

Bank Name	IT - Banca Piccolo Credito Valtellinese, Società Cooperativa
LEI Code	549300BDV4C410CYAQ76



Summary Adverse Scenario



2014 EU-wide Stress Test Summary Baseline Scenario

IT - Banca Piccolo Credito Valtellinese, Società Cooperativa

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	318
Impairment losses on financial and non-financial assets in the banking book	615
Common Equity Tier 1 capital (1)	1,368
Total Risk Exposure (1)	18,203
Common Equity Tier 1 ratio, % (1)	7.5%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	799
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	862
3 yr cumulative losses from the stress in the trading book	1
Common Equity Tier 1 capital (1)	1,331
Total Risk Exposure (1)	18,819
Common Equity Tier 1 ratio, % (1)	7.1%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	1,505
(1) According to CRR/CRD4 definition transitional arrangements as per reporting date. Figures as of 31/12/2013 computed a	as of first day of application:

01/01/2014.

IT	- Banca	Piccolo	Credito	Valtellinese,	Società	Cooperativa	

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	318
Impairment losses on financial and non-financial assets in the banking book	615
Common Equity Tier 1 capital (1)	1,368
Total Risk Exposure (1)	18,203
Common Equity Tier 1 ratio, % (1)	7.5%

Outcome of the adverse scenario as of 31 December 2016	min EUR, %
3 yr cumulative operating profit before impairments	290
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	1,547
3 yr cumulative losses from the stress in the trading book	15
Valuation losses due to sovereign shock after tax and prudential filters	80
Common Equity Tier 1 capital (1)	662
Total Risk Exposure (1)	18,881
Common Equity Tier 1 ratio, % (1)	3.5%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	1,038
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.

(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

EBA 2014 EU-wide Stress Test

	Credit Risk																				_												_
				Exp	posure values	(as of 31/12/	2013)			Risk ex	posure amour	ts (as of 31/	12/2013)			Value adjust	ments and pr	ovisions (as o	31/12/2013)					Bas	eline Scen	ario							
			F	F-IRB	A	-IRB	5	STA	Fel	IRB	A	IRB		ITA	F	-IRB	,	I-IRB	SI	A		as of 31/:	12/2014	as	of 31/12/	2015	85	of 31/12/2	2016	as	of 31/12/20	14	
		LTV % (as of 31/12/2013)	Non-defaulte	d Defaulted	Non-defaulte	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Impai ra	ment Stock o e Provisio	f Coverage Ratio	- Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	t Stock of Provisions	Coverage Ratio - Default Stock	Impairment rat	e Stock of Provisions	Coverage Ratio - Defau Stock	ut In
	(min EUR, %)																												5.000		4 7		/
	Central banks and central governments		0	0	0	0	4.949	9	0	0	0	0	559	0	0	0	0	0	0	1	0.0		38.80%	0.08%	4	38.86%	0.08%	5	38.92%	0.59%	7	39.14%	
	Institutions		0	0	0	0	669	30	0	0	0	0	369	33	0	0	0	0	1	12	0.0		24.40%	0.07%	14	21.97%	0.07%	14	20.05%	0.10%	14	23.21%	
	Corporates		0	0	0	0	9,866	1,830	0	0	0	0	7,621	2,209	0	0	0	0	74	689	1.7	4% 1,376	33.06%	1.53%	1,597	33.81%	1.34%	1,772	34.16%	2.26%	1,463	33.28%	
	Corporates - Of Which: Specialised Lending		0	0	0	0	265	3	0	0	0	0	198	3	0	0	0	0	1	4		0	-	-	0	-	-	0	-	-	0	-	
	Corporates - Of Which: SME		0	0	0	0	5,517	1,351	0	0	0	0	4,180	1,633	0	0	0	0	46	533		0	-	-	0	-	-	0	-	-	0	-	
	Retail		0	0	0	0	7.156	962	0	0	0	0	3.371	1.070	0	0	0	0	25	689	0.4			0.47%	842	37.00%	0.41%	891	35.53%	0.65%	797	38.79%	
	Retail - Secured on real estate property	48.29	K 0	0	0	0	4.450	331	0	0	0	0	1.587	316	0	0	0	0	6	27	0.2		7.68%	0.22%	59	7.72%	0.19%	69	7.70%	0.27%	50	7.89%	
IT - Banca Piccolo Credito	Retail - Secured on real estate property - Of	49.99		0	0	0	1,443	147	0	0	0	0	498	140	0	0	0	0	5	13	0.4		9.03%	0.47%	35	9.55%	0.41%	42	9.81%	0.67%	31	9.35%	
Valtellinese, Società	Retail - Secured on real estate property - Of	47.49	6 0	0	0	0	3,006	184	0	0	0	0	1,089	176	0	0	0	0	1	14	0.0		6.49%	0.10%	23	6.07%	0.09%	27	5.81%	0.07%	19	6.46%	
	Retail - Qualifying Revolving		0	0	0	0	146	14	0	0	0	0	115	20	0	0	0	0	0	2	0.4		15.90%	0.44%	4	17.93%	0.41%	5	19.30%	0.38%	3	15.80%	
Cooperativa	Retail - Other Retail		0	0	0	0	2,560	617	0	0	0	0	1,670	734	0	0	0	0	18	660	0.9		51.03%	0.91%	779	50.42%	0.80%	817	49.90%	1.33%	744	50.71%	
	Retail - Other Retail - Of Which: SME		0	0	0	0	2.183	480	0	0	0	0	1.358	582	0	0	0	0	17	475	1.0		49.16%	1.00%	585	48.58%	0.88%	620	48.09%	1.50%	554	48.78%	
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	377	137	0	0	0	0	311	152	0	0	0	0	2	185	0.3		57.14%	0.40%	194	56.82%	0.37%	197	56.54%	0.34%	190	57.11%	
	Equity		0	0	0	0	194	0	0	0	0	0	432	0	0	0	0	0	0	0	0.0	2% 0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%		0.00%	_
	Securitisation		0	0	0	0	4	0	0	0	0	0	4	0	0	0	0	0	0	0								4 2			4 2	1 /	4
	Other non-credit obligation assets		0	0	0	0	996	7	0	0	0	0	879	8	0	0	0	0	0	5								4 1			4	4	4
	TOTAL		0	0	0	0	23,835	2,838	0	0	0	0	13,237	3,320	0	0	0	0	101	1,395	1.1	2% 2,176	35.01%	0.99%	2,457	34.77%	0.86%	2,682	34.49%	1.48%	2,281	35.03%	_
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0													
(*) Refers to the part of Securitization exposure that is deducted fro	im capital and is not included in RWA																																

			LTV % (as of	F	-IRB	A-II	IRB	2	STA	F	-IRB	A	-IRB	-	STA	F-	IRB	A-	IRB	S	TA		as of 31/	12/2014	25	s of 31/12/2	2015	as	of 31/12/2	2016		as of 31/12/2	2014
_		(min EUR, %)	31/12/2013)	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulter	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairr rate		of Coverage Ratio	• Impairment rate	t Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairmen	t rate Provision	of Ratio - Defaul Stock
- 1		Central banks and central governments		0	0	0	0	4.945	9	0	0	0	0	559	0	0	0	0	0	0	1	0.08	% 4	38.80%	0.08%	4	38.86%	0.08%	5	38.92%	0.599	7	39.14%
		Institutions		0	0	0	0	445	30	0	0	0	0	291	33	0	0	0	0	1	12	0.07		25.40%	0.06%	14	23.48%	0.07%	14	21.85%	0.099		24.48%
		Corporates		0	0	0	0	9.840	1.829	0	0	0	0	7.599	2.208	0	0	0	0	74	688	1.73	6 1.374	4 33.05%	1.52%	1.595	33.80%	1.34%	1.769	34.15%	2.269	1.460	33.27%
		Corporates - Of Which: Specialised Lending		0	0	0	0	265	3	0	0	0	0	198	3	0	0	0	0	1	4	-	0	-	-	0	-		0	-	-	0	-
		Corporates - Of Which: SME		0	0	0	0	5.515	1.350	0	0	0	0	4.178	1.633	0	0	0	0	46	532	-	0	-	-	0	-		0	-	-	0	-
		Retail		0	0	0	0	7,149	962	0	0	0	0	3,367	1,070	0	0	0	0	25	688	0.47		39.03%	0.47%	841	36.98%	0.41%	890	35.51%	0.659		38.77%
		Retail - Secured on real estate property	48.2%		0	0	0	4.446	331	0	0	0	0	1.585	316	0	0	0	0	6	27	0.20		7.68%	0.22%	59	7.70%	0.19%	69	7.68%	0.279		7.88%
		Retail - Secured on real estate property - Of	49.9%		0	0	0	1,443	147	0	0	0	0	498	140	0	0	0	0	5	13	0.46		9.03%	0.47%	35	9.55%	0.41%	42	9.81%	0.679		9.35%
	Italy	Retail - Secured on real estate property - Of	47.4%	6 0	0	0	0	3,003	184	0	0	0	0	1,087	176	0	0	0	0	1	14	0.08	% 19	6.49%	0.10%	23	6.04%	0.09%	27	5.78%	0.079	. 19	6.46%
	Italy	Retail - Qualifying Revolving		0	0	0	0	146	14	0	0	0	0	115	20	0	0	0	0	0	2	0.40		15.90%	0.44%	4	17.93%	0.41%	5	19.30%	0.389		15.80%
		Retail - Other Retail		0	0	0	0	2,557	617	0	0	0	0	1,667	733	0	0	0	0	18	659	0.93	% 732	51.02%	0.91%	778	50.41%	0.80%	816	49.89%	1.339	743	50.69%
		Retail - Other Retail - Of Which: SME		0	0	0	0	2.182	480	0	0	0	0	1.358	582	0	0	0	0	17	475	1.02			1.00%	585	48.58%	0.88%	620	48.09%	1.509		
		Retail - Other Retail - Of Which: non-SME		0	0	0	0	375	137	0	0	0	0	309	152	0	0	0	0	2	184	0.36			0.39%	193		0.37%	196	56.47%	0.349		
		Equity		0	0	0	0	194	0	0	0	0	0	432	0	0	0	0	0	0	0	0.00	% 0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.009	. 0	0.00%
		Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					1 1							4
		Other non-credit obligation assets		0	0	0	0	915	7	0	0	0	0	807	8	0	0	0	0	0	5												
		TOTAL		0	0	0	0	23,488	2,837	0	0	0	0	13,056	3,319	0	0	0	0	101	1,394	1.13	% 2,173	3 35.01%	1.00%	2,453	34.78%	0.87%	2,677	34.51%	1.499	. 2,277	35.04%
		Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0												

				Exp	posure values (as of 31/12/3	2013)			Risk ex	cposure amoun	its (as of 31/1	12/2013)			Value adjust	tments and pr	ovisions (as o	of 31/12/2013)				/	Ba	aseline Se
		LTV % (as of	F	F-IRB	A	IRB	5	STA	F-	IRB	A-	IRB	5	TA	Fil	RB	A	I-IRB	-	STA		8	is of 31/12/	/2014	a	is of 31/1
	(min EUR, %)	31/12/2013)	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted		Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	· Impairmen rate	t Stock Provisi
	Central banks and central governments Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		1	0		1	0
	Corporates Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0		1	0
Corporates - Of Which: SME Retail			0	ő	0	0	0	0	ő	ő	ő	ŏ	0	0	0	ő	0	ő	ő	0		-	0	-	-	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0		1	0
Please, select the country	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0			6
······, ······,	Retail - Qualifying Revolving Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		1	0		1	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0		1	0
	Equity Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0		i i	- 0
	Other non-credit obligation assets TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0	- · ·		-
	Securitisation and re-securitisations positions deducted from capital *		ŏ	0	Ő	0	Ŭ Ŭ	ŏ		, in the second se	l ů	, in the second se	i	, in the second se	0	ő	ŏ	ŏ	0 0	ŭ	1					Ť

				Exp	osure values	as of 31/12/	2013)			Risk e	xposure amoun	ts (as of 31/1	12/2013)			Value adjus	tments and pr	ovisions (as o	f 31/12/2013)				
		LTV % (as of	F-	IRB	A	-IRB	S	TA	F-	IRB	A-	IRB	5	STA	F-	-IRB	A	-IRB	S	TA	a	s of 31/12/	/2014
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulter	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- I	0	i -
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- ·	0	
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- I	0	i -	
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	· ·
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- ·	0	
	Retail - Secured on real estate property	0.0%		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	· ·
	Retail - Secured on real estate property - Of	0.0%		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- ·	0	
Please, select the country	Retail - Secured on real estate property - Of	0.0%	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	· ·
Flease, select the country	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	· ·
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- I	0	i -
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- ·	0	
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 /	1 /	i -
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			(
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	1 -
	Securitisation and re-securitisations positions deducted from canital *		0	0	0	0	0	0							0	0	0	0		0		4	4

				Exp	osure values	(as of 31/12/	2013)			Risk er	<pre>kposure amoun</pre>	nts (as of 31/:	12/2013)		v	'alue adjustn	ients and pro	ovisions (as ol	f 31/12/2013))					Bas	seline Scen	ario			
		LTV % (as of	F-	IRB	A	-IRB	S	πa	F	-IRB	A-	-IRB	STA		F-IRE	в	A-	IRB	5	STA		ar	is of 31/12/	2014	85	of 31/12/	2015	asi	s of 31/1	/201
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted Defa	ulted Non	n-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Ir	mpairment rate	t Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defaul Stock	t Impairment rate	t Stock o Provision	
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0)	0	0	0	0	0	0	— Г		0	-	-	0	-	-	0	T
	Institutions		0	0	0	0	0	0	0	0	0	0	0	3	0	0	0	0	0	0			0	-	-	0	-	1 - 1	0	
	Corporates		0	0	0	0	0	0	0	0	0	0	0	3	0	0	0	0	0	0			0	-	-	0	-	1 - 1	0	
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	3	0	0	0	0	0	0			0	-	-	0	-	1 - 1	0	
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0	-	-	0	-	1 - 1	0	
	Retail		0	0	0	0	0	0	0	0	0	0	0	3	0	0	0	0	0	0			0	-	-	0	-	1 - 1	0	
	Retail - Secured on real estate property	0.0%		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0	-	-	0	-	1 - 1	0	
	Retail - Secured on real estate property - Of	0.0%	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0	-	-	0	-	1 - 1	0	
Please, select the country	Retail - Secured on real estate property - Of	0.0%	6 0	0	0	0	0	0	0	0	0	0	0	3	0	0	0	0	0	0			0	-	-	0	-	1 - 1	0	
ricuse, sciece the country	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	3	0	0	0	0	0	0			0	-	-	0	-	1 - 1	0	
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	3	0	0	0	0	0	0			0	-	-	0	-	1 - 1	0	
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	3	0	0	0	0	0	0			0	-	-	0	-	1 - 1	0	
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	3	0	0	0	0	0	0			0	-	-	0	-	1 - 1	0	
	Equity		0	0	0	0	0	0	0	0	0	0	0	3	0	0	0	0	0	0	L		0	-	-	0	-		0	
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	3	0	0	0	0	0	0	- 1	/ /	4 - E					4 1	4	41
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	3	0	0	0	0	0	0			(4
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	3	0	0	0	0	0	0	L		0	-		0	-	<u> </u>	0	
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0									4	4

			Exposure values (as of 31/12/2013)							Risk ex	posure amou	ints (as of 31/	12/2013)			Value adju	stments and pro	wisions (as of	31/12/2013)					Bas	seline Scen	ario						
		LTV % (as of		F-IRB	A	I-IRB		STA	F	-IRB		A-IRB		STA	1	-IRB	A-	IRB	ST	TA	as o	f 31/12/20:	14		of 31/12/			of 31/12/2	2016	a	is of 31/12/20	014
	(min EUR, %)	31/12/2013)	Non-defaulte	d Defaulted	Non-defaulter	d Defaulted	Non-defaulted	d Defaulted	Non-defaulte	d Defaulted	Non-defaulte	ed Defaulted	Non-default	ed Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	pairment S rate Pi	stock of cov	erage Ratio - I efault Stock	Impairment rate	t Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment r	rate Stock of Provisions	Cover Ratio - I Sto
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-	-	0	-	-	0	-
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0	-	-	0	-
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0	-	-	0	-
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-		0	-	-	0	-
	Retail - Secured on real estate property	0.09	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-		0	-	-	0	-
	Retail - Secured on real estate property - Of	0.09	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0	-	-	0	-
Please, select the coun	try Retail - Secured on real estate property - Of	0.09	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-		0	-	-	0	-
ricube, beleet the count			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-		0	-	-	0	-
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-		0	-	-	0	-
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-		0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0	-	-	0	-
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-		0	-	•	0			0	-
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0											/ / /	4
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0												4
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-		0			0	-		0	
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	1 0							0	0	0	0	0	0												4

	Adve	rse Scena	io			
	as	of 31/12/	2015	as	of 31/12/	2016
: ult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	0.58%	9	39.17%	0.58%	11	39.19%
	0.09%	14	20.40%	0.10%	15	18.24%
	2.54%	1,785	34.11%	2.66%	2,072	34.16%
	-	0	-	-	0	-
	-	0	-	-	0	-
	0.66%	866	36.56%	0.67%	930	34.90%
	0.27%	65	8.02%	0.28%	79	8.17%
	0.67%	42	10.05%	0.71%	53	10.63%
	0.09%	22	5.95%	0.09%	26	5.62%
	0.41%	4	17.72%	0.43%	5	19.04%
	1.36%	797	49.75%	1.38%	846	48.90%
	1.54%	604	47.82%	1.56%	648	46.97%
	0.38%	194	56.75%	0.40%	197	56.38%
	0.00%	0	0.00%	0.00%	0	0.00%
	1.60%	2,675	34.79%	1.64%	3,027	34.25%

	Adve	erse Scenar	io			
	as	of 31/12/	2015	as	of 31/12/	2016
e sult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
2	0.58%	9	39.17%	0.58%	11	39.19%
	0.09%	14	22.16%	0.10%	14	20.22%
	2.54%	1.782	34.10%	2.66%	2.068	34.15%
	-	0	-	-	0	-
	-	0	-	-	0	-
	0.66%	866	36.55%	0.67%	929	34.88%
	0.27%	65	8.02%	0.28%	79	8.16%
	0.67%	42	10.05%	0.71%	53	10.63%
	0.09%	22	5.94%	0.09%	26	5.61%
	0.41%	4	17.72%	0.43%	5	19.04%
	1.36%	797	49.73%	1.38%	845	48.88%
	1.54%	604	47.82%	1.56%	648	46.97%
	0.37%	193	56.69%	0.39%	196	56.33%
	0.00%	0	0.00%	0.00%	0	0.00%
	1.62%	2,670	34.80%	1.66%	3,022	34.28%

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

Stock of Con

as of 31/12/2015 as of 31/12/2016
imment Stock of Coverage
Ratio - Default
rate
Druktione
Ratio - Default

as of 31/12/2015 as of 31/12/2016
Latio Impairment Stock of Coverage
rote rate Denking Ratio - Default
Coverage
Ratio - D

0

0

t Stock of Ratio - Default

	Adve	rse Scena	rio			
	as	of 31/12/	2015	as	of 31/12/	2016
: ult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
		0	-		0	-

		rse Scenar				
	as	of 31/12/		as	of 31/12/	
a sult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
		0		-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
		0	-	-	0	-

		rse Scenar				
	as	of 31/12/	2015	as	of 31/12/	2016
e iault	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	-	0		-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-

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

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

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

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

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

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

23	s or 31/12	/2014	as	or 31/12/		as	or 31/12/		as or	-14
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	St Pro
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	1
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	1
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	1
-	0	-	-	0	-	-	0	-	-	
	0	-	-	0	-	-	0	-	-	

Co

nent Stock of Con

Cover Ratio - I

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

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

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

		rse Scenar				
	as	of 31/12/	2015	as	of 31/12/	2016
: ult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork
		0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
_		0	-	-	0	-
		0	-	-	0	-

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

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

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

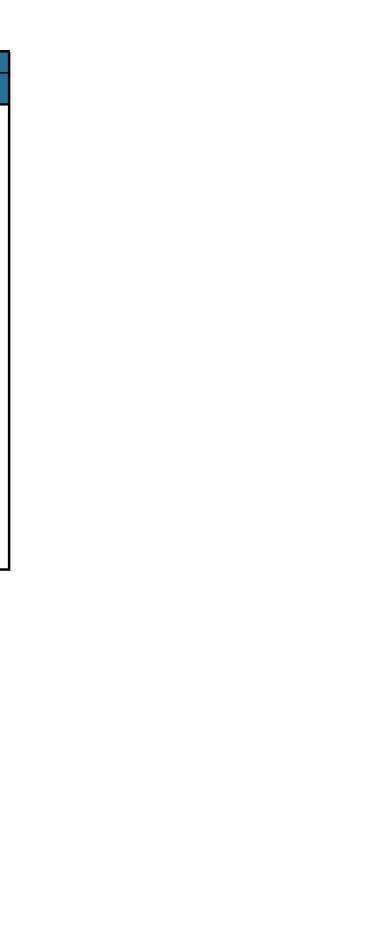
	Adve	rse Scena	io			
	as	of 31/12/	2015	as	of 31/12/	2016
e jault	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0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



EBA EUROPEAN BANKING 2014 EU-wide Stress Test

P&L		E	Baseline Scenari	o	ļ	dverse Scenari	D
(mln EUR)	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Net interest income	463	459	461	463	378	344	307
Net trading income		6	6	6	-2	1	3
of which trading losses from stress scenarios		0	0	0	-8	-5	-3
Other operating income	137	91	91	91	57	57	57
Operating profit before impairments	318	264	266	268	130	98	62
Impairment of financial assets (-)	-615	-356	-281	-225	-461	-394	-352
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-595	-356	-281	-225	-461	-394	-352
Impairment Financial assets designated at fair value through P&L (-)	-20	0	0	0	0	0	0
Impairment on non financial assets (-)	0	0	0	0	-322	-10	-7
Operating profit after impairments from stress scenarios	-297	-92	-15	43	-654	-306	-297
Other Income and expenses	8	8	8	8	-22	8	8
Pre-Tax profit	-289	-84	-7	51	-676	-298	-289
Тах	81	25	2	-15	203	90	87
Net income	-208	-59	-5	36	-473	-209	-202
Attributable to owners of the parent	-210	-61	-8	33	-476	-211	-205
of which carried over to capital through retained earnings	-210	-61	-8	33	-476	-211	-205
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				
(min EUR)	as of 31/12/2013	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016		
Risk exposure amount for credit risk	16,550	16,838	17,030	17,142	16,986	17,099	17,228		
Risk exposure amount Securitisation and re-securitisations	4	5	6	6	7	8	9		
Risk exposure amount Other credit risk	16,545	16,832	17,024	17,136	16,980	17,091	17,219		
Risk exposure amount for market risk	39	39	39	39	39	39	39		
Risk exposure amount for operational risk	1,507	1,514	1,521	1,530	1,507	1,507	1,507		
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0		
AQR adjustments (for SSM countries only)	107	107	107	107	107	107	107		
Total Risk exposure amount	18,203	18,497	18,698	18,819	18,640	18,752	18,881		



	Securitisation			Baseline scenario		Adverse scenario			
	(mln EUR)	as of 31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016	
	Banking Book	4							
Exposure values	Trading Book (excl. correlation trading positions under CRM)	0							
Exposure values	Correlation Trading Portfolio (CRM)	0							
	Total	4							
	Banking Book	4	5	6	6	7	8	9	
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0	
-	Total	4	5	6	6	7	8	9	
	Hold to Maturity porfolio	4	4	4	4	4	4	4	
Turneium onto	Available for Sale porfolio	0	0	0	0	0	0	0	
Impairments	Held for trading portfolio								
	Total	4	4	4	4	4	4	4	



	(mln EUR)		v	ALUES AS C	OF 31/12/20	13			VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of pro	RECT LONG counting value gross visions) (1)	NET DIRECT P positions of so		exposures (long) her counterpaties ty matching) (1)	net of cash short only where there	DIREC Derivatives with po 31/12	r SOVEREIGN EXPOS ositive fair value at /2013	Derivatives wit		Derivatives with		ES (3) (on and off balance shee e Derivatives with negative fa 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] [SY-10Y] [10Y-more Tot	Austria	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Belgium	0 0 0 0 0 0 0	0 0 0 0 0 0 0			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 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 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Cyprus														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Czech Republic							0 0 0 0 0 0 0 0				0 0 0 0 0 0 0	0 0 0 0 0 0 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Estonia														
100 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Finland														
100 [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 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0



	(mln EUR)		v	ALUES AS C	F 31/12/20	13			VALUES AS OF	31/12/2013	3	V	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of prov	RECT LONG ounting value gross visions) (1)		is a maturi		net of cash short only where there	DIREC Derivatives with po 31/12	T SOVEREIGN EXPOS ositive fair value at /2013	Derivatives wit	TVES (1) h negative fair value at l/12/2013	Derivatives with	REIGN EXPOSURES positive fair value 12/2013		h negative fair
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013(-)
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	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 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Croatia	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Greece	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Hungary	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Iceland	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Ireland	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Italy	547 107 297 759 1,450 0 704 3,864	41 0 0 0 0 9 50	547 107 297 759 1.450 0 704 3,864	505 105 282 758 1,450 0 695 3,796	0 0 0 0 0 0 0 0 0 0 0	0 2 15 1 0 0 0 18	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Latvia	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 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



	(mln EUR)		v	ALUES AS (OF 31/12/20	13			VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
					T DIRECT POSITIONS (gross exposures (long) net of cash short itions of sovereign debt to other counterpaties only where there is a maturity matching) (1)				T SOVEREIGN EXPOS positive fair value at /2013	Derivatives wit	IVES (1) h negative fair value at /12/2013	Derivatives with	REIGN EXPOSURES positive fair value 12/2013		h negative fair
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fain value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013(-)
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Lithuania	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Luxembourg	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Malta	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Netherlands	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Norway	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Poland	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Portugal			0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0							0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0
[0 - 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Slovakia	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0



	(mln EUR)		v	ALUES AS C	OF 31/12/20	13			VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3
	GROSS DIRECT LONG EXPOSURES (accounting value gros of provisions) (1)		ounting value gross visions)		DIRECT POSITIONS (gross exposures (long) net of cash short tions of sovereign debt to other counterpaties only where there is a maturity matching) (1)				T SOVEREIGN EXPOS ositive fair value at /2013	Derivatives wit	TVES (1) h negative fair value at l/12/2013	Derivatives with	REIGN EXPOSURES positive fair value 12/2013		h negative fair
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013(-)
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Tot	Slovenia	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Spain	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Sweden	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y [[5Y - 10Y] [10Y - more Tot	United Kingdom	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Australia	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Canada	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Hong Kong	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Japan														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y [[10Y - more Tot	U.S.	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0



	(mln EUR)		v	ALUES AS O	F 31/12/20	13			V	ALUES AS OF	31/12/20	13	, v	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of pro	RECT LONG counting value gross visions) (1)		CT POSITIONS (gross exposures (long) net of cash short of sovereign debt to other counterpaties only where there is a maturity matching) (1)			Derivatives		SOVEREIGN EXPOS itive fair value at 2013	Derivatives v		t Derivatives witl		S (3) (on and off balance sheet) 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 va	alue	Fair-value at 31/12/2013 (+)	Notional valu	Fair-value at 31/12/20 (-)	³ Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013(-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	China	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Switzerland	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Other advanced economies non EEA	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Other Central and eastern Europe countries non EEA	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Middle East	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Latin America and the Caribbean	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Africa	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Others	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0

Notes and definitions
(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees
(2) The banks disclose the exposures in the "Financial assets held for tradina" portfolio after offsetting the cash short positions having the same maturities.
(3) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet).
'Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

2014 EU-wide Stress Test

EBA	AUTHORITY	Capital Baseline Scenario Adverse Scenario						1			
(min EUR)	I	CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	As of 31/12/2014			As of 31/12/2014		1	COREP CODE	REGULATION
(min cory	А	OWN FUNDS	1,975	1,741	1,675	1,731	1,578	1,292	1,047	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	1,368	1,308	1,299	1,331	1,162	930	662	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	1.785	1.785	1.785	1.785	1.785	1.785	1.785	CA1 {1.1.1.1}	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	-210	-271	-279	-246	-686	-897	-1,102	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l)
	A.1.3	Accumulated other comprehensive income	-35	-37	-38	-39	-180	-130	-136	CA1 {1.1.1.3}	of CRR Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRI
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS	-36	-36	-36	-36	-180	-128	-134	-	
	A.1.3.2	portfolio Of which: arising from unrealised gains/losses from the rest of AFS portfolio	7	4	3	2	1	-3	-6	-	-
	A.1.4	Other Reserves	184	184	184	184	184	184	184	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 CRF
	A.1.6	Minority interest given recognition in CET1 capital	4	4	4	4	4	4	4	CA1 {1.1.1.7}	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised	-6	-6	-6	-6	-6	-6	-6	CA1 {1.1.1.9}	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	gains/losses from AFS portfolio Adjustments to CET1 due to prudential filters from unrealised gains/losses from	29	29	22	14	144	77	54		
	A.1.9	Sovereign Exposure in AFS portfólio (-) Intangible assets (including Goodwill)	-362	-358	-354	-350	-23	-23	-23	CA1 {1.1.1.10 +	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary	0	0	0	0	0	0	0	1.1.1.11} CA1 {1.1.1.12}	4(115), 36(1) point (b) and 37 point (a) of CCR Articles 36(1) point (c) and 38 of CRR
	A.1.10 A.1.11	differences net of associated DTLs (-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	0	0	0	CAI {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11		-1	-1	-1	-1	-2	-2	-2		Articles 4(109), 36(1) point (e) and 41 of CRR
		(-) Defined benefit pension fund assets	-1	-1	-1	-1	-2	-2	-2	CA1 {1.1.1.14}	
OWN FUNDS	A.1.13	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	U	U	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	D	0	0	Ð	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3 of CRR: Articles 36(1) point k) (ki) and 153(8) of CRR and
	A.1.15.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	CA1 {1.1.1.18.1}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) a 79 of CRR
	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	o	0	o	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) an 48(2) of CRR
	A.1.18	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-24	-28	-25	-19	-47	-56	-71	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.19	(-) Amount exceding the 17.65% threshold	0	0	0	0	-55	-39	-56	CA1 {1.1.1.25}	Article 470 of CRR
	A.1.20	Transitional adjustments	4	8	7	4	43	33	32	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 (+/-)	1	1	0	0	1	0	0	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
	A.1.20.3	Other transitional adjustments to CET1 Capital excl. adjustments for Sovereign exposure in AFS (+/-)	3	8	7	4	43	32	31	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)	1,368	1,308	1,299	1,331	1,162	930	662	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	607	432	377	400	416	363	385	CA1 {1.2}	Article 71 of CRR
	B.1	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for CTT det et at 10	18,203 496	18,497	18,698	18,819	18,640	18,752	18,881	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48 con
	B.2	CET1 deduction (+) of which: stemming from from CVA capital requirements (+)	0								CRR Article 381 to 386 of CRR
OWN FUNDS REQUIREMENTS	B.3	of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+)	0								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lendino to SMEs (-) of which: stemming from the effect of exposures that were previously part of	-581							L	Recital (44) of CRR
	B.5	Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-	0								-
	B.6 C.1	of which: others subject to the discretion of National Competent Authorities Common Equity Tier 1 Capital ratio	0	7.07%	6.95%	7.07%	6.23%	4.96%	3.51%	CA3 {1}	Article 124 to 164 of CRR
CAPITAL RATIOS (%) - Transitional period	C.2	Tier 1 Capital ratio	7.52%	7.07%	6.95%	7.07%	6.23%	4.96%	3.51%	CA3 {3}	
in the second period	C.3	Total Capital ratio	10.85%	9.41%	8.96%	9.20%	8.46%	6.89%	5.54%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		1,480	1,496	1,505	1,025	1,031	1,038		
	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		
	F	a inter use in the 2014 2010 period (cumulative curves saves) (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					0	0	0		
Memorandum items	F.1	upon a trigger event (2) 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)				7.05%			3.34%		
		- Lay Social Common Equity The 2 Capital Table (5)								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



2014 EU-wide Stress Test - Restructuring scenarios

	Effects of mandatory re	estructuring plans pu	blicly announced b	efore 31 December 2	2013 and formally agreed with the European Commission.
	Baseline s	cenario	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	0			
2014	0	0	0	0	
2015	0	0	0	0	
2016	0	0	0	0	
Total	0	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 (+)	415
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 (+/-)	n/a
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 (+/-)	n/a

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 (-)	n/a