Bank Name	Ulster Bank Ireland Limited
LEI Code	635400KQIMALJ4XLAD78

Summary Adverse Scenario

Ulster Bank Ireland Limited

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	470
Impairment losses on financial and non-financial assets in the banking book	4,753
Common Equity Tier 1 capital (1)	4,490
Total Risk Exposure (1)	38,879
Common Equity Tier 1 ratio, % (1)	11.5%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	-464
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	1,509
3 yr cumulative losses from the stress in the trading book	218
Valuation losses due to sovereign shock after tax and prudential filters	0
Common Equity Tier 1 capital (1)	2,416
Total Risk Exposure (1)	38,885
Common Equity Tier 1 ratio, % (1)	6.2%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	2,139
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

Ulster Bank Ireland Limited

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	470
Impairment losses on financial and non-financial assets in the banking book	4,753
Common Equity Tier 1 capital (1)	4,490
Total Risk Exposure (1)	38,879
Common Equity Tier 1 ratio, % (1)	11.5%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	232
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	725
3 yr cumulative losses from the stress in the trading book	50
Common Equity Tier 1 capital (1)	3,896
Total Risk Exposure (1)	38,884
Common Equity Tier 1 ratio, % (1)	10.0%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	3,111

(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

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(*) 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

	2014 EU-wide Stress Test Credit Risk																		
			Ехр	osure values (as of 31/12,	2013)		Risk expo	sure amount	s (as of 31/12/2013)		Value adjus	tments and pro	visions (as of	31/12/2013)					
			F-IRB	A-IRB	STA	\ F-1	RB	A-IR	B S	TA F-	·IRB	A-I	RB	S	ГА	а	s of 31/12/20:	014	
	(mln EUR, %)	LTV % (as of 31/12/2013)	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted Non-defaulted	Defaulted N	Non-defaulted	Defaulted Non-defaulted	Defaulted Non-defaulted	l Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairment rate	t Stock of Cov Provisions De		
Ulster Bank Ireland Limited (*) Refers to the part of Securitization exposure that is deducted.	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 *	1.10 0.00 1.10	0 0	574 138 7,049 16,35 475 1,977 4,64 17,744 4,56 16,544 4,01 0 16,544 443 3 757 51 589 39 168 12 8 0 0 0 25,513 20,92	1 0 1 0 5 17 1 0 0 0 0 0 1 0 8 0 6 17 0 14 6 3 0 0 0 0 0 0	0 0 0 0 105 0 0 105 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	203 165 9,074 335 2,596 17,771 16,504 0 16,504 418 849 655 194 30 0 0 27,243	0	145 0 0 0 0 0 24 0 12 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 11,692 0 3,239 2,086 1,544 0 1,544 9 533 389 144 0 0 13,778	0	0 0 73 0 0 0 0 0 0 0 0 0 0 0 0	0.02% 0.00% 2.71% - 1.12% 0.89% - 0.89% 1.77% 5.35% 3.29% 12.73% 1.46%	0 12225 0 0 2742 2146 0 2146 37 559 409 150 0	42.65% 67.40% - - 36.75% 30.16% - 30.16% 71.29% 99.25% 99.68%	0.01 0.00 1.81 - 0.81 0.63 1.61 4.20 2.45 11.24
				osure values (as of 31/12,					s (as of 31/12/2013)			tments and pro							
		LTV % (as of	F-IRB	A-IRB	STA	\ F-1	RB	A-IR	S S	TA F-	·IRB	A-I	KR	S	ГА	a	s of 31/12/20:	14	
	(mln EUR, %)	31/12/2013)	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted Non-defaulted	Defaulted N	Non-defaulted	Defaulted Non-defaulted	Defaulted Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairment rate	t Stock of Provisions De		
	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	571 79 5,909 13,57 371 1,755 3,81 17,744 4,56	0 0 2	0 0 0 0 62 0 0 0 10 0 8 0	0 0 0 0 0	203 143 8,084 262 2,408 17,771	0 0 0 0 3,107 1 0 0 0 0 3,363 13	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 540 0 0 0 170 0 484	0 0 10,711 0 2,769 2,086	0 0 0 0 0	0 0 71 0 0	0.02% 0.33% 3.23% - - 1.12%	0 11100 0 0	16.13% 43.33% 73.49% - - 36.75%	0.01 0.26 2.16 - - 0.81

Coverage Ratio Impairment rate Provisions Default Stock Default Stock Default Stock Provisions Default Stock Default Stock Default Stock Default Stock Default Stock Provisions Default Stock Default				Adverse Scenario												
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 3
					Ratio -	-		Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Sto Prov
.02%	0	16.13%	0.01%	0	15.93%	0.01%	0	15.95%	0.66%	4	39.29%	0.67%	8	39.64%	0.68%	
.00%	0	42.65%	0.00%	1	42.62%	0.00%	1	42.20%	0.01%	0	42.39%	0.01%	1	41.57%	0.01%	
.71%	12225	67.40%	1.81%	12325	67.01%	1.41%	12401	66.73%	3.67%	12303	67.39%	2.61%	12474	67.05%	2.12%	
-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	
.12%	2742	36.75%	0.81%	2862	36.22%	0.63%	2951	35.77%	1.29%	2994	40.25%	1.43%	3274	40.30%	1.27%	
.89%	2146	30.16%	0.63%	2228	29.67%	0.46%	2287	29.21%	1.03%	2390	33.99%	1.15%	2613	34.16%	1.02%	
-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	
.89%	2146	30.16%	0.63%	2228	29.67%	0.46%	2287	29.21%	1.03%	2390	33.99%	1.15%	2613	34.16%	1.02%	
.77%	37	71.29%	1.61%	44	70.87%	1.52%	51	70.59%	1.80%	37	71.28%	1.98%	46	70.79%	1.91%	
.35%	559	99.25%	4.20%	589	98.80%	3.68%	614	98.48%	6.29%	566	99.19%	6.84%	615	98.54%	6.29%	
.29%	409	99.68%	2.45%	424	99.51%	2.40%	437	99.36%	4.46%	416	99.59%	4.45%	442	99.31%	4.45%	
2.73%	150	98.08%	11.28%	166	97.01%	9.43%	177	96.36%	12.86%	150	98.07%	16.39%	173	96.58%	14.94%	
.46%	0	85.71%	1.24%	0	88.00%	1.13%	0	86.11%	2.07%	0	94.44%	2.12%	0	94.44%	2.17%	
.26%	14967	59.35%	0.87%	15188	58.60%	0.67%	15353	58.01%	1.59%	15301	60.27%	1.40%	15756	59.60%	1.19%	

				Expo	sure values (a	s of 31/12/2	013)		Risk ex	posure amoun	its (as of $31/1$	2/2013)		Value adj	istments and pro	ovisions (as of	31/12/2013)	
	1-10		F-1	IRB	A-I	RB	ST	Ā	F-IRB	A-1	IRB	S	ГА	F-IRB	A-	IRB	ST	TA
		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	l Non-defaulted	Defaulted	Non-defaulted	Defaulted
Institutions Corporates Corporates - O Corporates - O Retail Retail - Secundary Retail - Secundary Retail - Quali Retail - Othe	ed on real estate property ured on real estate property - Of Which: SME ured on real estate property - Of Which: non-SME fying Revolving	1.10 0.00 1.10	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	571 79 5,909 371 1,755 17,744 16,544 443 757 589 168 8 0 0 24,311	0 0 13,570 0 3,812 4,565 4,011 0 4,011 38 516 390 126 0 0 0	17 0 0 0 0 17 14 3 0 0	0 0 62 0 10 8 0 0 0 8 0 8 0 0 70		203 143 8,084 262 2,408 17,771 16,504 0 0 16,504 0 418 0 849 0 655 0 194 0 0 0 0 0 26,231	0 3,107 0 0 3,363 2,833 0 2,833 9 522 495 27 0 0	0 0 1 0 0 13 0 0 0 13 10 2 0 0 219 233		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2,769 2,086 1,544 0 0 1,544 2 9 53 389 144 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	7

			Base	eline Scena	ario								Adve	rse Scena	rio			
as	of 31/12/	2014	as (of 31/12/2	2015	as	of 31/12/	2016		as of 3	31/12/20	14	as	of 31/12/	2015	as	of 31/12/2	2016
mpairment rate	Stock of Provisions	Coverage Ratio · Default Stock	•	Drovicione	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Im	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
0.02%	0	16.13%	0.01%	0	15.93%	0.01%	0	15.95%		0.66%	4	39.29%	0.67%	8	39.64%	0.66%	11	39.90%
0.33%	0	43.33%	0.26%	0	42.59%	0.24%	1	42.48%		0.44%	0	43.21%	0.41%	1	42.95%	0.44%	1	42.62%
3.23%	11100	73.49%	2.16%	11189	72.99%	1.65%	11254	72.60%		4.26%	11170	73.41%	3.03%	11324	72.94%	2.44%	11434	72.53%
-	0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	0	-
1.12%	2742	36.75%	0.81%	2862	36.22%	0.63%	2951	35.77%		1.29%	2994	40.25%	1.43%	3274	40.30%	1.27%	3525	40.49%
0.89%	2146	30.16%	0.63%	2228	29.67%	0.46%	2287	29.21%		1.03%	2390	33.99%	1.15%	2613	34.16%	1.02%	2815	34.45%
-	0	-	-	0	-	-	0	-		-	0	-	-	0		-	0	-
0.89%	2146	30.16%	0.63%	2228	29.67%	0.46%	2287			1.03%	2390	33.99%	1.15%	2613		1.02%	2815	34.45%
1.77%	37	71.29%	1.61%	44	70.87%	1.52%	51	70.59%		1.80%	37	71.28%	1.98%	46	70.79%	1.91%	54	70.47%
5.35%	559	99.25%	4.20%	589	98.80%	3.68%	614			6.29%	566	99.19%	6.84%	615		6.29%	656	98.09%
3.29%	409	99.68%	2.45%	424	99.51%	2.40%	437	99.36%		4.46%	416	99.59%	4.45%	442		4.45%	466	99.08%
12.73%	150	98.08%	11.28%	166	97.01%	9.43%	177			12.86%	150	98.07%	16.39%	173		14.94%	190	95.74%
1.64%	0	88.89%	1.25%	0	87.50%	1.27%	0	86.96%		2.25%	0	91.67%	2.30%	0	91.67%	2.58%	0	91.89%
									-									
1.60%	13842	62.45%	1.11%	14052	61.53%	0.85%	14206	60.80%		1.99%	14168	63.47%	1.78%	14606	62.58%	1.52%	14972	61.91%

			Ex	posure value	s (as of 31/12/	2013)			Risk ex	posure amoun	ts (as of 31/1	.2/2013)		Value adjus	tments and pro	ovisions (as of	f 31/12/2013	3)
			F-IRB		A-IRB		TA	F-I	[RB	A-	[RB	ST	A	F-IRB		IRB		STA
		LTV % (as of 31/12/2013)	Non-defaulted Defaulted	Non-defaul	ted 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	2	0 0	0	0	0	0	0	0	0	0	0 0) C		0
	Institutions		0	0	9	0 5,700	0	0	0	8	0	1,302	0	0	0 0	o c		0
	Corporates		0	0	2,02	7 590	18	0	0	632	1	590	28	0	0 0	981		0
	Corporates - Of Which: Specialised Lending		0	0	91	0 0	0	0	0	64	0	0	0	0	0 0) c		0
	Corporates - Of Which: SME		0	0	.79 74	1 0	16	0	0	165	0	0	24	0	0 0	470		0
	Retail		0	0	0	0 0	0	0	0	0	0	0	0	0	0 0	o c		0
	Retail - Secured on real estate property	0.00	0	0	0	0 0	0	0	0	0	0	0	0	0	0 0	o c		0
	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 0	o c		0
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	0.00	0	0	0	0 0	0	0	0	0	0	0	0	0	0 0	o c		0
United Kingdom	Retail - Qualifying Revolving		0	0	0	0 0	0	0	0	0	0	0	0	0	0 0	o c		0
	Retail - Other Retail		0	0	0	0 0	0	0	0	0	0	0	0	0	0 0	o c		0
	Retail - Other Retail - Of Which: SME		0	0	0	0 0	0	0	0	0	0	0	0	0	0 0	o c		0
	Retail - Other Retail - Of Which: non-SME		0	0	0	0 0	0	0	0	0	0	0	0	0	0 0	o c		0
	Equity		0	0	0	o c	o o	0	0	0	0	0	0	0	0 0	ol c		0
	Securitisation		0	0	0	0 0	ol o	0	0	0	0	0	0	0	0 0	ol c		0
	Other non-credit obligation assets		0	0	0	0 0	ol o	0	0	0	0	0	0	o o	0 0	ol c		0
	TOTAL		0	0	² 35 2,02	7 6,290	18	0	0	640	1	1,892	28	0	0 0	981		0
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0 0	0							0	0 0	0		0 (

																		_
			Bas	eline Scen	ario								Adve	erse 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
airment ate	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	Impa	airment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	
00%	0	-	0.00%	0	0.00%	0.00%	0	0.00%		0.01%	0	38.33%	0.01%	0	38.34%	0.01%	0	Î
00% 95%	0 1118	0.00% 51.51%	0.00% 0.65%	1125	0.00% 51.41%	0.00% 0.59%	1132	0.00% 51.31%		0.00% 1.40%	1123	100.00% 51.51%	0.00% 1.00%	1135	50.00% 51.40%	0.00% 0.84%	1144	l
-	0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	0	ı
-	0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	0	1
-	0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	0	1
-	0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	0	1
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-	0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	0	1
-	0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	0	ı
-	0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	0	1
-)6%	0	- 100.00%	1.08%	0	100.00%	- 1.09%	0	100.00%		1.06%	0	100.00%	1.08%	0	- 100.00%	- 1.09%	0	
17%	1118	51.51%	0.11%	1125	51.41%	0.10%	1132	51.31%		0.24%	1123	51.52%	0.17%	1135	51.40%	0.14%	1144	1

				Exp	osure values (as of 31/12/	2013)			Risk ex	cposure amoun	ts (as of 31/	12/2013)			Value adiust	ments and prov	visions (as o	f 31/12/2013	3)
			F-1	IRB	_	IRB		TA	F-I		A-:		ST	Ā	F-I		A-I			STA
	(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	d Defaulted
	Central banks and central governments		0	(0		0	C	0		0 0		0 0		0 0	(0		0	0 0
	Institutions		0		0		0	C	0		0 0		0 0		0 0	(0			0
	Corporates		0		0		0	C	0		0 0		0	(0 0	(0		0	0
	Corporates - Of Which: Specialised Lending		0		0		0	C	0		0 0	(0	(0 0	(0		0	0
	Corporates - Of Which: SME		0		0		0	C	0		0	(0	(0 0	(0		0	0
	Retail		0	(0		0	C	0		0		0	(0	(0		0	0
	Retail - Secured on real estate property	0.00	0		0		0	C	0		0		0	(0 0	(0		0	0
	Retail - Secured on real estate property - Of Which: SME	0.00			0		0	C	0		0		0	(0	(0			0
Please, select the country	Retail - Secured on real estate property - Of Which: non-SME	0.00	0		0		0	0	0		0		0	(0	(0		0	0
ricase, select the country	Retail - Qualifying Revolving		0		0		0	0	0		0		0	(0	(0		0	٥ o
	Retail - Other Retail		0		0		0	C	0		0		0	(0	(0		0	٥
	Retail - Other Retail - Of Which: SME		0		0		0	C	0		0		0	(0	(0		0	٥ (٥
	Retail - Other Retail - Of Which: non-SME		0		0		0	C	0		0	(0	(0	(0		0	٥ o
	Equity		0		0		0	C	0		0		0		0	(0			0
	Securitisation		0		0		0		0		0		0		0		0			0
	Other non-credit obligation assets		0		0		0		0		0		0		0		0			0
	TOTAL		0		0		0		0		0		0		0		0			$\frac{1}{0}$
	Securitisation and re-securitisations positions deducted from capital *		0		U		U								U		0		J	J U

as of 31/1	.2/2014			ario								Auve	rse Scena				
		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/	2016
ent Stock o Provision	f Coverage Ration Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	I	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 Sto
	0 -	-	0	-	-	0	-		-	0	-	-	0	-	-	0	-
	0 -	-	0	-	-	0	-		-	0	-	-	0	-	-	0	-
	0 -	-	0	-	-	0	-		-	0	-	-	0	-	-	0	-
	0 -	-	0	-	-	0	-		-	0	-	-	0	-	-	0	-
	0 -	-	0	-	-	0	-		-	0	-	-	0	-	-	0	-
	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	-
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			Exp	osure values (as of 31/12/2	2013)	Risk ex	posure amounts (as of 31/12/2013	3)	Value adjustments a	nd provisions (as o	of 31/12/2013)	
		LTV 9/2 (ac of	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA	F-IRB	A-IRB	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-de	efaulted Defaulted Non-default	ed Defaulted Non-de	faulted Defaulted	Non-defaulted	Default
	Central banks and central governments		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	
	Corporates		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	
	Corporates - Of Which: SME		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	
	Retail - Secured on real estate property	0.00		0 0	0 0	0 0	0 0	0 0	0 0	0	0	
	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	
Please, select the country	Retail - Secured on real estate property - Of Which: non-SME	0.00	0 0	0 0	0 0	0 0	0 0	0 0	0	0	0	
ricase, select the country	Retail - Qualifying Revolving		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	
	Retail - Other Retail - Of Which: SME		0		0 0			0 0	0 0	0	0	
	Retail - Other Retail - Of Which: non-SME							0 0	0	0	0	
	Equity							0 0	0	0		
	Securitisation Other per gradit obligation assets									0		
	Other non-credit obligation assets TOTAL									0	0	
	Securitisation and re-securitisations positions deducted from capital *		0 0	0 0	0 0				0 0	0	0 0	

		Base	eline Scena	ario							Adve	rse Scenai	io			
of 31/12	/2014	as	of 31/12/2	2015	as	of 31/12/	2016	as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/2	2016
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	-	-	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	-

29.TR_Credit MAN 24/10/2014

2014 EU-wide Stress Test Credit Risk							
(min 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: SME Retail - Secured on real estate property - Of Which: non-SN 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	LTV % (as of 31/12/2013) 0.0 0.0 0.0		STA F-IRB A-IRB	STA	Value adjustments and provisions (as of 31/12/2013) F-IRB A-IRB STA On-defaulted Defaulted 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 <	Stock of rate Stock of Provisions Stock of rate Stock of rate Provisions Stock of rate Stock of Provisions Stock of rate Sto	Adverse Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/2016
Please, select the country Please, select the country Please Select	LTV % (as of 31/12/2013) 0.0 0.0 0.0	Non-defaulted Defaulted Non-defaulted Defaulted 0		STA	Value adjustments and provisions (as of 31/12/2013) F-IRB	Baseline Scenario	Adverse Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/2016
Securitisation and re-securitisations positions deducted from capital (*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA (min 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-SN Retail - Qualifying Revolving 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	LTV % (as of 31/12/2013) 0.0 0.0 0.0	Non-defaulted Defaulted Non-defaulted Defaulted 0		STA	Value adjustments and provisions (as of 31/12/2013) F-IRB	Baseline Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/2016	Adverse Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/2016
(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA (min 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 - Qualifying Revolving 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		Non-defaulted Defaulted Non-defaulted Defaulted 0	STA	STA	Value adjustments and provisions (as of 31/12/2013) F-IRB A-IRB STA On-defaulted Defaulted Defaulted Defaulted O 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of Provisions Stock of Ratio - Default Stock Stock of Ratio - Stock of Provisions Stock of Ratio - Stock of Ratio - Stock of Ratio - Stock of Ratio - Stock of Provisions Stock of Ratio - Stock of R	Adverse Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/2016
(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA (min 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-SN Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		Non-defaulted Defaulted Non-defaulted Defaulted 0	STA F-IRB A-IRB	STA	Value adjustments and provisions (as of 31/12/2013) F-IRB A-IRB STA On-defaulted Defaulted 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 <	Baseline Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/2016	Adverse Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/2016
(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA (min EUR, %) Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SN Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	LTV % (as of 31/12/2013) 0.0 0.0 0.0	Non-defaulted Defaulted Non-defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 00 0 0 0 00 0 0 0 00 0 0 0 00 0 0 0 00 0 0 0	STA	STA	Value adjustments and provisions (as of 31/12/2013) F-IRB A-IRB STA On-defaulted Defaulted Defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 <	Baseline Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/2016	Adverse Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/2016

Other non-credit obligation assets

Securitisation and re-securitisations positions deducted from capital *

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

2014 EU-wide Stress Test

P&L		:	Baseline Scenari	0	A	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	572	433	415	399	230	261	259
Net trading income		66	76	81	-18	25	47
of which trading losses from stress scenarios		-25	-15	-10	-109	-65	-44
Other operating income	297.925	90	81	75	95	87	63
Operating profit before impairments	470	94	78	60	-195	-132	-137
Impairment of financial assets (-)	-4753.382	-339	-221	-165	-673	-455	-382
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-4753.382	-339	-221	-165	-673	-455	-382
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	-4,283	-245	-143	-105	-868	-587	-519
Other Income and expenses	0	0	0	0	0	0	0
Pre-Tax profit	-4,283	-245	-143	-105	-868	-587	-519
Tax	9.998	0	0	0	0	0	0
Net income	-4,273	-245	-143	-105	-868	-587	-519
Attributable to owners of the parent	-4,273	-245	-143	-105	-868	-587	-519
of which carried over to capital through retained earnings	-4,273	-245	-143	-105	-868	-587	-519
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	36,423	36,428	36,428	36,429	36,428	36,429	36,429
Risk exposure amount Securitisation and re-securitisations	0	0	0	0	0	0	0
Risk exposure amount Other credit risk	36,423	36,428	36,428	36,429	36,428	36,429	36,429
Risk exposure amount for market risk	714	714	714	714	714	714	714
Risk exposure amount for operational risk	1,741	1,741	1,741	1,741	1,741	1,741	1,741
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	38,879	38,883	38,884	38,884	38,884	38,884	38,885

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	0						
Evrocuro valuos	Trading Book (excl. correlation trading positions under CRM)	0						
Exposure values	Correlation Trading Portfolio (CRM)	0						
	Total	0						
	Banking Book	0	0	0	0	0	0	0
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0
	Hold to Maturity porfolio	0	0	0	0	0	0	0
Impairments	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
		(accounting value	LONG EXPOSURES gross of provisions) (1)	positions of sov	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	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Bulgaria	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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 [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 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	France	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

	(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)	positions of sov	ereign debt to oth is a maturi	exposures (long) represented in the counterpaties ty matching)	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 [Germany	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [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 - 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 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Hungary	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 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 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Ireland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Italy	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Latvia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 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

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/201	3	VALUES AS OF	31/12/2013
		(accounting value	LONG EXPOSURES gross of provisions) (1)	positions of sov	ereign debt to otl is a maturi	exposures (long) represented in the counterpaties ty matching)	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	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 - 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	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Portugal	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Romania	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [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

	(mln EUR)	VALUES AS OF 31/12/2013						VALUES AS OF	31/12/201	VALUES AS OF 31/12/2013				
		GROSS DIRECT LONG EXPOSUR (accounting value gross of provision (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) Derivatives with positive fair value at 31/12/2013 Derivatives with negative fair value at 31/12/2013			th negative fair value at	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) Derivatives with positive fair value at 31/12/2013 Derivatives with negative fair value at 31/12/2013		
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-	Notional value Fair-value at 31/12/2013 (+)	Notional value Fair-value at 31/12/2013 (-)	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	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	
[0 - 3M [Sweden	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [United Kingdom	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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 0	

	(mln EUR)	VALUES AS OF 31/12/2013					VALUES AS OF	31/12/201	3	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)		
			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 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 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 - 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 - 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 - 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 0 0 0 0 0 0 0 0 0 0 0 0
Tot [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 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Others	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 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.

34.TR_Capital 24/10/2014

2014 EU-wide Stress Test Capital

		Capital			Baseline Scenario			Adverse Scenario)		
(mln EUR)		CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	3 As of 31/12/2014	<u> </u>	<u> </u>	As of 31/12/2014		<u> </u>	6 COREP CODE	REGULATION
	Α	OWN FUNDS	5,156	5,067	4,855	4,682	4,444	3,788	3,200	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	4,490	4,246	4,052	3,896	3,623	2,985	2,416	CA1 {1.1.1}	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own	4,775	4,775	4,775	4,775	4,775	4,775	4,775	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (
	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	-488	-733	-876	-981	-1,356	-1,943	-2,461	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and
	A.1.3	Accumulated other comprehensive income	35	35	35	35	35	35	35	CA1 {1.1.1.3}	of CRR Articles 4(100), 26(1) point (d) and 36 (1) point (l) of 0
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS	0	0	0	0	33	0	0	CAT (1.1.1.5)	Articles 4(100), 20(1) point (a) and 30 (1) point (i) or c
		portfolio	0	0		0	0	0	0	-	
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	0	0	0	0	0	0	0	-	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
	A.1.4	Other Reserves	0	0	0	0	0	0	0	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 (
	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	0	0	0	0	0	0	0	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	net of associated DTLs	-88	-88	-88	-88	-88	-88	-88	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	-2	0	0	0	0	0	0	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
OWN FUNDS	A.1.13	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) poi (b) and 258 of CRR; Articles 36(1) point k) (iii) and 37 of CRR: Articles 36(1) point k) (iv) and 153(8) of CRR
	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) po (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	0	0	0	0	0	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) 48(2) of CRR
	A.1.18	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (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	258	258	206	155	258	206	155	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 (+/-)	258	258	206	155	258	206	155	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	0	0	0	CA1 {1.1.2}	Article 61 of CRR
	A.2.1	Of which: (+) Other existing support government measures	0	0	0	0	0	0	0	-	-
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,490	4,246	4,052	3,896	3,623	2,985	2,416	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	666	821	803	786	821	803	784	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 (+)	38,879 0	38,883	38,884	38,884 0	38,884 0	38,884	38,885	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article CRR
	B.2	deduction (+) of which: stemming from from CVA capital requirements (+) of which: stemming from higher asset correlation parameter against exposures to	136	0	0	0	0	0	0		Article 381 to 386 of CRR
OWN FUNDS REQUIREMENTS	В.3	of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+)	62	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 (-)	-533	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		-
	B.6 C.1	of which: others subject to the discretion of National Competent Authorities Common Equity Tier 1 Capital ratio	427 11.55%	10.92%	10.42%	10.02%	9.32%	7.68%	6.21%	CA3 {1}	Article 124 to 164 of CRR
APITAL RATIOS (%) -	C.2	Tier 1 Capital ratio	11.55%	10.92%	10.42%	10.02%	9.32%	7.68%	6.21%	CA3 {3}	
Transitional period	C.3	Total Capital ratio	13.26%	13.03%	12.49%	12.04%	11.43%	9.74%	8.23%	CA3 {5}	
	D.3		13,20 /0	3111	3111	3111	2139	2139	2139	ON (3)	
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a		0	0	0	0	0	0		
	F	fixed date in the 2014 -2016 period (cumulative conversions) (1) 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					0	0	0		
Memorandum items	F.1	trigger event (2) Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					0	0	0		

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

35.TR_Restruct Scenarios 24/10/2014

2014 EU-wide Stress Test - Restructuring scenarios

	Effects of mandatory restructuring plans publicly announced before 31st December 2013 and formally agreed with the European Commission.								
	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