

Bank Name	IE - Allied Irish Banks plc
LEI Code	3U8WV1YX2VMUHH7Z1Q21



Summary Adverse Scenario

IE - Allied Irish Banks plc

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	207
Impairment losses on financial and non-financial assets in the banking book	2,169
Common Equity Tier 1 capital (1)	8,923
Total Risk Exposure (1)	60,958
Common Equity Tier 1 ratio, % (1)	14.6%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	-508
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	4,196
3 yr cumulative losses from the stress in the trading book	326
Valuation losses due to sovereign shock after tax and prudential filters	-35
Common Equity Tier 1 capital (1)	4,620
Total Risk Exposure (1)	66,744
Common Equity Tier 1 ratio, % (1)	6.9%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	3,671
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)	1,600
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (3)	1,600

(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**

IE - Allied Irish Banks plc

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	207
Impairment losses on financial and non-financial assets in the banking book	2,169
Common Equity Tier 1 capital (1)	8,923
Total Risk Exposure (1)	60,958
Common Equity Tier 1 ratio, % (1)	14.6%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	19
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	1,703
3 yr cumulative losses from the stress in the trading book	125
Common Equity Tier 1 capital (1)	7,668
Total Risk Exposure (1)	61,684
Common Equity Tier 1 ratio, % (1)	12.4%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	4,935

(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.



that is deducted from capital and is not included in RWA

	Credit Risk																																			/ /
				Exp	osure values	(as of 31/12/	2013)			Risk er	posure amoun	its (as of 31/1	12/2013)			Value adjust	tments and pro	visions (as of	31/12/2013)						eline Scenario								erse Scenario			
			F	-IRB		A-IRB	5	STA	F	IRB	A-	IRB	S	TA	F.	RB	A-	IRB	SI	A		as of 31/12	/2014	as o	of 31/12/2015		is of 31/12/	/2016	as	of 31/12/20	014	as	of 31/12/2015		as of 31/3	12/2016
		LTV % (as of 31/12/2013)	Non-defaulted	d Defaulted	Non-defaulte	ed Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impain rati		Coverage Ratio Default Stock	Impairment rate	Stock of Provisions Sto	efault k	nt Stock of Provisions	Coverage Ratio - Default Stock	Impairment rat	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	t Stock of Provisions	erage - Default tock	nent Stock Provisi	k of Ratio -
	(min EUR, %)																																			
/	Central banks and central governments		38.846	0	0	0	16.044	0	60	0	0	0	0	0	0	0	0	0	0	0	0.00	M 0	-	0.00%	0 0.0			0.00%	0.27%	111	40.00%	0.27%	221 40	.00% 0.27	% 332	
	Institutions		17,053	0	0	0	377	0	1,391	0	0	0	115	0	0	7	0	0	0	0	0.01		251.39%	0.01%	9 160.				0.02%	11	132.67%			.56% 0.02		
	Corporates		7,445	3,493	0	0	11,951	7,337	8,781	0	0	0	11,746	8,587	99	1,940	0	0	615	9,297	1.53	% 12,240	54.63%	1.20%	12,451 54.3	1.17%	12,650	54.11%	2.86%	12,810	55.34%	3.28%	13,624 55	.86% 2.75	% 14,1	152 55.8
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		324	67	0	0	0	0	395	0	0	0	0	0	4	34	0	0	0	0	-	0	-	-	0 -	-	0		-	0	-	•	0		0	
	Corporates - Or Which: SPIE		2,522	2,496	0	0	4,579 15.711	2,887 3.124	3,268	0	0	0	4,599 8.406	3,318	61	1,409	344	1.744	253 343	3,526			40.60%	0.96%	6.035 40.2	% 0.83%	6.295	40.06%	-	0	40.66%	1.45%	0	.29% 1.41	% 6.94	46 39.8
	Retail - Secured on real estate property	113.7%	0	0	19.014 19.014	5.056	15.711 11.538	2.616	U	0	8.458 8.458	3.305 3.305	5.276	3.189	0	0	344	1.744	343	2.867 1.590	1.27		40.60%	0.76%	4.463 34.1				1.57% 1.30%	6.023 4.500				.29% 1.41		
	Retail - Secured on real estate property - Of	113.7%	0	0	19.014	5.050	11.536	2.010	0	0	0.450	3.305	5.270	2.5/4	0	0		1./44	2/4	1.390	1.00	7% 4.240	0707.00	0.70%	0 0	7% U.04%	4.042	34.01%	1.30%	4.500	34.4370	1.19%	4.629 34	.0/% 1.1	% 5.15 0	.0 33./
	Retail - Secured on real estate property - Of	113 7%	0	0	19,014	5.056	11,537	2.616	0		8.458	3,305	5,276	2,573	0	0	344	1 744	274	1,590	1.00	6 4 746	34,45%	0.76%	4.463 34.1	0.64%	4.642	34.01%	1.30%	4,500	34.45%	1.19%	4.829 34	.07% 1.17	% 5.15	50 33.7
IE - Allied Irish Banks plc	Retail - Qualifying Revolving		0	0	0	0	671	9	0	0	0	0	503	13	0	0	0	0	0	3	1.08		56.19%	0.64%	17 56.7				1.23%	17	68.78%	0.87%		.83% 0.83		2 73.5
	Retail - Other Retail		0	0	0	0	3.503	499	0	0	0	0	2.627	602	0	0	0	0	69	1,274	3.59		75.39%	2.83%	1.554 74.1				3.90%	1,506	76.35%	3.79%		.60% 3.73		
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	0		-	0	-	-	0		0	
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	3.503	499	0	0	0	0	2.627	602	0	0	0	0	69	1.274	3.59	96 1.463	75.39%	2.83%	1.554 74.1	2.54%	1.632	73.27%	3.90%	1.506	76.35%	3.79%	1.645 75	.60% 3.73	% 1.76	64 74.6
	Equity		0	0	0	0	387	2	0	0	0	0	851	3	0	0	0	0	0	0	0.00	96 0	-	0.00%	0	0.00%	0	-	0.00%	0	-	0.00%	0	- 0.00	% 0	
	Securitisation		684	0	0	0	80	0	399	0	0	0	334	0	0	50	0	0	53	0													1 1 7			
	Other non-credit obligation assets		7	0	0	0	1,678	0	7	0	0	0	857	0	0	0	0	0	0	0																
	TOTAL		64,035	3,493	19,014	5,056	46,230	10,463	10,638	0	8,458	3,305	22,310	11,779	99	1,997	344	1,744	1,011	12,164	0.68	% 17,971	49.48%	0.51%	18,494 49.0	.46%	18,955	48.68%	1.11%	18,954	49.88%	1.12%	20,360 4	.85% 1.00	% 21,4	148 49.4
2	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0																

				Expo	sure values (a	as of 31/12/2	013)			Risk ex	posure amoun	ts (as of 31/1	2/2013)			Value adjust	tments and pro	visions (as of	31/12/2013)					Bas	eline Scenario							Adverse S	cenario			
		LTV % (as of	E.	RB	A-1	RB	ST	TA	F-I	RB	A-	RB	S	TA	F-	-IRB	A-I	RB	ST	A		as of 31/1	2/2014	as	of 31/12/2015		as of 31/12	/2016	as e	of 31/12/20			1/12/2015		s of 31/12/2	
	(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	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impain rat	ment Stock of e Provisions	Coverage Rat Default Stock	 Impairment rate 	Stock of Provisions	rate	nent Stock of Provisions	Coverage Ratio - Default Stock	Impairment rat	e Stock of Provisions	Coverage Ratio - Default Stock	mpairment Sto rate Prov	ck of isions Coverag Ratio - Del Stock	e ault Impairmen rate	t Stock of Provisions	Coverage atio - Default Stock
Institutions Corporate Coporate Retail Retail - So Ireland Retail - Ou Retail - Ou	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	113.8% 0.0% 113.8%	29.810 233 5.098 91 2.522 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 140 7	0 0 3.266 0 2.496 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 19,014 19,014 0 19,014 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 5,056 5,056 0 5,056 0 0 0 0 0 0 0 0	16.044 302 4.799 0 432 12,981 9.248 0 9,248 614 3,118 3,118 3,78 80 1.459	0 0 5.093 0 1.857 2.841 2.383 0 2.383 1 458 0 458 2 0 0 0	0 184 5.905 89 3.268 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 8,458 8,458 0 8,458 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 3,305 3,305 0 3,305 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 72 4.854 0 452 7.130 4.331 0 4.331 461 2,339 0 2,339 0 2,339 840 334 741	0 0 5.949 0 2.119 2.889 2.333 0 2.333 1 555 0 555 3 0 0 0 0	0 0 61 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 7 1.885 0 1.409 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 344 0 344 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1,744 1.744 0 1,744 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 190 299 247 0 247 0 52 0 52 0 52 0 52 0 52 0 52 0 52 0	0 0 2.491 2.618 1.460 0 1.460 0 1.158 0 0 0 0 0 0 0 0 0 0 0 0 0	1.15 0.90 - 0.90 0.76	8% 7 9% 9.926 0 0 5% 5.364 0% 4.044 0% 4.044 5% 5 8% 1.315 0% 1.315	- 1426.72% 57.62% - - - - - - - - - - - - - - - - - - -	1.17% 0.84%	7 92 10.026 5 0 5,609 3 4,210 3 0 4,210 3 7 5 1,392 7 0	00% 0.	% 8 % 10.104 0 0 % 5,807 % 4,342 0 % % 4,342 % 1,456 0 0	- 33.86% 52.72%	0.29% 0.11% 2.51% - - 1.44% 1.20% - 1.20% 0.36% 0.36% 0.36%	108 8 10.287 0 5,631 4,274 8 1,349 0 1,349 0	58.74% - 40.27% 34.43% - 34.43% 86.75%	1.38% 6, 1.13% 4, 1.13% 4, 0.64% 3.78% 1,	8 572.144 1.736 59.859 0 - 0 - 046 39.879 555 33.979 0 - 555 - 555 33.979 0 - 555 33.979 0 - 555 33.979 0 - 555 33.979 0 - 555 -	6 0.08% 5 2.13% - - 5 1.38%	8 11.006 0 6,443 4,838 0 4,838 20 1,584 0	40.00% 413.70% 60.05% - - - 33.43% 33.58% 84.05% 73.54% - 73.54%
TOTAL			35,288	3,266	19,014	5,056	36,044	7,937	6,284	2	8,458	3,305	13,971	8,841	83	1,942	344	1,744	855	9,916	0.67	% 15,297	50.38%	0.47%	15,643 4	.87% 0.37%	% 15,918	49.49%	1.02%	16,034	50.89%	0.95% 17	,006 50.949	0.93%	17,781	50.48%
Securitisation and re-sec	curitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0																

				Exp	osure values (as of 31/12/2	2013)			Risk ex	posure amoun	its (as of 31/1	12/2013)			Value adjust	ments and pro	ovisions (as of	31/12/2013)							eline Scena				
		LTV % (as of	F-	IRB	A-	IRB	S	STA	F-	-IRB	A-	IRB	5	STA	F-	IRB	A-	IRB	S	TA		as	s of 31/12,	/2014	as	of 31/12/2	2015	as o	of 31/12/2	2016
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	1	mpairment rate		Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate i	Stock of Provisions	Coverage Ratio - Default Stock
	Central banks and central governments		3.974	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I F	0.00%	0		0.00%	0	0.00%	0.00%	0	0.00%
	Institutions		10,094	0	0	0	40	0	457	0	0	0	8	0	0	0	0	0	0	0		0.01%	1	40.97%	0.01%	1	39.92%	0.01%	2	39.11%
	Corporates		849	40	0	0	6.737	1.437	946	0	0	0	6.477	1.679	0	0	0	0	103	1.904		1.66%	2.140	57.08%	1.54%	2.247	56.25%	1.81%	2.367	55.54%
	Corporates - Of Which: Specialised Lending		103	0	0	0	0	0	120	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	-	0	-
	Corporates - Of Which: SME		0	0	0	0	4.147	1.030	0	0	0	0	4.147	1.199	0	0	0	0	60	1.035		-	0	-	-	0	-	-		1 - '
	Retail		0	0	0	0	2,730	283	0	0	0	0	1,275	301	0	0	0	0	44	249		2.65%	363	46.99%	2.47%	425	46.68%	2.62%	487	46.45%
	Retail - Secured on real estate property	112.8%	0	0	0	0	2.289	234	0	0	0	0	945	241	0	0	0	0	27	130		2.22%	206	34.29%	2.18%	253	35.42%	2.31%	299	36.17%
	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	-	-	0	-
United Kingdom	Retail - Secured on real estate property - Of	112.8%	0	0	0	0	2,289	234	0	0	0	0	945	241	0	0	0	0	27	130		2.22%	206	34.29%	2.18%	253	35.42%	2.31%	299	36.17%
officed Kingdoffi	Retail - Qualifying Revolving		0	0	0	0	57	8	0	0	0	0	43	12	0	0	0	0	0	3		4.55%	9	57.08%	3.96%	11	59.18%	4.18%	13	60.71%
	Retail - Other Retail		0	0	0	0	384	41	0	0	0	0	288	48	0	0	0	0	17	116		4.92%	148	92.89%	3.92%	162	89.60%	4.30%	176	87.12%
	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	384	41	0	0	0	0	288	48	0	0	0	0	17	116		4.92%	148	92.89%	3.92%	162	89.60%	4.30%	176	87.12%
	Equity		0	0	0	0	4	0	0	0	0	0	6	0	0	0	0	0	0	0	L 14	-	0			0	-	-	0	-
	Securitisation		71	0	0	0	0	0	6	0	0	0	0	0	0	0	0	0	0	0	L I									1
	Other non-credit obligation assets		0	0	0	0	218	0	0	0	0	0	116	0	0	0	0	0	0	0										
	TOTAL		14.988	40	0	0	9.729	1.720	1.409	0	0	0	7.881	1.979	0	0	0	0	147	2.153		0.86%	2.504	55.46%	0.78%	2.673	54.54%	0.86%	2.856	53.79%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0										1

				Exp	posure values (as of 31/12/2	2013)			Risk ex	posure amoun!	ts (as of 31/1	12/2013)			Value adjus	tments and pro	ovisions (as of	31/12/2013)						Basel
		LTV % (as of	F	F-IRB	A	-IRB	S	TA	F-	IRB	A-1	RB	S	TA	F-	IRB	A·	-IRB	S	TA	1 1	as	s of 31/12/	/2014	as o
	(min EUR, %)	31/12/2013)	Non-defaulte	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted		rate	Stock of Provisions	Coverage Ratio - Default Stock	rate i
	Central banks and central governments		237	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I	0.00%			0.00%
	Institutions		283	0	0	0	35	0	44	0	0	0	35	0	0	0	0	0	0	0	I I	0.04%		39.43%	0.03%
	Corporates		1,080	37	0	0	132	115	1,423	0	0	0	132	131	6	10	0	0	6	49	I I	0.15%	73	29.61%	0.06%
	Corporates - Of Which: Specialised Lending		21	1	0	0	0	0	41	0	0	0	0	0	0	0	0	0	0	0	I I	-			
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	I I	-	0		
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I	0.12%		56.49%	0.06%
	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	I I	-	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	I I	-	0		
United States	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		· · ·
oniced braces	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I	-	0		· · ·
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I	0.12%	0	56.49%	0.06%
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I	-			-
	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		0.12%		56.49%	0.06%
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					· ·
	Securitisation		84	0	0	0	0	0	6	0	0	0	0	0	0	0	0	0	0	0			(V	(7	4 1
	Other non-credit obligation assets		1 683	0	0	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0	I 1				1
	TOTAL Securitisation and re-securitisations positions deducted from capital *		1.683	37	0	0	168	115	1.473	0	0	0	168	131	6	10	0	0	6	49	1 1	0.11%	74	29.63%	0.05%

				Exp	posure values	as of 31/12/.	2013)			Risk ex	posure amount	ts (as of 31/1	2/2013)			Value adjust	ments and pro	ovisions (as of	31/12/2013)	1						sline Scena				
		LTV % (as of	F-	IRB	A	-IRB		STA	F	IRB	A-I	IRB	s	TA	F	IRB	A-	IRB	S	TA		as (of 31/12/3	2014	as e	of 31/12/2	2015	as	s of 31/12/3	2016
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	1	mpairment rate F	Stock of a tovisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	t Stock of Provisions	Rati
	Central banks and central governments		1,502	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 Г	0.00%	0	-	0.00%	0	0.00%	0.00%	0	
	Institutions		2.820	0	0	0	0	0	339	0	0	0	0	0	0	0	0	0	0	0		0.01%	0	35.00%	0.01%	0	35.00%	0.01%	0	
	Corporates		44	16	0	0	89	0	53	0	0	0	89	0	0	0	0	0	0	0		0.17%	1	1.38%	0.10%	1	2.18%	0.11%	1	
	Corporates - Of Which: Specialised Lending		29	0	0	0	0	0	39	0	0	0	0	0	0	0	0	0	0	0		-	0	-	- 1	0	-	1 - 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	-	-	0	-	1 - 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	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	1 - 1	0	
	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	-	1 - 1	0	
France	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	-	1 - 1	0	
Trance	Retail - Qualifying Revolving		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		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		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: 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		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	LL	-	0	-	-	0	-	<u> </u>	0	
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0								()	4 7	4
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I									4
	TOTAL		4,365	16	0	0	89	0	392	0	0	0	89	0	0	0	0	0	0	0	1 1	0.02%	1	2.24%	0.01%	1	3.66%	0.01%	2	
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0	I L								4	41

				Exp	osure values (a	as of 31/12/2	2013)			Risk ex	posure amount	is (as of 31/12	2/2013)			Value adjust	ments and pro	ovisions (as o	f 31/12/2013)						Bas	eline Scena	ario			
		LTV % (as of	F	-IRB	A-	IRB		STA	F	IRB	A-1	RB	ST	TA	F-I	RB	A-	IRB	S	TA		85	of 31/12/	2014	85	of 31/12/2	2015	as of 3	31/12/2	J16
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	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	In	npairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment St rate Pro	Stock of rovisions	Coverage Ratio - Defa Stock
	Central banks and central governments		808	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I F	-	0	-	-	0	-	-	0	-
	Institutions		737	0	0	0	0	0	61	0	0	0	0	0	0	0	0	0	0	0		0.01%	0	35.00%	0.01%	0	35.00%	0.01%	0	35.00%
	Corporates		4	2	0	0	28	11	6	0	0	0	28	16	0	0	0	0	0	0		0.17%	0	0.42%	0.08%	0	0.61%	0.07%	0	0.79%
	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	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%	6 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%	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	-	0	-
Germany	Retail - Secured on real estate property - Of	0.0%	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	-	0	-
Germany	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	-	0	-
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	-	0	
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0										
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0										
	TOTAL		1.549	2	0	0	28	11	67	0	0	0	28	16	0	0	0	0	0	0		0.02%	0	0.96%	0.01%	0	1.58%	0.01%	1	2.23%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	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 Stork	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defaul Stork
0.07%	2	40.00%	0.07%	5	40.00%	0.07%	7	40.00%
0.02%	2	42.44%	0.02%	4	38.80%	0.02%	5	38.95%
3.87%	2.328	55.79%	5.37%	2.671	53.75%	4.42%	2.922	52.70%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
3.03%	387	47.43%	2.25%	444	47.10%	1.79%	488	46.89%
2.52%	221	34.84%	1.95%	263	35.81%	1.56%	296	36.31%
-	0	-	-	0	-	-	0	-
2.52%	221	34.84%	1.95%	263	35.81%	1.56%	296	36.31%
5.18%	9	58.32%	3.54%	11	60.00%	2.83%	12	61.00%
5.72%	157	92.64%	3.85%	170	88.89%	3.02%	180	87.11%
-	0	-	-	0	-	-	0	-
5.72%	157	92.64%	3.85%	170	88.89%	3.02%	180	87.11%
	0	-	-	0	-	-	0	-
1.64%	2.719	54.51%	1.93%	3.123	52.71%	1.47%	3.422	51.79%

0.00% 38.74% 29.64% 0.00%
0.06%

-56.49% -56.49%

- 0

74 29.66%

le Scenario
as of 31/12/2015
as of 31/12/2016
Stock of
Ratio - Defaul
rate
Provisions
Coverage
Ratio - Defaul
rate
Provisions
Coverage
Ratio - Defaul
rate
Ratio - Def

0.05%

0.05%

-0.05%

- 0 -

0.05% 75 29.69%

0.00% 38.30% 29.66% --56.49%

-56.49% -56.49%

-0.37%

0.37% 0.37%

0.07% 0.02% 0.58%

0.03% 0.53%

ent rate Stock of Provisions Ratio - Def

0.06% 3 9.97%

rate Stock of Ratio

1.06% 1

40.00% 35.00% 8.12%

			Adve	rse Scena	io			
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
0.07%	0	40.00%	0.07%	0	40.00%	0.07%	0	40.00%
0.14%	1	62.67%	0.20%	1	48.06%	0.11%	2	46.23%
0.44%	83	31.05%	0.45%	92	32.60%	0.20%	95	33.09%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.37%	0	163.29%	0.39%	0	179.86%	0.17%	0	164.51%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.37%	0	163.29%	0.39%	0	179.86%	0.17%	0	164.51%
-	0	-	-	0	-	-	0	-
0.37%	0	163.29%	0.39%	0	179.86%	0.17%	0	164.51%
-	0	-	-	0	-	-	0	-
0.34%	84	31.22%	0.35%	93	32.80%	0.17%	97	33.31%

		rse Scenar				
	as	of 31/12/		as	of 31/12/	
sult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
-	0.07%	0	40.00%	0.07%	0	40.00%
	0.04%	1	35.00%	0.02%	2	35.00%
	0.81%	4	16.96%	0.39%	5	19.05%
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	0.08%	5	19.59%	0.04%	6	21.97%

		rse Scenar				
4	85	of 31/12/	2015	as	of 31/12/	2016
Coverage tatio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
-	-	0	-	-	0	-
35.00%	0.06%	1	35.00%	0.03%	1	35.00%
3.27%	0.55%	1	7.11%	0.25%	1	8.56%
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-		0	-	-	0	-
4.67%	0.08%	2	10.07%	0.04%	2	12.24%

EBA	EUROPEAN BANKING	2014 EU-wide Stress Test
Conception of the local division of		Credit Bick

	Credit Risk			Evo	osure values (as of 31/17/2	2013)			Diek or	mocure amou	nts (as of 31/	17/2013)			Value adjuct	ments and pro	wisions (as of	(31/12/2013)					Ra	seline Scen	aario						_
		LTV % (as of	F	-IRB		IRB		TA	F	IRB		IIII (as of 517) I-IRB	2/2013)	STA		IRB		IRB		TA		is of 31/1	12/2014		s of 31/12/		as	of 31/12/2	016	as o	of 31/12/20	014
	(min EUR, %)	31/12/2013)	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairmen rate	t Stock of Provision	of Coverage Ratio	• Impairment rate	t Stock of Provisions	Coverage Ratio - Defaul Stock	Impairment rate	t Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	te Stock of Provisions	Covera Ratio - D
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-		0	-	-	0	-	-	0	-
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0		-	0	
	Corporates		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: Specialised Lending		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	-
	Retail		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	0.09	% 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	0.09	% 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0			0	-
ease, select the country	Retail - Secured on real estate property - Of	0.09	% 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0			0	
,,	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0		-	0	
	Retail - Other Retail Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0		-	0	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0	U	0	0	0	U	0	0	0	0	0	0	0	0	0	0	U	-	0	-	-	0	-		0			0	-
			0	0	U	0	0	0	U	0	0	0	U	0	0	0		0	0	0		0	-	-	0	-	-	0			0	-
	Equity Securitisation		0	0	U	0	0	0	U	0	0	0	0	0	0	0	0	0	0	U	-	0	-		0	-		0			-	
	Other non-credit obligation assets		0	0	U	0	U	0	0	0	0		0	0	0		0		0	0											1	
	TOTAL			0	0	0	0		0		0			0			0		0	0											-	
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0	U	U		0		0	0	0	0	0	0	0		U			0			0				<u> </u>

				Exp	oosure values (as of 31/12/2	2013)			Risk ex	posure amoun	ts (as of 31/1	2/2013)			Value adjust	ments and pro	visions (as of	31/12/2013)		i 🗖
		LTV % (as of	Fil	RB	A-	IRB	S	TA	F-I	IRB	A-	IRB	S	TA	Fil	IRB	A-	IRB	5	STA	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	Im
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Please, select the country	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Flease, select the country	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I L
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	i
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 1
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 L
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0	i 🗖

				Exp	oosure values (as of 31/12/2	2013)			Risk ex	posure amoun!	ts (as of 31/1	2/2013)			Value adjust	tments and pro	ovisions (as ol	31/12/2013)	_				
		LTV % (as of	F-	IRB	A-	IRB	S	TA	F-1	RB	A-I	IRB	S	TA	F-I	IRB	A-	-IRB	S	TA		85	s of 31/12/	2014
	(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		Impairment rate	Stock of Provisions	Coverage Default S
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-		
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-		
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	- 1
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-		
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-		
	Retail - Secured on real estate property	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	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		-		- 1
Please, select the country	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-		
riedse, select the country	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-		
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-		
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	
	Equity Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-		
			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			1 1	
	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	1 [0	
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0	I [

				Exp	oosure values (as of 31/12/2	2013)			Risk ex	posure amoun	ts (as of 31/1	2/2013)			Value adjust	ments and pro	ovisions (as of	31/12/2013)		1 6		7
		LTV % (as of	F-	IRB	A-	IRB	S	TA	F-	IRB	A-	IRB	5	TA	F-	IRB	A-	IRB	S	TA	1 6	a	as of 3
	(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	1	Impairment rate	t Sto Prov
	Central banks and central governments Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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		-	
	Corporates - Of Which: SME Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	
	Retail - Secured on real estate property	0.09		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	
Diagon coloct the country	Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of	0.09		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	
Please, select the country	Retail - Qualifying Revolving Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	
	Retail - Other Retail - Of Which: non-SME Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		1	
	Securitisation Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	L I		
	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	1 6		I.

				Exp	osure values	as of 31/12/2	2013)			Risk ex	posure amoun	ts (as of 31/1	2/2013)			Value adjus	tments and pr	ovisions (as of	31/12/2013)		1 6			
		LTV % (as of	E	IRB	A	-IRB	S	TA	E.	IRB	A-	IRB	S	5TA	F	IRB	A	-IRB	S	TA		a	is of 31/12	/2014
	(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	d Defaulted	Non-defaulted	Defaulted	1			Coverage Rat Default Stock
Please, select the country	Retail - Secured on real estate property estall - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Outlifying Revolution Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME utily curification her non-credit obligation assets	0.0% 0.0% 0.0%												000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	curitisation 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	1 H			

23	s or 31/12	/2014	as	or 31/12/		as	or 31/12/		as or	-14
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	Impairment rate	St Pro
-	0	-	-	0	-	-	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	-	-	1
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	1
-	0	-	-	0	-	-	0	-	-	
	0	-	-	0	-	-	0	-	-	

Co

nent Stock of Con

Cover Ratio - I

as of 31/12/2014 ent rate Stock of Provisions Ratio - Def

	as of 31/12	/2014	as	of 31/12/	2015	as of 31/12/2016					
Impairm rate	ent Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defau Stock			
-	0	-	-	0	-		0	-			
-	0	-	-	0	-	-	0	-			
-	0	-	-	0	-	-	0	-			
-	0	-	-	0	-	-	0	-			
-	0	-	-	0	-	-	0	-			
-	0	-	-	0	-	-	0	-			
-	0	-	-	0	-	-	0	-			
-	0	-	-	0	-	-	0	-			
-	0	-	-	0	-	-	0	-			
-	0	-	-	0	-	-	0	-			
-	0	-	-	0	-	-	0	-			
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-	0	-	-	0	-	-	0	-			
-	0	-	-	0	-	-	0	-			
-	0	-	-	0	-	-	0	-			

					eline Scen				
	a	s of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
	Impairment rate	Stock of Provisions			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	-
I	-	0	-	-	0	-	-	0	-
I	-	0	-	-	0	-	-	0	-
I	-	0	-	-	0	-	-	0	-
I	-	0	-	-	0	-	-	0	-
I	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
I	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
I	-	0		-	0	-		0	-
I									
	-	0	-	-	0	-	-	0	-

		rse Scenar				
	as	of 31/12/	2015	as	of 31/12/	2016
: ult	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	-

	Adve	rse Scenar	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 iult	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	rio			
	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	-

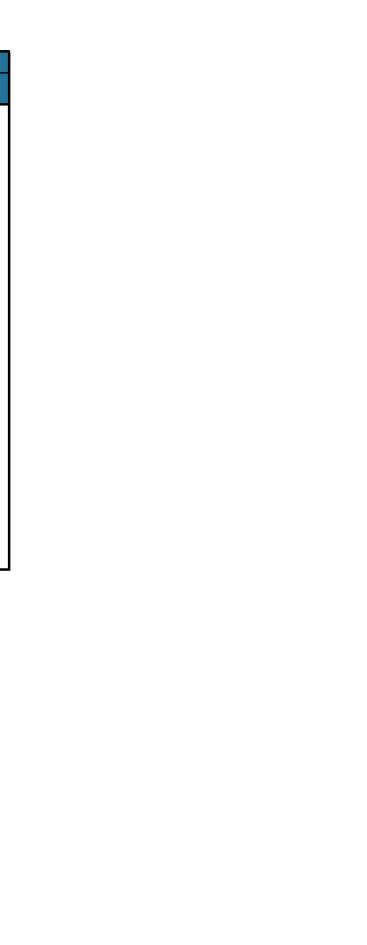
	Adve	rse Scena	io			
	as	of 31/12/	2015	as	of 31/12/	2016
e iault	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	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	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	1,347	1,347	1,347	1,347	1,347	1,260	1,144	
Net trading income		-112	-87	-74	-212	-147	-115	
of which trading losses from stress scenarios		-62	-37	-25	-163	-98	-65	
Other operating income	-149	-163	-165	-166	-164	-166	-167	
Operating profit before impairments	207	-13	12	20	-126	-150	-232	
Impairment of financial assets (-)	-2,153	-703	-523	-461	-1,686	-1,406	-1,089	
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-2,162	-703	-523	-461	-1,686	-1,406	-1,088	
Impairment Financial assets designated at fair value through P&L (-)	9	0	0	0	0	0	0	
Impairment on non financial assets (-)	-15	-15	0	0	-15	0	0	
Operating profit after impairments from stress scenarios	-1,962	-732	-511	-440	-1,828	-1,556	-1,320	
Other Income and expenses	45	45	45	45	44	44	44	
Pre-Tax profit	-1,916	-686	-466	-395	-1,784	-1,512	-1,276	
Тах	119	206	140	119	535	454	383	
Net income	-1,797	-480	-326	-277	-1,249	-1,058	-893	
Attributable to owners of the parent	-1,797	-480	-326	-277	-1,249	-1,058	-893	
of which carried over to capital through retained earnings	-1,797	-480	-326	-277	-1,249	-1,058	-893	
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	56,490	57,202	57,095	57,216	61,129	61,933	62,275		
Risk exposure amount Securitisation and re-securitisations	733	1,103	1,322	1,464	1,620	2,149	2,482		
Risk exposure amount Other credit risk	55,757	56,099	55,773	55,752	59,509	59,784	59,793		
Risk exposure amount for market risk	1,220	1,220	1,220	1,220	1,220	1,220	1,220		
Risk exposure amount for operational risk	3,174	3,174	3,174	3,174	3,174	3,174	3,174		
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0		
AQR adjustments (for SSM countries only)	75	75	75	75	75	75	75		
Total Risk exposure amount	60,958	61,670	61,563	61,684	65,597	66,401	66,744		



	Securitisation			Baseline scenario			Adverse 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	764									
Evene velves	Trading Book (excl. correlation trading positions under CRM)	0									
Exposure values	Correlation Trading Portfolio (CRM)	0									
	Total	764									
	Banking Book	733	1,103	1,322	1,464	1,620	2,149	2,482			
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0			
-	Total	733	1,103	1,322	1,464	1,620	2,149	2,482			
	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 pro	RECT LONG counting value gross visions) (1)	NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) (1)			DIRECT SOVEREIGN EXPOSURES IN DERIVATI Derivatives with positive fair value at 31/12/2013 Derivatives with 31/		TVES (1) h negative fair value at //12/2013	Derivatives with	EREIGN EXPOSURE 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 [[5Y - 10Y [[10Y - more Tot	Austria	0 88 26 0 40 0 0 155	0 0 0 0 0 0 0 0 0 0	0 88 26 0 40 0 0 155	0 88 26 0 40 0 0 155	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 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 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Cyprus														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Czech Republic					0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0							
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Tot	Denmark	40 0 18 0 0 0 0 59		40 0 18 0 0 0 0 59	40 0 18 0 0 0 0 59	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 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 Tot Tot Tot Tot Tot Tot Tot	Estonia														
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Finland	0 26 0 25 0 0 51		0 26 0 0 25 0 0 51	0 26 0 25 0 0 51										
Tot [0-3M[[3M-1Y] [1Y-2Y[[2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	France	0 61 305 0 148 239 0 753	0 0 0 0 0 0 0 0 0 0 0	0 61 305 0 148 239 0 753	51 0 61 305 0 148 239 0 753		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 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	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)	NET DIRECT POSITIONS (gross exposures (long) net of cash short s positions of sovereign debt to other counterpaties only where there is a maturity matching) (1)			DIREC Derivatives with po 31/12	T SOVEREIGN EXPOS ositive fair value at /2013	Derivatives wit	TVES (1) h negative fair value at //12/2013	Derivatives with	REIGN EXPOSURES		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	Germany	0 51 15 10 154 227 0 457	0 0 0 0 0 0 0 0 0 0	0 51 15 10 154 227 0 457	0 51 15 10 154 227 0 457	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Greece	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	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 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 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	0 0 0 0 0 0 0 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 1,307 1,763 2,443 4,515 299 10,328	0 0 0 0 0 0 0 0 0	0 0 1,307 1,763 2,443 4,515 299 10,328	0 0 1,307 1,763 2,443 4,515 299 10,328	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 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 0 0 60 169 0 228	0 0 0 0 0 0 0 0 0 0	0 0 0 0 60 169 0 228	0 0 0 0 60 169 0 228	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 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 - 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



	(mln EUR)		v	ALUES AS C	DF 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	r SOVEREIGN EXPOS ositive fair value at /2013	Derivatives wit	IVES (1) h negative fair value at /12/2013	Derivatives with	REIGN EXPOSURES positive fair value 12/2013		h negative fair
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013(-)
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Lithuania	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 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 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	Malta	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 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 28 0 113 230 134 505	0 0 0 0 0 0 0 0 0 0	0 0 28 0 113 230 134 505	0 0 28 0 113 230 134 505	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Poland	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 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 6 0 6 0 6	0 0 0 0 0 0 0 0 0	0 0 0 6 0 6 0 6	0 0 0 6 0 6 0 6	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Romania	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 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 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			is a maturi		net of cash short only where there	DIREC Derivatives with po 31/12	r SOVEREIGN EXPOS sitive fair value at /2013	Derivatives wit	IVES (1) h negative fair value at /12/2013	Derivatives with	REIGN EXPOSURES positive fair value 12/2013		h negative fair
Residual Maturity	Country / Region		of which: loans 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	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 - 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 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Sweden	0 30 0 0 0 0 30	0 0 0 0 0 0 0 0	0 30 0 0 0 0 30	0 30 0 0 0 0 0 30	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	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	11 0 28 192 11 136 140 519	0 0 0 0 0 0 0 0 0	11 0 28 192 11 136 140 519	11 0 28 192 11 136 140 519	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 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 - 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		000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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 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 0 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	U.S.	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0



	(mln EUR)		v	ALUES AS O		V	ALUES AS OF	31/12/20	13	VALUES AS OF 31/12/2013						
		EXPOSURES (acc of pro	RECT LONG counting value gross visions) (1)		is a maturi		net of cash short only where there	Derivatives		SOVEREIGN EXPOS itive fair value at 2013	Derivatives v	ATIVES (1) vith negative fair value a 31/12/2013	t Derivatives witl	EREIGN EXPOSURES n 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 va	alue	Fair-value at 31/12/2013 (+)	Notional valu	Fair-value at 31/12/20 (-)	³ 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	
[0-3M[[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	
[0-3M] [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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Other Central and eastern Europe countries non EEA	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Middle East	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 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 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

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

2014 EU-wide Stress Test

					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	10,297	9,589	8,883	8,106	8,773	6,938	5,080	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	8,923	8,533	8,227	7,668	7,700	6,260	4,620	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)	4,134	4,134	4,134	4,134	4,134	4,134	4,134	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	8,750	8,750	8,750	8,750	8,750	8,750	8,750	-	-
	A.1.2	Retained earnings	-112	-592	-918	-1,195	-1,360	-2,419	-3,312	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and of CRR
	A.1.3	Accumulated other comprehensive income	160	234	258	277	-357	-116	-159	CA1 {1.1.13}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of C
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	644	644	644	644	-21	150	59	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	-2	-15	-24	-29	-57	-89	-111	-	-
	A.1.4	Other Reserves	2,611	2,611	2,611	2,611	2,611	2,611	2,611	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 CF
	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	-34	-34	-34	-34	-34	-34	-34	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	-644	-644	-386	-258	17	-90	-24		
	A.1.9	Sovereign Exposure in AFS portfólio (-) Intangible assets (including Goodwill)	-178	-178	-178	-178	-178	-178	-178	CA1 {1.1.1.10 +	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles
		(-) DTAs that rely on future profitability and do not arise from temporary								1.1.1.11}	4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.10	differences net of associated DTLs	-3,838	-4,028	-4,155	-4,264	-4,351	-4,784	-5,148	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	0	0	0	0	0	0	0	CA1 {1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Defined benefit pension fund assets	-54	-50	-50	-52	-111	-213	-283	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
OWN FUNDS	A.1.13	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CR8; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CR8; Articles 36(1) point k) (iii) and 379(of CR8: Articles 36(1) point k) (iv) and 153(8) of CR8 and
	A.1.15.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	CA1 {1.1.1.18.1}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) a 79 of CRR
	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	o	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) an 48(2) of GRR
	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	6,879	7,080	6,946	6,627	7,330	7,349	7,014	CA1 {1.1.1.6 + 1.1.8 + 1.1.26}	-
	A.1.20.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	3,500	3,500	3,500	3,500	3,500	3,500	3,500	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 (+/-)	0	0	0	0	0	0	0	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 (+/-)	3,379	3,580	3,446	3,127	3,830	3,849	3,514	CA1 {1.1.1.26}	
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	0	0	0	CA1 {1.1.2}	Articles 469 to 472. 478 and 481 of CRR 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)	8,923	8,533	8,227	7,668	7,700	6,260	4,620	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,374	1,056	657	438	1,072	678	459	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	60,958	61,670	61,563	61,684	65,597	66,401	66,744	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 from CVA capital requirements (+)	772								CRR Article 381 to 386 of CRR
OWN FUNDS	B.3	of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+)	319								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	0								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 (-	-3,836								-
	B.6) of which: others subject to the discretion of National Competent Authorities	0								Article 124 to 164 of CRR
PITAL RATIOS (%) - Transitional period	C.1	Common Equity Tier 1 Capital ratio	14.64%	13.84%	13.36%	12.43%	11.74%	9.43%	6.92%	CA3 {1}	
	C.2	Tier 1 Capital ratio	14.64%	13.84%	13.36%	12.43%	11.74%	9.43%	6.92%	CA3 {3}	-
	C.3	Total Capital ratio	16.89%	15.55%	14.43%	13.14%	13.37%	10.45%	7.61%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		4,934	4,925	4,935	3,608	3,652	3,671		
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1) Table Additional Table 1 and Table 2 instruments all all to a conductory california		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	1,600		
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2) Fully Loaded Common Equity Tier 1 Capital ratio (3)					0	0	1,600		
	G					1.69%			-3.59%		

(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 re	estructuring plans pu	ublicly announced b	efore 31 December	2013 and formally agreed with the European Commission.				
	Baseline s	cenario	Adverse	e scenario	Narrative description of the transactions. (type, date of				
(min EUR)	CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact	completion/commitment, portfolios, subsidiaries, branches)				
2013	0	0			It has not been possible to dis aggregate the Restructuring Plan into discrete transactions or portfolios; The plan represents the forecast trajectory of the bank as the bank restructures its impaired book and restores viability to its performing assets and funding position. The key drivers of the RWA reduction are net redemptions and the significant restructuring of the Non Performing book (per restructuring plan). This has a knock on impact on impairment charges which positively benefits CT1 levels.				
2014	219	-2,085	41	-2,327					
2015	440	-2,121	390	-4,459					
2016	778	-2,060	652	-3,148					
Total	1,436	-6,266	1,083	-9,934					



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)	8,923	8,515	8,633	8,806	7,745	6,730	5,831	
TOTAL RISK EXPOSURE AMOUNT	60,958	59,585	57,358	55,418	63,271	59,615	56,810	
COMMON EQUITY TIER 1 RATIO	14.64%	14.29%	15.05%	15.89%	12.24%	11.29%	10.26%	



Major Capital Measures from 1 January to 30 September 2014

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

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

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

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