenario

GR - National Bank of Greece, S.A.

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	1,367
Impairment losses on financial and non-financial assets in the banking book	3,538
Common Equity Tier 1 capital (1)	4,262
Total Risk Exposure (1)	56,686
Common Equity Tier 1 ratio, % (1)	7.5%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	2,992
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	7,314
3 yr cumulative losses from the stress in the trading book	518
Valuation losses due to sovereign shock after tax and prudential filters	25
Common Equity Tier 1 capital (1)	-246
Total Risk Exposure (1)	57,940
Common Equity Tier 1 ratio, % (1)	-0.4%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	3,187
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

GR - National Bank of Greece, S.A.

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	1,367
Impairment losses on financial and non-financial assets in the banking book	3,538
Common Equity Tier 1 capital (1)	4,262
Total Risk Exposure (1)	56,686
Common Equity Tier 1 ratio, % (1)	7.5%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	3,492
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	3,784
3 yr cumulative losses from the stress in the trading book	263
Common Equity Tier 1 capital (1)	3,260
Total Risk Exposure (1)	56,730
Common Equity Tier 1 ratio, % (1)	5.7%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	4,538

(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:

⁽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

Central banks at Institutions Corporation	# EU-wide Stress Test Cradit Rick (min BLR, %) and central governments mass = O' Which: Specialized Lending 1- Secured on real estate property - O' 1- Secured Company - O' 1-		Finds Defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 13.846 13.139 855 12,285 0 706 0 0	Defaulted Non-defau 0 22.06 0 13.49 0 11.93 0 2.40 0 4.398 5.424 17.4 4.506 5.333 8.52 832 832 832 9.81 6.152 9.81 6.152 9.81 6.152 9.81 0 4.121 0 0 0 0 7.22	66 14 15 15 125 125 125 125 125 125 125 125 1	5-163 Non-defaulted 0 0 112.293 0 5.717 0 0 0 0 0 0 0	Risk exposics	A-IRB	0 1.273 0 1,341 0 10,465 0 1,564 0 3,521 0 10,889 0 2,255 0 390 0 1,965 0 4,278 0 1,162 0 1,162 0 3,195 0 301 0 1,000	51A 14 23 1,370 0 850 2,408 773 182 591 1,92 1,952 0 0	Non-defaulted 0	Defaulted N 0 0 0 1,930 0 1,930 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ents and provided A-RI Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 1.877 1.326 421 904 0 552 552 552 0 0	51A Defaulted Defaulted 0 9 19 17 37 139 1,154 0 125 82 619 125 57 422 1 1 67 55 335 57 422 1 1 77 2,005 141 177 2,005 144 0 0 0 0 0 0 0 0	0.0 1.2 1.9 0.7 2.0 0.6 4.3 3.1 2.2 3.6	imment Stocket Provision 1	9 46.98 3 54.77 71.45 9 46.98 	Latio Impalment oct. 1886	4,470 0 0 8.697 3.804 711 3,093 1,489 3,404 1.217 2.187 0	Coverage latio - Default M Stock Stock Stock Stock 44.99%	pairment rate Provide 1.0.02% 1.0.02% 1.0.02% 1.0.02% 1.0.02% 1.0.02% 1.6.2% 1.	1 68.30% 55 43.68% 1	Impairment r 0.08% 0.00% 1.57% 1.57% 2.92% 1.71% 2.55% 1.62% 5.55% 3.95% 4.78%	0 9.619 4.742 745 3,997 1,390 3,486 1.276 2.210	Coverage Ratio Default Stock 49.39% 69.84% 51.62%	mpairment rate Provi 1:: 0.08% 1:: 0.00% 5.0 1.48% 5.6 1.62% 5.0 2.45% 70 1.53% 70 1.53% 1.6 2.5.59% 1.6 4.00% 3.2.70% 1.3 4.84% 2.4	1/12/2015 Oct of Ratio Definition Ratio Ratio Definition Ratio Ratio Definition Ratio	Impairment rate P P 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	#31/12/2016 Stock of Relative Industrial Stock of Relative Industrial Stock Industrial Stoc
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Retail Retail Retail Retail Retail Retail Retail Retail	(min BLM, %) nd central governments ntes - Of Which: Specialized Lending, antes - Of Which: Specialized Lending, antes - Of Which: Specialized Lending, antes - Of Which: Specialized Control and English Specialized Property - Of Reals: Specialized or neal estate property - Of Reals: Specialized property - Of Reals: Other Reals: Of Which: SPE Reals: Other Reals: Of Which: non-SME to children specialized Control and the Specialized Control Reals to children specialized Reals to ch	TTV % (as of 31/12/2013) Not 72.0% \$2.1% 72.0%	E-10-5 N-defaulted 0 0 0 0 0 13 18 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	xposure values (as Non-defaulted Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0	В	0 286 128 111 0 111 16 0 0 0	5-16 Non-defaulted 0 0 19 0 0 0 0 0 0 0 0 0 0 0 19 19 19 19 19		urre amounts (e. Artes Artes Artes Dr. On-defaulted Dr. O		STA d Defaulted 0 11 452 0 328 135 132 0 132 0 0 0 0 0 588	Non-defaulted Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0		A state of the sta			0.0 0.9 0.8 0.4 0.6 0.4 1.1 1.3 0.2		49.47 26.24 0.761 26.30 40.46 90.24 65.44 90.53	Latio Impalmer rate 0.00% 6 0.00% 6 0.95% - 0.79% 6 0.33% 6 0.44% 6 0.33% 6 1.33% 6 1.34% 6 1.34%	348 0 0 163 48 0 48 12 103	Coverage Lattio - Default Latti	as of \$1 spairment. Stoc rate Provided in the	0.00% 0.00% 0.00% 0.24% 0.24% 0.24% 0.24% 0.25,02% 0.25,0	31 Impairment of 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.83% 0	0 0 393 0 0 177 64 0 64 13 100 1 99	Coverage 1 S Ratio - Default 1 S 0.00% 0.00% 0.00% 48.37% - 55.08% 35.31% 1.31% 33.39%	mpairment Storerate Provided P	1/12/2015 chi of Coverage chi of Coverage C	Impairment rate 0.00% 0.00% 0.00% 1.69% 0.92% 0.92% 0.92% 0.92% 0.98% 3.16%	# 31/12/2016 Suck of Coverage 0 0 0.00% 0 0.00% 0 0.00% 423 44.72% 10 0 1.28% 17 12 22% 17 12 22% 18 118 74.5% 10 0 1.28% 11 61.72% 11 6
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EBA 2014 EU-wide Stress Test Credit Risk	Exposure values (ex of 31/12/2013) Risk exposure amounts (as of 31/12/2013) Value adjustments and provisions (as of 31/12/2013) LTV % (as of F-IRS A-128-18-18-18-18-18-18-18-18-18-18-18-18-18	Baseline Scenario as of 31/12/2014 as of 31/12/2015 Sequement: Sock of Coverage Ratio Impairment: Sock of Coverage rate. Proposition Social Science (86): 860-8600 Ratio Letting rate. Proposition Science (186): 860-8600 Ratio Letting rate.	Adverse Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/2015 as of 31/12/2015 as of 31/12/2016
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(nin EUR, %) Central banks and central governments Institutions Corporates - Of Which: Specialized Lending Retail - Secured on real estate property Retail - Secured on real estate property - Of Retail - Sourced on rea	Expecise values (as of 31/12/2013) Stake exposure amounts (as of 31/12/2013) Value adjustments and provisions (as of 31/12/2013)	### ### ### ### #### #### ############	## 66 31/12/2014 ## 67 31/12/2016 ## 67
Central banks and central overminents Institutions Corporate - Of Which: Specialised Lending Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Source on real estate property - Of Retail - Other Retail - Source on real estate property - Of Retail - Other Retail - Of Which: Specialised - Other Retail - Of Which: Specialised - Other Retail - Of Which: Specialised - Other Retail - Other Retail - Of Which: Specialised - Other Retail - Other Retail - OTHER -	Exposure values (at of 31/12/2013) Risk exposure amounts (at of 31/12/2013) Non-defaulted Defaulted Non-defaulted Non-defaulted Defaulted Non-defaulted Non-defaulte	Restrict Security Restrict Security	Adverse Scientific Set of 31/12/2016 Set
(min EUR, %) Central banks and central governments Institutions Corporates Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE Retail - Secured on real estate property Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Other Retail - Secured on real estate property - Of Retail - Other RETAIL - OTH	Exposure values (as of 31/12/2013) TY % (as of 31/12/2013) FURTH ASTERNAL PROMISES	Baseline Scenario Base	Adverse Scenario



EBA BANKING 2014 EU-wide Stress Test

P&L			Baseline Scenari	0	Adverse Scenario				
(mln EUR)	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016		
Net interest income	3,193	3,036	3,068	2,988	2,954	2,975	2,920		
Net trading income		-200	-147	-121	-328	-224	-172		
of which trading losses from stress scenarios		-131	-79	-53	-259	-155	-104		
Other operating income	-27	-17	-17	-17	-17	-17	-17		
Operating profit before impairments	1,367	1,125	1,210	1,156	915	1,040	1,037		
Impairment of financial assets (-)	-3,528	-1,698	-1,106	-978	-3,864	-1,711	-1,549		
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-3,384	-1,698	-1,106	-978	-3,864	-1,711	-1,549		
Impairment Financial assets designated at fair value through P&L (-)	-144	0	0	0	0	0	0		
Impairment on non financial assets (-)	-10	-1	0	0	-95	-57	-38		
Operating profit after impairments from stress scenarios	-2,172	-574	103	178	-3,044	-728	-550		
Other Income and expenses	-5	-7	-7	-7	-7	-7	-7		
Pre-Tax profit	-2,176	-581	96	171	-3,051	-735	-557		
Tax	1,555	174	-29	-51	915	220	167		
Net income	-622	-407	67	120	-2,136	-514	-390		
Attributable to owners of the parent	-622	-407	67	120	-2,136	-514	-390		
of which carried over to capital through retained earnings	-1,681	-407	67	120	-2,136	-514	-390		
of which distributed as dividends	1,060	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.



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	49,461	49,461	49,461	49,461	52,962	51,510	49,973			
Risk exposure amount Securitisation and re-securitisations	1	1	1	1	1	1	1			
Risk exposure amount Other credit risk	49,460	49,460	49,460	49,460	52,961	51,509	49,972			
Risk exposure amount for market risk	2,405	2,423	2,438	2,450	3,011	3,056	3,149			
Risk exposure amount for operational risk	4,819	4,819	4,819	4,819	4,819	4,819	4,819			
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	56,686	56,703	56,718	56,730	60,792	59,384	57,940			



	Securitisation			Adverse scenario	verse 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						
Evpecure values	Trading Book (excl. correlation trading positions under CRM)	0						
Exposure values	Correlation Trading Portfolio (CRM)	0						
	Total	0						
	Banking Book	1	1	1	1	1	1	1
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0
	Total	1	1	1	1	1	1	1
	Hold to Maturity porfolio	0	0	0	0	0	0	0
Impairments	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 31/12/20:	13		,	VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
		GROSS DIR					net of cash short only where there	DIRECT	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)						
		of provisions) (1)		is a maturity matching) (1)			Derivatives with po 31/12/		air value at Derivatives with negative fair value a 31/12/2013		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 [[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 - 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 - 3M [Bulgaria	0 27 44 15 91 74 17 269	0 0 0 0 0	0 27 44 15 91 74 17 269	0 27 41 0 18 13 0	0 0 0 0 0	0 0 3 15 74 61 17	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Cyprus	110 0 18 0 0 12 0	0 0 0 0 0	110 0 18 0 0 8 0	0 0 0 0 8 0	0 0 0 0 0	0 0 18 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Czech Republic	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [3M - 1 Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Tot	Denmark	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Estonia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [[3M - 1Y [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 0 0 0 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 [[3M - 1Y [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

2014 EU-wide Stress Test - Sovereign Exposure

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13		,	VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
			RECT LONG		OSITIONS (gross of		net of cash short only where there	DIRECT	SOVEREIGN EXPOSI	JRES IN DERIVAT	IVES (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		of pro	visions) (1)	is a maturity matching) (1)				ives with positive fair value at 31/12/2013 Derivatives with negative fair 31/12/2013		h negative fair value at ./12/2013	at Derivatives with positive fair value at 31/12/2013		e 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 [Germany	0 0 1 0 0 0	0 0 0 0 0 0	0 0 1 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 1 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	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 7 12 0 0 0 0	0 0 0 0 0	0 7 12 0 0 0 0	0 0 5 0 0 0	0 0 0 0 0	0 7 7 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 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	1,644 2,054 0 0 0 3 6,582 10,282	0 1,606 0 0 0 0 0 6,533 8,139	1.644 2,054 0 0 0 3 6,564	0 6 0 0 0 3 49	0 0 0 0 0	1,644 442 0 0 0 0 0	0 0 1,302 224 1,000 375 4,240 7.141	0 0 97 5 79 17 854 1.053	0 0 48 1,248 0 0 1,250 2.546	0 0 1 1 15 0 0 115	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Hungary	0 2 0 0 5 0	0 0 0 0 0 0	0 2 0 0 5 0	0 2 0 0 5 0 5	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 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 - 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 - 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 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 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 [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
Tot [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

2014 EU-wide Stress Test - Sovereign Exposure

	(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
		GROSS DIR			OSITIONS (gross overeign debt to oth			DIRECT	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)						
		of provisions) (1)		is a maturity matching) (1)			Derivatives with po 31/12/		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		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 - 3M [[3M - 1 Y [[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 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Malta	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Tot	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 [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 - 3M [Poland	0 0 0 0 6 0	0 0 0 0 0	0 0 0 0 6	0 0 0 0 0 6	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 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 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Romania	15 43 36 80 108 2 0	0 0 0 0 0 0	15 43 36 80 108 2 0	15 41 33 71 108 1 0	0 0 0 0 0	0 2 3 9 0 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 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 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y [3Y - 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	0 0 0 0 0

EBA EUROPEAN 2014 EU-wide Stress Test - Sovereign Exposure

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13		,	VALUES AS OF	31/12/201	3	VALUES AS OF 31/12/2013			
		EXPOSURES (according of pro	RECT LONG counting value gross visions) (1)	NET DIRECT Popositions of sov	ereign debt to oth is a maturit	exposures (long) her counterpaties by matching) (1)	net of cash short only where there	DIRECT Derivatives with po	SOVEREIGN EXPOSI					ES (3) (on and off balance sheet) Derivatives with negative fair	
			(1)			,		31/12/2013 31/12/2013		./12/2013	at 31/12/2013		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 [Spain	0 12 0 0 0 0 0	0 0 0 0 0	0 12 0 0 0 0 0	0 0 0 0 0	0 0 0 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	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Sweden	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [United Kingdom	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Australia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 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 - 3M [Japan	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [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



2014 EU-wide Stress Test - Sovereign Exposure

	(mln EUR)		V	ALUES AS C	F 31/12/20	13		VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013			
			RECT LONG		OSITIONS (gross of		net of cash short only where there	DIRECT	T SOVEREIGN EXPOS	URES IN DERIVAT	TIVES (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
	Country / Region	of pro	visions)	posicions of so	is a maturi	ty matching) (1)	omy where there	Derivatives with po 31/12			th negative fair value at L/12/2013	t Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013	
Residual Maturity			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013(-)
[0 - 3M [China	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 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 - 3M [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 - 3M [Other Central and eastern Europe countries non EEA	205 393 635 22 567 1,422 227 3,471	0 0 0 0 0 206 0	205 393 635 22 567 1,422 227 3,471	194 381 426 22 479 604 220 2,326	0 0 0 0 0	11 11 48 0 2 2 0 74	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	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 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 - 3M [Africa	6 76 0 0 0 0 0	0 0 0 0 0	6 76 0 0 0 0 0	6 2 0 0 0 0 0	0 0 0 0 0	0 74 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 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 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

		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	4,537	3,907	3,602	3,266	2,116	972	-206	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	4,262	3,834	3,530	3,260	2,021	889	-246	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)	12,794	12,794	12,794	12,794	12,794	12,794	12,794	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	-11,783	-12,190	-12,123	-12,003	-13,919	-14,433	-14,823	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	-2,796	-2,796	-2,796	-2,796	-2,828	-2,828	-2,834	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	13	13	13	13	-19	-19	-25	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	46	46	46	46	46	46	46	-	-
	A.1.4	Other Reserves	5,950	5,950	5,950	5,950	5,950	5,950	5,950	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	15	15	15	15	15	15	15	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRF
	A.1.6	Minority interest given recognition in CET1 capital	67	67	67	67	67	67	67	CA1 {1.1.1.7}	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised	-209	-219	-219	-219	-219	-219	-219	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)	-304	-304	-608	-912	-304	-608	-912	CA1 {1.1.1.10 +	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary	0	0	0	0	0	0	0	1.1.1.11} CA1 {1.1.1.12}	4(115), 36(1) point (b) and 37 point (a) of CCR Articles 36(1) point (c) and 38 of CRR
	A.1.10	differences net of associated DTLs	0	0	0	0	0	0	0	CAI {1.1.1.12}	Articles 36(1) point (c) and 35 of CRR Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11 A.1.12	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	0	0	0	CA1 (1.1.1.13)	Articles 4(109), 36(1) point (e) and 41 of CRR
		(-) Defined benefit pension fund assets									
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	-955	-955	-659	-363	-955	-659	-363	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
		(-) 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	-2,216	-2,510	-2,616	-2,717	-3,230	-3,605	-3,931	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	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment 	0	0	0	0	0	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.19	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0	CA1 {1.1.1.25}	Article 470 of CRR
	A.1.20	Transitional adjustments	3,699	3,982	3,726	3,444	4,651	4,415	4,011	CA1 {1.1.1.6 + 1.1.8 + 1.1.26}	-
	A.1.20.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	1,350	1,350	1,350	1,350	1,350	1,350	1,350	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 (+/-)	133	133	99	66	133	99	66	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 (+/-)	2,216	2,499	2,276	2,028	3,168	2,965	2,594	CA1 {1.1.1.26}	Articles 469 to 472. 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	0	0	0	CA1 {1.1.2}	Article 61 of CRR
	A.2.1	Of which: (+) Other existing support government measures	0	0	0	0	0	0	0	-	-
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,262	3,834	3,530	3,260	2,021	889	-246	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	275	73	72	6	94	84	41	CA1 {1.2}	Article 71 of CRR
	В	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for	56,686	56,703	56,718	56,730	60,792	59,384	57,940	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: stemming from CVA capital requirements (+)	1,971 126								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
REQUIREMENTS	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-1,344								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 (-	-8								-
	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	7.52%	6.76%	6.22%	5.75%	3.32%	1.50%	-0.42%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio	7.52%	6.76%	6.22%	5.75%	3.32%	1.50%	-0.42%	CA3 {3}	-
	C.3	Total Capital ratio	8.00%	6.89%	6.35%	5.76%	3.48%	1.64%	-0.35%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		4,536	4,537	4,538	3,344	3,266	3,187		
	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 Ties 1 and Ties 2 instruments elinible as regulatory, saidal under		0	0	0	0	0	0		
Memorandum items	F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)					0	0	0		
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					0	0	0		
	G	Fully Loaded Common Equity Tier 1 Capital ratio (3)				-0.32%			-7.35%		

⁽¹⁾ 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 restructuring plans publicly announced before 31 December 2013 and formally agreed with the European Commission.									
	Baseline s	cenario	Adverse	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	4,679	-7,520	4,065	-7,470	As per NBG Restructuring plan approved by the European Commission (DG Competition) on 23/7/2014					
2015	0	0	0	0						
2016	0	0	0	0						
Total	4 679	-7 520	4 065	-7 470						



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)	4,262	8,030	9,147	9,486	5,916	5,969	5,325	
TOTAL RISK EXPOSURE AMOUNT	56,686	60,303	63,269	58,626	63,592	65,249	60,001	
COMMON EQUITY TIER 1 RATIO	7.52%	13.32%	14.46%	16.18%	9.30%	9.15%	8.87%	



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 (+)	2,500
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) (-)	-18
Other material losses and provisions from 1 January to 30 September 2014 (-)	0