| Bank Name | Merrill Lynch International Bank Limited |
|-----------|--|
| LEI Code | EQYXK86SF381Q21S3020 |

Summary Adverse Scenario

Merrill Lynch International Bank Limited

| Actual figures as of 31 December 2013 | mln EUR, % |
|---|------------|
| Operating profit before impairments | -307 |
| Impairment losses on financial and non-financial assets in the banking book | 13 |
| Common Equity Tier 1 capital (1) | 5,881 |
| Total Risk Exposure (1) | 39,488 |
| Common Equity Tier 1 ratio, % (1) | 14.9% |

| Outcome of the adverse scenario as of 31 December 2016 | mln EUR, % |
|---|------------|
| 3 yr cumulative operating profit before impairments | -1,837 |
| 3 yr cumulative impairment losses on financial and non-financial assets in the banking book | 221 |
| 3 yr cumulative losses from the stress in the trading book | 1,024 |
| Valuation losses due to sovereign shock after tax and prudential filters | 0 |
| Common Equity Tier 1 capital (1) | 3,822 |
| Total Risk Exposure (1) | 40,357 |
| Common Equity Tier 1 ratio, % (1) | 9.5% |

| Memorandum items | mln EUR |
|--|---------|
| Common EU wide CET1 Threshold (5.5%) | 2,220 |
| 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

Merrill Lynch International Bank Limited

| Actual figures as of 31 December 2013 | mln EUR, % |
|---|------------|
| Operating profit before impairments | -307 |
| Impairment losses on financial and non-financial assets in the banking book | 13 |
| Common Equity Tier 1 capital (1) | 5,881 |
| Total Risk Exposure (1) | 39,488 |
| Common Equity Tier 1 ratio, % (1) | 14.9% |

| Outcome of the baseline scenario as of 31 December 2016 | mln EUR, % |
|---|------------|
| 3 yr cumulative operating profit before impairments | -1,429 |
| 3 yr cumulative impairment losses on financial and non-financial assets in the banking book | 17 |
| 3 yr cumulative losses from the stress in the trading book | 598 |
| Common Equity Tier 1 capital (1) | 4,434 |
| Total Risk Exposure (1) | 40,530 |
| Common Equity Tier 1 ratio, % (1) | 10.9% |

| Memorandum items | mln EUR |
|--------------------------------------|---------|
| Common EU wide CET1 Threshold (8.0%) | 3,242 |

(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.

⁽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

29.TR_Credit MAN 24/10/2014

2014 EU-wide Stress Test Credit Risk

| | Credit KISK | | | | | | | | | | | | | | | | | | | |
|--|---|--------------------------|---------------|-----------|----------------|---------------|---------------|-----------|---------------|-----------|---------------|---------------|---------------|-----------|---------------|--------------|-----------------|--------------|---------------|-------------|
| | | | | Ехр | osure values (| as of 31/12/2 | 2013) | | | Risk ex | posure amoun | ts (as of 31/ | 12/2013) | | \ | /alue adjust | ments and provi | sions (as of | 31/12/2013 | |
| | | | F-1 | RB | A-] | IRB | ST | Ά | F-I | RB | A-1 | IRB | STA | | F-IR | lB | A-IRI | В | S | STA |
| | | LTV % (as of 31/12/2013) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | d Defaulted |
| | (mln EUR, %) | | | | | | | | | | | | | | | | | | | |
| | Central banks and central governments | | 0 | 0 | 0 | 0 | 2,010 | 0 | 0 | C | 0 | | 1,111 | 0 | 0 | 0 | 0 | 0 | (|) O |
| | Institutions | | 0 | 0 | 0 | 0 | 29,212 | 0 | 0 | C | 0 | | 13,682 | 0 | 0 | 0 | 0 | 0 | C | 0 (ر |
| | Corporates | | 0 | 0 | 0 | 0 | 10,183 | 35 | 0 | C | 0 | | 4,390 | 35 | 0 | 0 | 0 | 0 | 24 | 4 142 |
| | Corporates - Of Which: Specialised Lending | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | C | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | C | 0 |
| | Corporates - Of Which: SME | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | C | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | C | 0 |
| | Retail | | 0 | 0 | 0 | 0 | 888 | 146 | 0 | (| 0 | | 679 | 129 | | 0 | 0 | 0 | 1 | 3 |
| | Retail - Secured on real estate property | 0.00 | 0 | 0 | 0 | 0 | 735 | 146 | 0 | (| 0 | | 565 | 129 | 0 | 0 | 0 | 0 |] | 3 |
| Merrill Lynch International | Retail - Secured on real estate property - Of Which: SME | 0.00 | 0 | 0 | 0 | | 0 | 0 | 0 | (| 0 | | 0 | 0 | | 0 | 0 | 0 | (| |
| - | Retail - Secured on real estate property - Of Which: non-SME | 0.79 | 0 | 0 | 0 | | 735 | 146 | 0 | | 0 | | 565 | 129 | | 0 | 0 | 0 | | 3 |
| Bank Limited | Retail - Qualifying Revolving Retail - Other Retail | | 0 | 0 | 0 | | 153 | 0 | 0 | | O O | | | 0 | | 0 | 0 | 0 | (| |
| | Retail - Other Retail - Of Which: SME | | 0 | 0 | 0 | | 153 | 0 | 0 | | | | 115 | 0 | | 0 | 0 | 0 | (| |
| | Retail - Other Retail - Of Which: non-SME | | 0 | | | | 153 | 0 | 0 | | | | 115 | 0 | | 0 | 0 | 0 | | |
| | Equity | | | | | | 155 | 0 | 0 | | | | 113 | 0 | | 0 | 0 | 0 | | |
| | Securitisation | | 0 | | | | 316 | 0 | 0 | | | | 1,521 | 0 | | 0 | 0 | 0 | | |
| | Other non-credit obligation assets | | | | | | 17 | 0 | 0 | | | | 1,321 | 0 | | 0 | 0 | 0 | | |
| | TOTAL | | | | 0 | 0 | 42,627 | 181 | | | | | 21,401 | 164 | | 0 | 0 | 0 | 25 | 145 |
| | Securitisation and re-securitisations positions deducted from capital * | | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | (| 0 |
| (*) Refers to the part of Securitization exposure that is deducted f | from capital and is not included in RWA | | | | | | | | | | | | | | | | | | | |

| | | | Bas | eline Scen | ario | | | | | | | Adve | rse Scenar | io | | |
|-------------------|------------------------|--|----------------------|------------------------|--------------------------------------|--------------------|------------------------|--------------------------------------|-----------------|------------------------|--------------------------------------|--------------------|------------------------|--------------------------------------|--------------------|-----------------|
| as | of 31/12 | /2014 | as | of 31/12/ | 2015 | as | of 31/12/ | 2016 | as of | 31/12/20 | 14 | as | as | of 31, | | |
| npairment 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 | Stock of Provisions | Coverage Ratio - Default Stock | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock | Impairment rate | Stoci Provis |
| 0.00% | 0 | - | 0.00% | 0 | 0.00% | 0.00% | 0 | 0.00% | 0.00% | 0 | 0.00% | 0.00% | 0 | 0.00% | 0.00% | |
| 0.01% | 96 | 95.91% | 0.00% | 97 | 93.55% | 0.00% | 98 | 91.80% | 0.11% | 124 | 72.62% | 0.07% | 144 | 64.84% | 0.02% | |
| 0.03% | 79 | 39.26% | 0.02% | 82 | 39.10% | 0.02% | 84 | 39.05% | 0.43% | 115 | 38.14% | 0.28% | 144 | 38.80% | 0.10% | |
| - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - | - | |
| - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - | - | |
| 0.00% | 5 | 2.29% | 0.00% | 5 | 2.11% | 0.00% | 5 | 1.96% | 0.87% | 40 | 22.06% | 1.59% | 52 | 22.79% | 1.75% | |
| 0.00% | 5 | 2.29% | 0.00% | 5 | 2.11% | 0.00% | 5 | 1.96% | 0.87% | 40 | 22.06% | 1.59% | 52 | 22.79% | 1.75% | |
| - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - | - | |
| 0.00% | 5 | 2.29% | 0.00% | 5 | 2.11% | 0.00% | 5 | 1.96% | 0.87% | 40 | 22.06% | 1.59% | 52 | 22.79% | 1.75% | |
| - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - | - | |
| - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - | - | |
| - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - | - | |
| - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - | - | |
| - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - | - | |
| | | | | | | | | | | | | | | | | |
| 0.02% | 179 | 37.60% | 0.01% | 184 | 36.32% | 0.01% | 187 | 35.24% | 0.19% | 279 | 43.00% | 0.14% | 340 | 41.50% | 0.07% | |
| | | | | | | | | | | | | | | | | |

| | | | | xposure values | (as of 31/12/ | 2012) | | | Pick ove | posure amounts (as of 31/: | 2/2012) | | Value adjust | monts and pro | visions (as of | 31/12/2013) |
|-----------------|---|--------------------------|------------------------|----------------|---------------|-----------------|-----------|---------------|-----------|----------------------------|---------------|-----------|-------------------------|---------------|----------------|-------------------------|
| | | LTV 0/ /f | F-IRB | | -IRB | STA | | F-I | | A-IRB | ST. | A | F-IRB | | IRB | STA |
| | | LTV % (as of 31/12/2013) | Non-defaulted Defaulte | d Non-defaulte | d Defaulted | Non-defaulted [| Defaulted | Non-defaulted | Defaulted | Non-defaulted Defaulted | Non-defaulted | Defaulted | Non-defaulted Defaulted | Non-defaulted | Defaulted | Non-defaulted Defaulted |
| | (mln EUR, %) | | Non acraalica Deraulo | i Norraciante | d Derauted | Non deradited | Derduited | Non acraatica | Defaulted | Non derduited Derduited | Non deradited | Derduited | Non deradited Deradited | Non deradited | Derduited | Non defaulted Defaulted |
| | Central banks and central governments | | 0 | 0 | 0 (| 0 | 0 | 0 | 0 | 0 (| 0 | 0 | 0 (| 0 | 0 | 0 |
| | Institutions | | 0 | 0 | 0 | 17,876 | 0 | 0 | 0 | 0 0 | 8,038 | 0 | 0 | 0 | 0 | 0 |
| | Corporates | | 0 | 0 | 0 | 885 | 0 | 0 | 0 | 0 0 | 643 | 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 |
| | Corporates - Of Which: SME | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail | | 0 | 0 | 0 | 735 | 146 | 0 | 0 | 0 0 | 565 | 129 | 0 | 0 | 0 | 1 |
| | Retail - Secured on real estate property | 0.00 | | 0 | 0 | 735 | 146 | 0 | 0 | 0 0 | 565 | 129 | 0 | 0 | 0 | 1 |
| | Retail - Secured on real estate property - Of Which: SME | 0.00 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| United Kingdom | Retail - Secured on real estate property - Of Which: non-SME | 0.79 | 0 | 0 | 0 | 735 | 146 | 0 | 0 | 0 0 | 565 | 129 | 0 | 0 | 0 | 1 |
| Officed Kingdom | Retail - Qualifying Revolving | | 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 |
| | Retail - Other Retail - Of Which: SME | | 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 |
| | Equity | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Securitisation | | 0 | 0 | 0 (| 9 | 0 | 0 | 0 | 0 0 | 2 | 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 |
| | TOTAL | | 0 | 0 | 0 (| 19,505 | 146 | 0 | 0 | 0 0 | 9,248 | 129 | 0 (| 0 | 0 | 1 |
| | Securitisation and re-securitisations positions deducted from capital * | | 0 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 |

| | | | | eline Scena | | | | | | | | | rse Scenai | | | | |
|-------------------------|-------------------------|---------------------------------|-------------------------|------------------------|--------------------------------------|-------------------------|------------------------|--------------------------------------|-------------------------|------------------------|--------------------------------------|-------------------------|------------------------|--------------------------------------|-------------------------|------------------------|--------------------------------------|
| a | s of 31/12 _/ | /2014 | as | of 31/12/ | 2015 | as | of 31/12/ | 2016 | as of 3 | 31/12/20 | 14 | as | of 31/12/ | 2015 | as | of 31/12/ | 2016 |
| Impairment rate | Stock of Provisions | Coverage Ratio Default Stock | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock |
| 0.00% 0.00% 0.06% | 0 1 1 | - 32.80% 24.81% | 0.00% 0.00% 0.01% | 0 1 2 | 0.00% 32.80% 26.01% | 0.00% 0.00% 0.01% | 0 1 2 | 0.00% 32.80% 26.62% | 0.00% 0.06% 0.45% | 0 11 5 | 0.00% 33.38% 35.65% | 0.00% 0.04% 0.42% | 0 18 10 | 0.00% 33.34% 51.41% | 0.00% 0.01% 0.10% | 0 20 11 | |
| - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - | - | 0 0 | - |
| 0.00% 0.00% - | 5 0 | 2.29% 2.29% - | 0.00% 0.00% - | 5 5 0 | 2.11% 2.11% - | 0.00% 0.00% - | 5 5 0 | 1.96% 1.96% - | 0.87% 0.87% - | 40 40 0 | 22.06% 22.06% - | 1.59% 1.59% - | 52 52 0 | - | 1.75% 1.75% - | 64 64 0 | - |
| 0.00% - - | 5 0 0 | 2.29% - - | 0.00% - - | 5 0 0 | 2.11% - - | 0.00% - - | 5 0 0 | 1.96% - - | 0.87% - - | 40 0 0 | 22.06% - - | 1.59% - - | 52 0 0 | 22.79% - - | 1.75% - - | 64 0 0 | 23.00% - - |
| - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - |
| - | 0 | - | - | 0 | - | | U | - | - | U | - | - | U | - | - | U | - |
| 0.01% | 7 | 2.86% | 0.00% | 7 | 2.81% | 0.00% | 7 | 2.71% | 0.11% | 55 | 24.37% | 0.11% | 80 | 26.44% | 0.07% | 94 | 26.30% |

| | | | Fx | posure values | (as of 31/12/ | 2013) | | | Risk ex | posure amoun | ts (as of 31/1 | 2/2013) | | Value adius | tments and prov | visions (as of | 31/12/2013 | 3) |
|----------------|---|--------------------------|-------------------------|---------------|---------------|--------|----|-----|---------|--------------|----------------|---------------|----|-------------|-----------------|----------------|---------------|-----|
| | | | F-IRB | | -IRB | | TA | F-1 | IRB | | IRB | | ГА | F-IRB | A-I | | | STA |
| | | LTV % (as of 31/12/2013) | Non-defaulted Defaulted | | | | | | | | | Non-defaulted | | | | | Non-defaulted | |
| | (mln EUR, %) | | | | | | | | | | | | | | | | | |
| | Central banks and central governments | | 0 | 0 | 0 (| 0 | 0 | 0 | 0 | 0 | C | 0 | (| 0 | 0 0 | C | , r | 0 0 |
| | Institutions | | 0 | 0 | 0 (| 5,530 | 0 | 0 | 0 | 0 | C | 2,552 | | 0 | 0 | C | ſ | 0 0 |
| | Corporates | | 0 | 0 | 0 0 | 4,831 | 0 | 0 | 0 | 0 | C | 1,712 | (| 0 | 0 | C | ſ | 0 0 |
| | Corporates - Of Which: Specialised Lending | | 0 | 0 | 0 0 | 0 | 0 | 0 | 0 | 0 | C | 0 | (| 0 | 0 | C | / 9 | 0 0 |
| | Corporates - Of Which: SME | | 0 | 0 | 0 0 | 0 | 0 | 0 | 0 | 0 | C | 0 | (| 0 | 0 | C | ſ | 0 0 |
| | Retail | | 0 | 0 | 0 (| 0 | 0 | 0 | 0 | 0 | C | 0 | (| 0 | 0 | C | 9 | 0 0 |
| | Retail - Secured on real estate property | 0.00 | | 0 | 0 (| 0 | 0 | 0 | 0 | 0 | C | 0 | (| 0 | 0 | C | / S | 0 0 |
| | Retail - Secured on real estate property - Of Which: SME | 0.00 | | 0 | 0 (| 0 | 0 | 0 | 0 | 0 | C | 0 | (| 0 | 0 | C | 9 | 0 0 |
| United States | Retail - Secured on real estate property - Of Which: non-SME | 0.00 | 0 | 0 | 0 (| 0 | 0 | 0 | 0 | 0 | C | 0 | (| 0 | 0 | C | 9 | 0 0 |
| officed States | Retail - Qualifying Revolving | | 0 | 0 | 0 (| 0 | 0 | 0 | 0 | 0 | C | 0 | (| 0 | 0 | C | 9 | 0 0 |
| | Retail - Other Retail | | 0 | 0 | 0 (| 0 | 0 | 0 | 0 | 0 | C | 0 | (| 0 | 0 | C | 9 | 0 0 |
| | Retail - Other Retail - Of Which: SME | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | C | 0 | (| 0 | 0 | C | 9 | 0 0 |
| | Retail - Other Retail - Of Which: non-SME | | 0 | 0 | 0 (| 0 | 0 | 0 | 0 | 0 | C | 0 | (| 0 | 0 | C | 9 | 0 0 |
| | Equity | | 0 | 0 | 0 (| 0 | 0 | 0 | 0 | 0 | C | 0 | (| 0 | 0 | C | 9 | 0 0 |
| | Securitisation Securitisation | | 0 | 0 | 0 (| 0 | 0 | 0 | 0 | 0 | C | 0 | (| 0 | 0 | C | 9 | 0 0 |
| | Other non-credit obligation assets | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | C | 0 | (| 0 | 0 | C | Ç | 0 0 |
| | TOTAL | | 0 | 0 | 0 (| 10,361 | 0 | 0 | 0 | 0 | C | 4,264 | (| 0 | 0 0 | C | 4 (| 0 0 |
| | Securitisation and re-securitisations positions deducted from capital * | | 0 | 0 | 0 (| 0 | 0 | | | | | | | 0 | 0 | C | ſ | 0 |

| | | | | | | | | | _ | | | | | | | | | |
|---------------------|------------------------|---------------------------------|---------------------|------------------------|--------------------------------------|---------------------|------------------------|--------------------------------------|---|---------------------|------------------------|--------------------------------------|---------------------|------------------------|--------------------------------------|---------------------|------------------------|----------------------------|
| | | | Bas | eline Scen | ario | | | | | | | | Adve | rse Scenar | io | | | |
| as | of 31/12 | 2014 | as | of 31/12/ | 2015 | as | of 31/12/ | 2016 | | as of | 31/12/20 | 14 | as | of 31/12/ | 2015 | as | of 31/12/2 | 2016 |
| mpairment 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 | Stock of Provisions | Coverage Ratio - Default Stock | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock | Impairment rate | Stock of Provisions | Covera Ratio Default |
| - 0.00% 0.01% | 0 0 1 | - 32.26% 32.82% | - 0.00% 0.01% | 0 0 1 | - 32.26% 32.81% | - 0.00% 0.01% | 0 0 2 | - 32.26% 32.80% | | - 0.00% 0.07% | 0 0 3 | - 32.26% 33.09% | - 0.00% 0.06% | 0 0 6 | - 32.26% 33.66% | - 0.00% 0.05% | 0 0 8 | 32.26 33.61 |
| - - - | 0 0 0 | - - - | - | 0 0 0 | - - - | - | 0 0 0 | - | | - - - | 0 0 0 | - - - | - | 0 0 0 | - - - | - | 0 0 0 | - |
| - - - | 0 0 0 | - - - | - - - | 0 0 | - - - | - | 0 0 | - | | - - - | 0 0 0 | - - - | - - - | 0 0 0 | - | - - - | 0 0 0 | - |
| - - - | 0 0 0 | - - - | - - - | 0 0 | - - - | - | 0 0 | - | | - - - | 0 0 0 | - - - | - | 0 0 0 | - - - | - | 0 0 0 | - |
| - | 0 0 | - | - | 0 | - | - | 0 | - | | - | 0 | - | - | 0 | - | - | 0 | - |
| 0.00% | 1 | 32.80% | 0.00% | 1 | 32.80% | 0.00% | 2 | 32.79% | | 0.03% | 3 | 33.07% | 0.03% | 6 | 33.63% | 0.02% | 9 | 33.58 |

| | | | | Exp | osure values (| as of 31/12/2 | 2013) | | Risk ex | posure amour | its (as of 31/: | 12/2013) | | Value adjust | ments and pro | visions (as of | 31/12/2013) | |
|--------|--|-----------------------------|---------------|-----------|----------------|---------------|---------------|-----------|-------------------------|---------------|-----------------|---------------|-----------|-------------------------|---------------|----------------|---------------|-----------|
| | | LTV 0/2 /pc of | F-3 | IRB | A- | IRB | S | ГА | F-IRB | | IRB | Sī | ГА | F-IRB | A-I | RB | ST | A |
| | (mln EUR, %) | LTV % (as of 31/12/2013) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted |
| | Central banks and central governments Institutions | | 0 | 0 | | | 9 2,042 | 0 | 0 (| 0 0 | (| 9 9 965 | 0 | 0 (| 0 | 0 | 0 | |
| | Corporates | | | | | | 1,625 | 0 | | | | 316 | C | | | 0 | | |
| | Corporates - Of Which: Specialised Lending | | 0 | | | | 0 | 0 | 0 | 0 | | 0 0 | C | | 0 | 0 | o | |
| | Corporates - Of Which: SME Retail | | 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 | C | | 0 | 0 | o | |
| | Retail - Secured on real estate property - Of Which: SME | 0.0 | | o c | | | 0 | 0 | 0 | 0 | | 0 | C | 0 (| 0 | 0 | 0 | |
| France | Retail - Secured on real estate property - Of Which: non-SME | 0.0 | 0 | C | | | 0 | 0 | 0 | 0 | (| 0 | C | 0 (| 0 | 0 | 0 | |
| Trance | Retail - Qualifying Revolving Retail - Other Retail | | 0 0 | | | | 0 0 | 0 0 | 0 0 | 0 0 | | 0 0 | 0 | | 0 0 | 0 0 | 0 0 | |
| | Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME | | 0 0 | | | | 0 0 | 0 | 0 0 | 0 0 | (| 0 0 | C | | 0 0 | 0 | 0 | |
| | Equity Securitisation | | 0 | | | | 0 | 0 | 0 | 0 | (| 0 0 | O | | 0 | 0 | 0 | |
| | Other non-credit obligation assets | | 0 | | | | 0 | 0 | 0 | 0 0 | | 0 0 | 0 | | 0 | 0 | 0 | |
| | TOTAL Securitisation and re-securitisations positions deducted from capital * | | 0 | | | | 3,718 | 0 | 0 (| 0 | | 1,301 | C | 0 0 | 0 | 0 | 0 | |

| | | | Bas | eline Scen | ario | | | | | | | | Adve | rse Scenaı | rio | | | |
|-------------------|------------------------|------------------------------|--------------------|------------------------|--------------------------------------|--------------------|------------------------|--------------------------------------|----|----------------|------------------------|--------------------------------------|--------------------|------------------------|--------------------------------------|--------------------|------------------------|-----|
| as | of 31/12 | /2014 | as | of 31/12/ | 2015 | as | of 31/12/ | 2016 | | as of | 31/12/20 | 14 | as | of 31/12/ | 2015 | as | of 31/12/ | / 2 |
| mpairment 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 | In | npairment rate | Stock of Provisions | Coverage Ratio - Default Stock | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock | Impairment rate | Stock of Provisions | C |
| 0.00% | 0 | - | 0.00% | 0 | | 0.00% | 0 | 0.00% | | 0.00% | 0 | 0.00% | 0.00% | 0 | 0.00% | 0.00% | 0 | ו |
| 0.00% | 0 | 29.22% | 0.00% | 0 | 29.22% | 0.00% | 0 | 29.22% | | 0.07% | 2 | 40.69% | 0.04% | 3 | 40.67% | 0.01% | 3 | 3 |
| 0.09% | 0 | 31.30% | 0.00% | 0 | 31.30% | 0.00% | 0 | 31.30% | | 0.14% | 2 | 45.50% | 0.07% | 3 | 46.04% | 0.01% | 3 | 3 |
| - | 0 | - | - | 0 | - | - | 0 | - | | - | 0 | - | - | 0 | - | - | 0 | ול |
| - | 0 | - | - | 0 | - | - | 0 | - | | - | 0 | - | - | 0 | - | - | 0 |) |
| - | 0 | - | - | 0 | - | - | 0 | - | | - | 0 | - | - | 0 | - | - | 0 |) |
| - | 0 | - | - | 0 | - | - | 0 | - | | - | 0 | - | - | 0 | - | - | 0 | ו |
| - | 0 | - | - | 0 | - | - | 0 | - | | - | 0 | - | - | 0 | - | - | 0 |) |
| - | 0 | - | - | 0 | - | - | 0 | - | | - | 0 | - | - | 0 | - | - | 0 |) |
| - | 0 | - | - | 0 | - | - | 0 | - | | - | 0 | - | - | 0 | - | - | 0 | ו |
| - | 0 | - | - | 0 | - | - | 0 | - | | - | 0 | - | - | 0 | - | - | 0 |) |
| - | 0 | - | - | 0 | - | - | 0 | - | | - | 0 | - | - | 0 | - | - | 0 |) |
| - | 0 | - | - | 0 | - | - | 0 | - | | - | 0 | - | - | 0 | - | - | 0 | ו |
| - | 0 | - | - | 0 | - | - | 0 | - | | - | 0 | - | - | 0 | - | - | 0 | ו |
| | | | | | | | | | | | | | | | | | | |
| 0.01% | 1 | 31.30% | 0.00% | 1 | 31.26% | 0.00% | 1 | 31.22% | | 0.09% | 4 | 43.44% | 0.05% | 6 | 43.56% | 0.01% | 6 | 5 |
| 3.02.73 | | 52.55.5 | 0.00.0 | | 52.2573 | | | | | 3.02.0 | | | 3.00.0 | | | 3.32.3 | | |

0.00% 0.01%

| | | | | Expo | osure values (| as of 31/12/ | 2013) | | | Risk ex | posure amoun | ts (as of 31/: | 12/2013) | | | Value adjus | ments and pro | visions (as o | f 31/12/201 | 3) |
|----------|---|--------------|---------------|-----------|----------------|--------------|---------------|-----------|---------------|-----------|---------------|----------------|---------------|-----------|--------------|-------------|---------------|---------------|--------------|------------|
| | | LTV % (as of | F-: | IRB | A-: | [RB | ST | Ā | F-I | RB | A- | IRB | ST | Ā | F | -IRB | A-I | RB | | STA |
| | | 31/12/2013) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulte | d Defaulted | Non-defaulted | Defaulted | Non-defaulte | ed Default |
| | (mln EUR, %) | | | | | | | | | | | | | | | | | | | |
| | Central banks and central governments | | 0 | 0 | 0 | (| 616 | 0 | 0 | (| 0 | (| 15 | (| 0 | 0 | 0 0 | (| D | 0 |
| | Institutions | | 0 | 0 | 0 | (| 433 | 0 | 0 | (| 0 | (| 206 | (| 0 | 0 | 0 | (| O | 0 |
| | Corporates | | 0 | 0 | 0 | (| 602 | 0 | 0 | (| 0 | | 326 | (| 0 | 0 | 0 | (| D | 0 |
| | Corporates - Of Which: Specialised Lending | | 0 | 0 | 0 | (| 0 | 0 | 0 | (| 0 | | 0 | (| 0 | 0 | 0 | (| D | 0 |
| | Corporates - Of Which: SME | | 0 | 0 | 0 | (| 0 | 0 | 0 | (| 0 | | 0 | (| 0 | 0 | 0 | | o l | 0 |
| | Retail Retail | | 0 | 0 | 0 | | 0 | 0 | 0 | (| 0 | | 0 | (| 0 | 0 | 0 | (| | 0 |
| | Retail - Secured on real estate property | 0.00 | 0 | 0 | 0 | | 0 | 0 | 0 | (| 0 | | 0 | (| 0 | 0 | 0 | | o l | 0 |
| | Retail - Secured on real estate property - Of Which: SME | 0.00 | 0 | 0 | 0 | | 0 | 0 | 0 | (| 0 | | ol | (| 0 | 0 | 0 | (| | 0 |
| Commonny | Retail - Secured on real estate property - Of Which: non-SME | 0.00 | 0 | 0 | 0 | | 0 | 0 | 0 | (| 0 | | ol | (| 0 | 0 | 0 | (| | 0 |
| Germany | Retail - Qualifying Revolving | | 0 | 0 | 0 | | 0 | 0 | 0 | (| 0 | | ol | (| 0 | 0 | 0 | | o | 0 |
| | Retail - Other Retail | | 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 |
| | Retail - Other Retail - Of Which: non-SME | | 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 |
| | Securitisation | | 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 |
| | TOTAL | | 0 | 0 | 0 | | 1,651 | 0 | 0 | | 0 | | 548 | | 0 | 0 | 0 | | | 0 |
| | Securitisation and re-securitisations positions deducted from capital * | | 0 | 0 | 0 | (| 0 | 0 | | | | | | | | 0 | 0 0 | | | 0 |

| | | | | | | | | Adve | rse Scenai | io | | | |
|------------|--------------------|------------------------|--------------------------------------|----|---------------|------------------------|--------------------------------------|--------------------|------------------------|---------|--------------------|------------|--------------------------------------|
| | as | of 31/12/ | 2016 | | as of | 31/12/20 | 14 | as | of 31/12/ | 2015 | as | of 31/12/2 | 2016 |
| je :ock | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock | Im | pairment rate | Stock of Provisions | Coverage Ratio - Default Stock | Impairment rate | Stock of Provisions | Ratio - | Impairment rate | Dravisions | Coverage Ratio - Default Stock |
| | 0.00% | 0 | 0.00% | | 0.00% | 0 | | 0.00% | 0 | 0.00% | 0.00% | 0 | 0.00% |
|) | 0.00% | 0 | 0.00% | | 0.00% | 0 | 0.00% | 0.00% | 0 | 0.00% | 0.00% | 0 | 0.00% |
| , 0 | 0.00% | 0 | 34.84% | | 0.06% | 1 | 34.68% | 0.05% | 1 | 37.87% | 0.01% | 1 | 37.84% |
| | - | 0 | - | | - | 0 | - | - | 0 | - | - | 0 | - |
| | - | 0 | - | | - | 0 | - | - | 0 | - | - | 0 | - |
| | - | 0 | - | | - | 0 | - | - | 0 | - | - | 0 | - |
| | - | 0 | - | | - | 0 | - | - | 0 | - | - | 0 | - |
| | - | 0 | - | | - | 0 | - | - | 0 | - | - | 0 | - |
| | - | 0 | - | | - | 0 | - | - | 0 | - | - | 0 | - |
| | - | 0 | - | | - | 0 | - | - | 0 | - | - | 0 | - |
| | - | 0 | - | | - | 0 | - | - | 0 | - | - | 0 | - |
| | - | 0 | - | | - | 0 | - | - | 0 | - | - | 0 | - |
| | - | 0 | - | | - | 0 | - | - | 0 | - | - | 0 | - |
| | - | 0 | - | | - | 0 | - | - | 0 | - | - | 0 | - |
| | | | | | | | | | | | | | |
| 0 | 0.00% | 0 | 14.80% | | 0.02% | 1 | 31.60% | 0.02% | 1 | 33.99% | 0.00% | 1 | 32.73% |
| | | | | | | | | | | | | | |

(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

29.TR_Credit MAN 24/10/2014

2014 FIL-wide Stress Test

| | 2014 EU-wide Stress Test Credit Risk | | | | | | | | | | | | | | | _ | | | | | |
|--|---|------------------------------|--|---|--|---|--|--|---|---|---|-------------------------------------|---|-------------------------------------|---|--|--|---|--|---|---|
| | (mln EUR, %) Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property | LTV % (as of 31/12/2013) | F-IRB Non-defaulted Defaulted 0 0 0 0 0 0 0 | A-IRB Non-defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | STA | F-IRB | A-IRB Non-defaulted Default 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | STA | F-IRB | A-IRB | ions (as of 31/12/2013) STA Defaulted Non-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 0 0 0 0 0 0 0 0 0 0 0 0 | | as of 31/12/2014 Int Stock of Provisions | ock rate Provision 0.00% 0.00% | 2/2015 a | 0 41.38% 9 26.27% 0 - 0 - 0 - | as of 31/ Impairment rate Str Pro 0.00% 0.01% 2.26% | ock of visions Coverage Ratio - Default Stock 0 0.00% | 0.00% 0 0.00% 0 | | % 0 0.00% % 0 41.38% |
| Italy (*) Refers to the part of Securitization exposure that is deducted. | Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital ** ted from capital and is not included in RWA | 0.00 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 105 0 0 1,180 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | - - - - - - 0.01% | 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 8 26.21% | - - - - - - 0.01% | 0 | 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 9 26.10% | - - - - - - - 0.14% | 0 - 0 - 0 - 0 - 0 - 0 - 0 - 10 26.82% | - 0 - 0 - 0 - 0 - 0 - 0 | | 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - |
| | | LTV % (as of 31/12/2013) | F-IRB Non-defaulted Defaulted | A-IRB Non-defaulted Defaulted | STA | F-IRB | xposure amounts (as of A-IRB Non-defaulted Default | STA | F-IRB | A-IRB | ions (as of 31/12/2013) STA Defaulted Non-defaulted Defaulted | | as of 31/12/2014 nt Stock of Coverage Ra | | 2/2015 a | nt Stock of Provisions Ratio - | | 12/2014 ock of Ratio - | Adverse Scenario as of 31/12/20 Impairment Stock of Provisions | Coverage Ratio - | as of 31/12/2016 nent Stock of Provisions Ratio - |
| Switzerland (*) Refers to the part of Securitization exposure that is deducted. | Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital *ted from capital and is not included in RWA | 0.00 0.00 0.00 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 797 361 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 115 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | - 0.00% 0.00% | 0 - 0 32.14% 0 - 0 32.14% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - | - 0.00% 0.00% | Default Stock - 0 - - 0 0.00% 0.00% 0 32.14% 0.00% 0 - - 0 - <td< th=""><th>0 32.14% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -</th><th>- 0.00% 0.03%</th><th>0 32.14% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -</th><th>- 0 0.00% 0 0.02% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0</th><th>Pefault Stock -</th><th>0 0.00% 0 32.14% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -</th></td<> | 0 32.14% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - | - 0.00% 0.03% | 0 32.14% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - | - 0 0.00% 0 0.02% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 | Pefault Stock - | 0 0.00% 0 32.14% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - |
| | | LTV % (as of 31/12/2013) | F-IRB | oosure values (as of 31/12/2 A-IRB | STA | F-IRB | xposure amounts (as of a | STA | F-IRB | A-IRB | | | as of 31/12/2014 nt Stock of Coverage Ra | Baseline Sco as of 31/1 | 2/2015 a Coverage Impairme | ns of 31/12/2016 Onto Stock of Coverage | as of 31/ | | Adverse Scenario as of 31/12/20 Impairment Stock of | 2015 Coverage Impairm | as of 31/12/2016 nent Stock of Coverage |
| Netherlands (*) Refers to the part of Securitization exposure that is deducted. | Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital ** ted from capital and is not included in RWA | 0.00 0.00 0.00 | Non-defaulted O O O O O O O O O O O O O O O O O O | Non-defaulted Defaulted 0 0 0 | Non-defaulted 120 103 408 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Non-defaulted Defaulted 0 0 | Non-defaulted Default O O O O O O O O O O O O O O O O O O O | ted Non-defaulted Default 0 0 0 30 30 0 231 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | ded Non-defaulted Defaulted 0 0 0 0 0 | Faulted Non-defaulted 0 0 0 | Defaulted Non-defaulted Defaulted 0 0 0 0 | 0.00% 0.00% 0.18% | Provisions | 0.00% 0.00% 0.08% | Ratio - Default Stock rate 0 0.00% | Provisions Ratio - Default Stock | Impairment rate | Visions Default Stock 0 0.00% 0 0.00% 8 38.18% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - | 0.00% 0 0.00% 0 0.88% 12 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 | Ratio - Default Stock 0.00% 0.00% 0.00% 40.89% 0.21% | Provisions Ratio - Default Stock |
| | | LTV % (as of | Exp F-IRB | oosure values (as of 31/12/2 A-IRB | 2013) STA | Risk ex F-IRB | xposure amounts (as of a | 31/12/2013) STA | Value F-IRB | adjustments and provis A-IRB | ions (as of 31/12/2013) STA | | as of 31/12/2014 | Baseline Sco as of 31/1 | 2/2015 a | as of 31/12/2016 | as of 31/ | | Adverse Scenario as of 31/12/20 | | as of 31/12/2016 |
| Luxembourg | Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital * | 0.00 0.00 0.00 | Non-defaulted Defaulted Defaulted Defaulted | Non-defaulted Defaulted 0 0 0 | Non-defaulted Defaulted Defaulted Defaulted Defaulted Defaulted Defaulted | Non-defaulted Defaulted 0 0 0 0 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 9 0 | Non-defaulted Default O O O O O O O O O O O O O O O O O O O | ted Non-defaulted Default 0 0 0 161 0 311 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | red Non-defaulted Defaulted 0 0 0 0 0 0 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 9 0 0 | Faulted Non-defaulted O O O O O O O O O O O O O O O O O O O | Defaulted Non-defaulted Defaulted 0 0 0 0 | Impairme rate - 0.00% 0.14% | Stock of Provisions Coverage Rape Default Stock of | rate Provision - 0.00% | Coverage Ratio - Pefault Stock Impairme rate 0 | | Impairment rate | 54 74.63% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - | - 0 0.00% 0 1.28% 59 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 | Coverage Ratio - Default Stock | 0 0.00% 59 71.41% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - |
| (*) Refers to the part of Securitization exposure that is deducte | ted from Capital and is not included in KWA | | | oosure values (as of 31/12/2 | | | xposure amounts (as of | | | 1.700 | ions (as of 31/12/2013) | | 6 24 /42 /2044 | Baseline Sc | | | 624 | 42/2044 | Adverse Scenario | | |
| Japan (*) Refers to the part of Securitization exposure that is deducted. | (mln EUR, %) Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital ** ted from capital and is not included in RWA | 0.00 0.00 0.00 0.00 | F-IRB Non-defaulted Defaulted O O O O O O O O O O O O O | Non-defaulted Defaulted 0 0 0 | STA Non-defaulted Defaulted Defaul | Non-defaulted Defaulted | A-IRB Non-defaulted Default 0 | ted Non-defaulted Default O O O O O O O O O O O O O O O O O O O | red Non-defaulted Defaulted O O O O O O O O O O O O O O O O O O O | Faulted Non-defaulted O O O O O O O O O O O O O O O O O O O | | Impairme | as of 31/12/2014 Int | - 0.00% 0.03% | | 0 32.26% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - | as of 31/ Impairment rate - 0.00% 0.13% | ock of visions Coverage Ratio - Default Stock 0 - 0 0.00% | rate Provisions D - 0 0.00% 0 0.10% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - | 6 | % 0 32.26% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 |
| | | LTV % (as of | Exp F-IRB | oosure values (as of 31/12/2 A-IRB | 2013) STA | Risk ex F-IRB | xposure amounts (as of a | 31/12/2013) STA | Value F-IRB | e adjustments and provis A-IRB | ions (as of 31/12/2013) STA | | as of 31/12/2014 | Baseline Sco as of 31/1 | 2/2015 a | es of 31/12/2016 | as of 31/ | | Adverse Scenario | 2015 | as of 31/12/2016 |
| Cayman Islands | Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME | 0.00 0.00 0.00 0.00 | Non-defaulted Defaulted O O O O O O O O O O O O O | Non-defaulted Defaulted 0 0 0 | Non-defaulted Defaulted O | Non-defaulted Defaulted 0 0 | Non-defaulted Default O O O O O O O O O O O O O O O O O O O | ted Non-defaulted Default O | ed Non-defaulted Defaulted 0 0 0 0 0 | Faulted Non-defaulted O O O O O O O O O O O O O O O O O O O | Defaulted Non-defaulted Defaulted 0 0 0 0 | Impairme rate - 0.14% 0.00% | Stock of Provisions Coverage Rate Default Stock of | 0.13% | Default Stock rate | 2 32.16% | Impairment rate Pro | 3 32.16% | - 0 0.51% 5 | Coverage Ratio - rate Default Stock | % 12 61.37% 0 0.00% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - |

Securitisation and re-securitisations positions deducted from capital *

Equity
Securitisation
Other non-credit obligation assets
TOTAL

30.TR_Evolution of P&L 24/10/2014

2014 EU-wide Stress Test

| P&L | | : | aseline Scenari | 0 | A | Adverse Scenario | 0 |
|--|--------------|------------|-----------------|------------|------------|------------------|------------|
| (mln EUR) | 31/12/2013 | 31/12/2014 | 31/12/2015 | 31/12/2016 | 31/12/2014 | 31/12/2015 | 31/12/2016 |
| Net interest income | 59 | 59 | 55 | 44 | 59 | 59 | 59 |
| Net trading income | | -11 | 108 | 168 | -224 | -19 | 83 |
| of which trading losses from stress scenarios | | -299 | -179 | -120 | -512 | -307 | -205 |
| Other operating income | -24.69707725 | 4 | 4 | 4 | 4 | 4 | 4 |
| Operating profit before impairments | -307 | -570 | -454 | -405 | -783 | -578 | -476 |
| Impairment of financial assets (-) | -13.0446808 | -9 | -4 | -4 | -109 | -61 | -50 |
| Impairment of financial assets other than instruments designated at fair value through P&L (-) | -13.0446808 | -9 | -4 | -4 | -109 | -61 | -50 |
| Impairment Financial assets designated at fair value through P&L (-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Impairment on non financial assets (-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Operating profit after impairments from stress scenarios | -320 | -579 | -458 | -409 | -892 | -639 | -526 |
| Other Income and expenses | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Pre-Tax profit | -320 | -579 | -458 | -409 | -892 | -639 | -526 |
| Tax | -5.474337388 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net income | -326 | -579 | -458 | -409 | -892 | -639 | -526 |
| Attributable to owners of the parent | -326 | -579 | -458 | -409 | -892 | -639 | -526 |
| of which carried over to capital through retained earnings | -326 | -579 | -458 | -409 | -892 | -639 | -526 |
| 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.

| RWA | | | 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 |
| Risk exposure amount for credit risk | 22,065 | 22,554 | 22,691 | 22,797 | 22,801 | 23,101 | 23,328 |
| Risk exposure amount Securitisation and re-securitisations | 1,521 | 1,623 | 1,684 | 1,724 | 1,758 | 1,900 | 1,995 |
| Risk exposure amount Other credit risk | 20,544 | 20,931 | 21,008 | 21,072 | 21,043 | 21,201 | 21,333 |
| Risk exposure amount for market risk | 17,013 | 17,259 | 17,298 | 17,323 | 16,037 | 16,206 | 16,620 |
| Risk exposure amount for operational risk | 409 | 409 | 409 | 409 | 409 | 409 | 409 |
| Transitional floors for Risk exposure amount | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| AQR adjustments | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Risk exposure amount | 39,488 | 40,222 | 40,398 | 40,530 | 39,247 | 39,717 | 40,357 |

STRICTLY CONFIDENTIAL 24/10/2014

2014 EU-wide Stress Test

| Se | curitisation | | | Baseline scenario | | | Adverse scenario | |
|----------------------|--|------------------|------------|-------------------|------------|------------|------------------|------------|
| | (mln EUR) | as of 31/12/2013 | 31/12/2014 | 31/12/2015 | 31/12/2016 | 31/12/2014 | 31/12/2015 | 31/12/2016 |
| | Banking Book | 316 | | | | | | |
| Evreeure values | Trading Book (excl. correlation trading positions under CRM) | 0 | | | | | | |
| Exposure values | Correlation Trading Portfolio (CRM) | 0 | | | | | | |
| | Total | 316 | | | | | | |
| | Banking Book | 1,521 | 1,623 | 1,684 | 1,724 | 1,758 | 1,900 | 1,995 |
| Risk exposure values | Trading Book (excl. correlation trading positions under CRM) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Total | 1,521 | 1,623 | 1,684 | 1,724 | 1,758 | 1,900 | 1,995 |
| | Hold to Maturity porfolio | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Turnsiyusanta | Available for Sale porfolio | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Impairments | Held for trading portfolio | | | | | | | |
| | Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

32.TR_Securitisation 7/16

| | (mln EUR) | | V | ALUES AS O | F 31/12/20: | 13 | | | VALUES AS OF | 31/12/201 | 3 | VALUES AS OF | 31/12/2013 |
|---|------------------|---|------------------------------------|---|-----------------------------------|---|--|--|--------------------------------------|--|---|---|---|
| | | | ONG EXPOSURES gross of provisions) | positions of sou | ereign debt to oth is a maturi | exposures (long) rer counterpaties (ty matching) (1) | net of cash short only where there | DIREC Derivatives with po 31/12/ | | Derivatives wi | TIVES (1) th negative fair value at 1/12/2013 | INDIRECT SOVEREIGN EXPOSURE Derivatives with positive fair value at 31/12/2013 | |
| Residual Maturity | Country / Region | | of which: loans and advances | | of which: AFS banking book | of which: FVO (designated at fair value through profit&loss) banking book | of which: Financial assets held for trading (2) | Notional value | Fair-value at 31/12/2013 (+) | Notional value | Fair-value at 31/12/2013 (- | Notional value Fair-value at 31/12/2013 (+) | Notional value Fair-value at 31/12/2013 (-) |
| [0 - 3M [| Austria | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 |
| [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot | 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 50 50 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 9 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 | Bulgaria | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 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 | Cyprus | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 | Czech Republic | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 | 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot | Estonia | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 |
| [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot | Finland | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 30 0 102 202 41 16 392 | 0 57 0 9 24 2 0 | 0 1,124 0 0 0 0 0 0 | 0 0 0 0 0 0 5 2 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 |
| [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot | France | 1,248 0 0 0 0 0 0 0 1,248 | 0 0 0 0 0 0 | 1,248 0 0 0 0 0 0 0 1,248 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 1,248 0 0 0 0 0 0 0 1,248 | 0 0 0 7 0 7 0 13 | 0 0 0 0 0 0 9 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 |

| | (mln EUR) | | V | ALUES AS O | F 31/12/20: | 13 | | | VALUES AS OF | 31/12/201 | 3 | VA | LUES AS OF | 31/12/2013 | 3 |
|---|------------------|----------------------------------|---|--------------------------------------|-----------------------------------|---|--|---|--|---|--|---|---|--|--|
| | | (accounting value | LONG EXPOSURES gross of provisions) (1) | positions of sou | ereign debt to otl is a maturi | exposures (long) rer counterpaties ty matching) (1) | net of cash short only where there | DIREC Derivatives with po 31/12 | | Derivatives wi | TIVES (1) th negative fair value at 1/12/2013 | INDIRECT SOVER | ositive fair value | | 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 [| Germany | 30 0 0 0 0 0 0 | 0 0 0 0 0 0 | 30 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 30 0 0 0 0 0 0 | 0 709 325 475 3,157 1,794 1,245 7,705 | 0 8 6.279832913 20 386 345 109 874 | 0 0 0 0 0 0 | 0 19 22.69416312 25 17 34 251 | 0 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 - 3M [| Greece | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 |
| [0 - 3M [| Hungary | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 |
| [0 - 3M [| Iceland | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 |
| [0 - 3M [| Ireland | 0 10 0 0 0 0 0 | 0 10 0 0 0 0 0 | 0 10 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 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 | 2 0 0 0 0 0 0 | 2 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 0 0 0 0 0 | 0 1 67 22 0 460 5,898 6,448 | 0 1 12.60317072 2 0 101 694 811 | 22 52 79 74 70 279 62 638 | 0 0 0.567204987 2 3 72 995 1,072 | 0 0 8 0 456 1,425 777 2,667 | 0 0 4.485515191 0 237 739 403 1,382 | 0 0 -8 0 -456 -1,425 -777 -2,667 | 0 0 -4.485483286 0 -237 -740 -404 -1,386 |
| [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 0 145 0 145 | 0 0 0 0 0 15 0 15 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 0 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 [| 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 |

| | (mln EUR) | | V | ALUES AS O | F 31/12/20: | 13 | | | VALUES AS OF | 31/12/201 | 3 | VALUES AS OI | 31/12/2013 |
|---|------------------|--|---|--|-----------------------------------|--|--|--|--|---------------------------------------|---|---|---|
| | | (accounting value | LONG EXPOSURES gross of provisions) (1) | nocitions of sov | ereign debt to oth is a maturi | exposures (long) received in the counterpaties of t | net of cash short only where there | DIREC Derivatives with po 31/12/ | | Derivatives wi | TIVES (1) th negative fair value at 1/12/2013 | INDIRECT SOVEREIGN EXPOSURE Derivatives with positive fair value at 31/12/2013 | |
| Residual Maturity | Country / Region | | of which: loans and advances | | of which: AFS banking book | of which: FVO (designated at fair value through profit&loss) banking book | of which: Financial assets held for trading (2) | Notional value | Fair-value at 31/12/2013 (+) | Notional value | Fair-value at 31/12/2013 (- | Notional value Fair-value at 31/12/2013 (+) | Notional value Fair-value at 31/12/2013 (-) |
| [0 - 3M [| 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 49 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 |
| [0 - 3M [| Luxembourg | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [| 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 - 3M [| Netherlands | 175 0 0 0 0 0 0 175 | 0 0 0 0 0 0 | 175 0 0 0 0 0 0 175 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 175 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 |
| [0 - 3M [| Poland | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 218 0 0 0 0 218 | 0 0 26.25525267 0 0 0 0 | 0 0 18 0 0 0 0 0 | 0 0 0.221506663 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 8 0 8 | 0 0 0 0 0 4 0 4 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 - 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 | 190 130 58 139 39 0 0 | 4 1 2.18287344 6 0 0 0 13 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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) | VALUES AS OF 31/12/2013 | | | | | VALUES AS OF 31/12/2013 | | | | VALUES AS OF 31/12/2013 | | | |
|---|------------------|--|---------------------------------|-----------------------------------|-------------------------------|---|--|--|---|----------------------------|---|--|---|--|
| | | GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1) | | | | | | | JRES IN DERIVATIVES (1) Derivatives with negative fair value at 31/12/2013 | | INDIRECT SOVEREIGN EXPOSURE Derivatives with positive fair value at 31/12/2013 | Derivatives with negative fair value at 31/12/2013 | | |
| Residual Maturity | Country / Region | | of which: loans and advances | | of which: AFS banking book | of which: FVO (designated at fair value through profit&loss) banking book | of which: Financial assets held for trading (2) | Notional value | Fair-value at 31/12/2013 (+) | Notional value | Fair-value at 31/12/2013 (- | Notional value Fair-value at 31/12/2013 (+) | Notional value Fair-value at 31/12/2013 (-) | |
| [0 - 3M [| Slovenia | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | |
| [0 - 3M [| 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 - 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 28 0 28 0 56 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 3 0 3 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 - 3M [| United Kingdom | 0 267 0 0 0 0 0 | 0 4 0 0 0 0 0 | 0 267 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 263 0 0 0 0 0 263 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 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 0 0 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 - 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 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 | |

| (mln EUR) VALUES AS OF 31/12/2013 | | | | | | VALUES AS OF 31/12/2013 | | | | VALUES AS OF 31/12/2013 | | | | | |
|---|---|--|---------------------------------|----------------------------------|-------------------------------|---|--|--|--|---|--|----------------------------|--|----------------------------|---------------------------------|
| | | GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there | | | | DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) | | | | INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) | | | | | |
| | | | gross of provisions) (1) | is a maturity matching) (1) | | | Derivatives with positive fair value at 31/12/2013 | | Derivatives with negative fair value at 31/12/2013 | | Derivatives with positive fair value at 31/12/2013 | | Derivatives with negative fair value at 31/12/2013 | | |
| Residual Maturity | Country / Region | | 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 0 0 |
| [0 - 3M [| 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 - 3M [[3M - 1Y [[1Y - 2Y [| Other advanced economies non EEA | 95 0 0 0 0 0 0 | 0 0 0 0 0 0 | 95 0 0 0 0 0 0 | 0 0 0 0 0 0 | 95 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 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 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 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 | 17 0 0 0 0 0 725 742 | 0 0 0 0 0 0 | 9 0 0 0 0 0 0 | 0 0 0 0 0 0 1 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 - 3M [| Latin America and the Caribbean | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 |
| [0 - 3M [| Africa | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 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 |

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

| | | 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 | <u> </u> | | | | COREP CODE | REGULATION |
| Ç 23. .y | Α | OWN FUNDS | 9,251 | 8,669 | 8,212 | 7,804 | 8,353 | 7,716 | 7,191 | CA1 {1} | Articles 4(118) and 72 of CRR |
| | A.1 | COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying | 5,881 | 5,300 | 4,842 | 4,434 | 4,984 | 4,347 | 3,822 | CA1 {1.1.1} | Article 50 of CRR |
| | A.1.1 | transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own | 5,798 | 5,798 | 5,798 | 5,798 | 5,798 | 5,798 | 5,798 | CA1 {1.1.1.} | Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f |
| | A.1.1.1 | capital instruments) Of which: CET1 instruments subscribed by Government | 0 | 0 | 0 | 0 | 0 | 0 | 0 | _ | and 42 of CRR |
| | A.1.2 | Retained earnings | 231 | -348 | -807 | -1,215 | -661 | -1,300 | -1,826 | CA1 {1.1.1.2} | Articles 26(1) point (c), 26(2) and 36 (1) points (a) and |
| | A.1.2 | Accumulated other comprehensive income | 0 | -2 | -1 | -1,213 | -5 | -3 | -2 | CA1 {1.1.1.3} | of CRR Articles 4(100), 26(1) point (d) and 36 (1) point (l) of Cl |
| | A.1.3.1 | Of which: arising from unrealised gains/losses from Sovereign exposure in AFS | 0 | -2 | 0 | -1 | -5 | -5 | -2 | CAT {1.1.1.5} | Articles 4(100), 20(1) point (d) and 30 (1) point (i) of C |
| | | portfolio Of which, axising from unrealized gains/lesses from the rest of AEC portfolio | 0 | 2 | | | 0 | 2 | 2 | - | |
| | A.1.3.2 | Of which: arising from unrealised gains/losses from the rest of AFS portfolio | 40 | -2 -48 | -1 | -1 | -5 | -3 | -2 -48 | - CA1 (1.1.1.4) | - Articles 4/117) and 26/1) point (a) of CDD |
| | A.1.4 | Other Reserves | -48 | -48 | -48 | -48 | -48 | -48 | -48 | 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 C |
| | A.1.6 | Minority interest given recognition in CET1 capital Adjustments to CET1 due to prudential filters excluding those from unrealised | 0 | 0 | 0 | 0 | 0 | 0 | 0 | CA1 {1.1.1.7} | Article 84 of CRR |
| | A.1.7 | gains/losses from AFS portfolio Adjustments to CET1 due to prudential filters from unrealised gains/losses from | 73 | 73 | 73 | 73 | 73 | 73 | 73 | CA1 {1.1.1.9} | Articles 32 to 35 of and 36 (1) point (I) of CRR |
| | A.1.8 | Sovereign Exposure in AFS portfolio | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - CA1 {1.1.1.10 + | Articles 4(113), 36(1) point (b) and 37 of CRR. Articles |
| | A.1.9 | (-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1.1.1.11} | 4(115), 36(1) point (b) and 37 point (a) of CCR |
| | A.1.10 | (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 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 {1.1.1.13} | Articles 36(1) point (d), 40 and 159 of CRR |
| | A.1.12 | (-) Defined benefit pension fund assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | CA1 {1.1.1.14} | Articles 4(109), 36(1) point (e) and 41 of CRR |
| OWN FUNDS | A.1.13 | (-) Reciprocal cross holdings in CET1 Capital | 0 | 0 | 0 | 0 | 0 | 0 | 0 | CA1 {1.1.1.15} | Articles 4(122), 36(1) point (g) and 44 of CRR |
| OWN TONDS | A.1.14 | (-) Excess deduction from AT1 items over AT1 Capital | 0 | 0 | 0 | 0 | 0 | 0 | 0 | CA1 {1.1.1.16} | Article 36(1) point (j) of CRR |
| | A.1.15 | (-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight | 0 | 0 | 0 | 0 | 0 | 0 | 0 | CA1 {1.1.1.17 to 1.1.1.21} | Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) poir (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379 of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR a |
| | 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) poi (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) and 79 of CRR |
| | A.1.17 | (-) Deductible DTAs that rely on future profitability and arise from temporary differences(-) Holdings of CET1 capital instruments of financial sector entities where the | 0 | 0 | 0 | 0 | 0 | 0 | 0 | CA1 {1.1.1.23} | Articles 36(1) point (c) and 38; Articles 48(1) point (a) a 48(2) of CRR |
| | A.1.18 | 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 (i); 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 | -172 | -172 | -172 | -172 | -172 | -172 | -172 | CA1 {1.1.1.6 + 1.1.8 + 1.1.26} | - |
| | A.1.20.1 | Transitional adjustments due to grandfathered CET1 Capital instruments (+/-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | CA1 {1.1.1.6} | Articles 483(1) to (3), and 484 to 487 of CRR |
| | A.1.20.2 | Transitional adjustments due to additional minority interests (+/-) | 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 (+/-) | -172 | -172 | -172 | -172 | -172 | -172 | -172 | 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) | 5,881 | 5,300 | 4,842 | 4,434 | 4,984 | 4,347 | 3,822 | CA1 {1.1} | Article 25 of CRR |
| | A.4 | TIER 2 CAPITAL (net of deductions and after transitional adjustments) | 3,370 | 3,370 | 3,370 | 3,370 | 3,370 | 3,370 | | CA1 {1.2} | Article 71 of CRR |
| | B B.1 | TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+) | 39,488 | 40,222 0 | 40,398 | 40,530 0 | 39,247 0 | 39,717 | 40,357 0 | CA2 {1} | Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48 CRR |
| OWN FINES | B.2 | of which: stemming from from CVA capital requirements (+) | 9036.690595 | 0 | 0 | 0 | 0 | 0 | 0 | | 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 | 0 | 0 | 0 | 0 | 0 | 0 | | Articles 153(2) of CRR |
| | B.4 | of which: stemming from the application of the supporting factor to increase lending to SMEs (-) | 0 | 0 | 0 | 0 | 0 | 0 | 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 (-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | - Article 104 to 164 (160) |
| | B.6 C.1 | of which: others subject to the discretion of National Competent Authorities Common Equity Tier 1 Capital ratio | 14.89% | 13.18% | 11.99% | 10.94% | 12.70% | 10.94% | 9.47% | CA3 {1} | Article 124 to 164 of CRR |
| CAPITAL RATIOS (%) - Transitional period | C.2 | Tier 1 Capital ratio | 14.89% | 13.18% | 11.99% | 10.94% | 12.70% | 10.94% | 9.47% | CA3 {3} | - |
| | C.3 | Total Capital ratio | 23.43% | 21.55% | 20.33% | 19.25% | 21.28% | 19.43% | 17.82% | CA3 {5} | - |
| | D. | Common Equity Tier 1 Capital Threshold | | 3218 | 3232 | 3242 | 2159 | 2184 | 2220 | (5) | |
| | E | Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1) | | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Memorandum items | F | Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2) | | | | | 0 | 0 | 0 | | |
| Hemorandum items | 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) | | | | 11.37% | | | 9.90% | 1 | |

⁽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

35.TR_Restruct Scenarios 24/10/2014

2014 EU-wide Stress Test - Restructuring scenarios

| | Effects of mand | atory restructuring plan | | ed before 31st Dece Commission. | mber 2013 and formally agreed with the European |
|-----------|-----------------|-----------------------------|-------------|------------------------------------|--|
| | Baseline | escenario | Adverse | e scenario | Narrative description of the transactions. (type, date of |
| (mln EUR) | CET1 impact | Risk exposure amount impact | CET1 impact | Risk exposure amount impact | completion/commitment, portfolios, subsidiaries, branches) |
| 2013 | | 0 | | | |
| 2014 | (| 0 | 0 | 0 | |
| 2015 | (| 0 | 0 | 0 | |
| 2016 | | 0 | 0 | 0 | |
| Total | | 0 | 0 | 0 | |

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

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

Major Capital Measures from 1 January to 30 September 2014

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

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

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

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