

Bank Name	IT - Iccrea Holding S.p.A
LEI Code	815600D79C96B9661149



Summary Adverse Scenario



Common Equity Tier 1 ratio, % (1)

IT - Iccrea Holding S.p.A	
Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	292
Impairment losses on financial and non-financial assets in the banking book	297
Common Equity Tier 1 capital (1)	1,437
Total Risk Exposure (1)	13,480

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	671
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	1,271
3 yr cumulative losses from the stress in the trading book	20
Valuation losses due to sovereign shock after tax and prudential filters	12
Common Equity Tier 1 capital (1)	1,013
Total Risk Exposure (1)	13,764
Common Equity Tier 1 ratio, % (1)	7.4%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	757
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 CR/CRD4 definition transitional arrangements as per reporting date. Figures as of 31/12/2013 computed as of first day of application: 01/01/2014.

(2) Conversions not considered for CET1 computation

(3) Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period



10.7%

2014 EU-wide Stress Test **Summary Baseline Scenario**

IT - Iccrea Holding S.p.A

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	292
Impairment losses on financial and non-financial assets in the banking book	297
Common Equity Tier 1 capital (1)	1,437
Total Risk Exposure (1)	13,480
Common Equity Tier 1 ratio, % (1)	10.7%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	556
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	423
3 yr cumulative losses from the stress in the trading book	10
Common Equity Tier 1 capital (1)	1,530
Total Risk Exposure (1)	13,648
Common Equity Tier 1 ratio, % (1)	11.2%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	1,092

(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.

EBA 2014 EU-wide Stress Test

	Credit Risk	_	1	_																						-							-
					oosure values						kposure amou		(12/2013)						31/12/2013)						eline Scena								/
			F	-IRB	A	-IRB	-	STA		-IRB	A	-IRB		STA	F	-IRB	,	-IRB	SI	A		as of 31/1	2/2014	ase	of 31/12/2	2015	as o	f 31/12/2	2016	as of	f 31/12/201	4	4
		LTV % (as of 31/12/2013)	Non-defaulter	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulte	d Defaulted	Non-defaulte	d Defaulted	Non-defaulter	d Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Impairm rate	ent Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	ŀ
	(min EUR, %)																												Stock				1
	Central banks and central governments		0	0	0	0	31.396	0	0	0	0	0	781	0	0	0	0	0	0	0	0.00%	6 0	-	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	121	0.00%	Г
	Institutions		0	0	0	0	3,340	136	0	0	0	0	1,806	146	0	0	0	0	1	18	0.249		15.08%	0.23%	46	17.56%	0.24%	54	19.69%	0.43%	50	17.15%	1
	Corporates		0	0	0	0	6,229	691	0	0	0	0	5,508	828	0	0	0	0	54	322	0.829	545	30.95%	0.77%	622	30.55%	0.71%	678	29.60%	1.07%	635	35.07%	1
	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	- 1	1
	Corporates - Of Which: SME		0	0	0	0	4,439	548	0	0	0	0	3,747	652	0	0	0	0	35	287		0	-	-	0	-	-	0		-	0	- 1	1
	Retail		0	0	0	0	3.376	679	0	0	0	0	1.925	765	0	0	0	0	29	409	0.569		40.18%	0.55%	563	41.35%	0.56%	598	40.98%	0.76%	588	46.26%	1
	Retail - Secured on real estate property	79.2%		0	0	0	1.198	124	0	0	0	0	534	133	0	0	0	0	5	11	0.339		9.58%	0.32%	27	10.29%	0.32%	31	10.57%	0.52%	31	13.27%	1
	Retail - Secured on real estate property - Of	81.7%		0	0	0	1,033	115	0	0	0	0	470	125	0	0	0	0	4	10	0.359	b 19	9.28%	0.35%	23	10.09%	0.35%	27	10.43%	0.55%	26	12.67%	1
IT - Iccrea Holding S.p.A	Retail - Secured on real estate property - Of	63.4%	0	0	0	0	165	9	0	0	0	0	65	9	0	0	0	0	1	1	0.179		12.83%	0.16%	3	12.39%	0.14%	4	11.95%	0.32%	4	19.64%	1
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.229		4.40%	0.21%	0	4.26%	0.21%	0	4.14%	0.29%	0	5.00%	1
	Retail - Other Retail		0	0	0	0	2,178	555	0	0	0	0	1,390	632	0	0	0	0	24	398	0.689		45.44%	0.68%	536	47.48%	0.69%	567	47.63%	0.89%	558	52.06%	1
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0	0	0	1.382	482	0	0	0	0	793	543	0	0	0	0	11	344	0.579		45.13%	0.57%	442	47.07%	0.59%	463	47.14%	0.74%	464	51.69%	1
	Retail - Other Retail - Of Which: hon-sme		0	0	0	0	796	73	0	0	0	0	597	88	0	0	0	0	13	54	0.889		47.32%	0.87%	94	49.74%	0.84%	104	50.26%	1.15%	94	54.30%	1
	Equity Securitisation		0	0	0	0	61	0	0	0	0	0	148	0	0	0	0	0	0	0	0.009			0.00%	0		0.00%	0		0.00%			4
	Other non-credit obligation assets		0	0	0	0	0	0	U	0	0	0	0	0	0	0	0	0	0	U											4 V	/	4
	Other non-credit obligation assets		0	0	0	0	541	1 505	U	0	0	0	281 10.447	1 739	0	0	0	0	5	750	0.189	1 091		0.17%	1 231					0.25%	1		1
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	44,942	1,505	U	0	0	0	10,447	1,739	0	0	0	0	90	/50	0.189	5 1,091	33.80%	0.17%	1,231	33.99%	0.16%	1,329	33.29%	0.25%	1,394	38.44%	÷
) Refers to the part of Securitization exposure that is deducted from o				0	U	0	U	1 0					-				0	0		U		_						_			—		-

				EXP	posure values ((as 01 31/12/	2013)			NISK C.	xposure aniou	IIIG (as 01 31/.	12/2013)			value aujus	cillents allu pro	wisions (as or	31/12/2013	,					senne acen	110						
		LTV % (as of	F	-IRB	A	-IRB		STA		-IRB		A-IRB		STA	F.	-IRB	A-I	IRB		STA		as of 31/1	2/2014	as	s of 31/12/3	2015	as of 3	31/12/20	016	as o	of 31/12/20	
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	ed Defaulted	Non-defaulte	d Defaulted	Non-defaulte	d Defaulted	Non-defaulte	ed Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairme rate	nt Stock of Provision:	S Default Stock	- Impairment rate	t Stock of Provisions	Coverage Ratio - Default Stock	Impairment St rate Pro	tock of ovisions	Coverage atio - Default Stock	Impairment rate	e Stock of Provision	Ratio - Defai
	Central banks and central governments		0	0	0	0	31.396	0	0	0	0	0	781	0	0	0	0	0	0	0	0.00%	0	-	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	121	0.00%
	Institutions		0	0	0	0	3,340	136	0	0	0	0	1,806	146	0	0	0	0	1	18	0.24%	38	15.08%	0.23%		17.56%	0.24%	54	19.69%	0.43%	50	17.15%
	Corporates		0	0	0	0	6.229	691	0	0	0	0	5.508	828	0	0	0	0	54	322	0.82%	545	30.95%	0.77%	622	30.55%	0.71%	678	29.60%	1.07%	635	35.07%
	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	4.439	548	0	0	0	0	3.747	652	0	0	0	0	35	287	-	0	-	-	0	-	-	0	-	· ·	0	-
	Retail		0	0	0	0	3,376	679	0	0	0	0	1,925	765	0	0	0	0	29	409	0.56%	508	40.18%	0.55%	563	41.35%	0.56%	598	40.98%	0.76%	588	46.26%
	Retail - Secured on real estate property	79.2%		0	0	0	1.198	124	0	0	0	0	534	133	0	0	0	0	5	11	0.33%	22	9.58%	0.32%	27	10.29%	0.32%	31	10.57%	0.52%	31	13.27%
	Retail - Secured on real estate property - Of	81.7%	6 0	0	0	0	1,033	115	0	0	0	0	470	125	0	0	0	0	4	10	0.35%	19	9.28%	0.35%	23	10.09%	0.35%	27	10.43%	0.55%	26	12.67%
Italy	Retail - Secured on real estate property - Of	63.4%	6 0	0	0	0	165	9	0	0	0	0	65	9	0	0	0	0	1	1	0.17%	3	12.83%	0.16%	3	12.39%	0.14%	4	11.95%	0.32%	4	19.64%
Italy	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.22%	0	4.40%	0.21%	0	4.26%	0.21%	0	4.14%	0.29%	0	5.00%
	Retail - Other Retail		0	0	0	0	2,178	555	0	0	0	0	1,390	632	0	0	0	0	24	398	0.68%	486	45.44%	0.68%	536	47.48%	0.69%	567	47.63%	0.89%	558	52.06%
	Retail - Other Retail - Of Which: SME		0	0	0	0	1.382	482	0	0	0	0	793	543	0	0	0	0	11	344	0.57%	404	45.13%	0.57%					47.14%	0.74%	464	51.69%
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	796	73	0	0	0	0	597	88	0	0	0	0	13	54	0.88%	82	47.32%	0.87%	94	49.74%	0.84%	104	50.26%	1.15%	94	54.30%
	Equity		0	0	0	0	61	0	0	0	0	0	148	0	0	0	0	0	0	0	0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	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	541	0	0	0	0	0	281	0	0	0	0	0	5	0				4							/	4
	TOTAL		0	0	0	0	44,942	1,505	0	0	0	0	10,447	1,739	0	0	0	0	90	750	0.18%	1,091	33.80%	0.17%	1,231	33.99%	0.16% 1	1,329	33.29%	0.25%	1,394	38.44%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0				/				/ III /			/	/ I I I I I I I I I I I I I I I I I I I

					osure values (as of 31/12/2	1013)			Risk ex	posure amour	nts (as of 31/1	12/2013)			Value adjust	tments and pro	ovisions (as of	31/12/2013)						aseline
		LTV % (as of	1	F-IRB	A	IRB	S	TA	F-	IRB	A	-IRB	5	TA	Fi	RB	A	I-IRB		STA			as of 31/12/	2014	a	is of 31,
	(min EUR, %)	31/12/2013)	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	· Impairment rate	t Sto Provi
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	-	0		-	
	Institutions		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			
	Corporates - Of Which: Specialised Lending		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			
	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		-	0		-	
	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0		-	
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			
ricuse, server 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		-	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		-	
	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			<u> </u>		· ·	-
	Securitisation Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						4
	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	1	-	⊢ ⁰─∕	<u> </u>	<u> </u>	+

				Exp	osure values (as of 31/12/2	2013)			Risk ex	posure amoun	ts (as of 31/1	12/2013)			Value adjust	tments and pro	ovisions (as ol	31/12/2013)				
		LTV % (as of	F-	-IRB	A	IRB	S	TA	F	IRB	A-1	IRB	5	TA	E	IRB	A	-IRB	S	TA	8	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	d Defaulted	Non-defaulted	Defaulted	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock
Please, select the country	Central laws and central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Retail - Socured on real estate property Retail - Socured on real estate property - Of Retail - Socured on real estate property - Of Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SPE Security Securitation	0.0% 0.0% 0.0%	0													000000000000000000000000000000000000000					-		
	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	· ·	0	· ·

					osure values	as of 31/12/	2013)			Risk ex	posure amoun	ts (as of 31/1	12/2013)			Value adjust	tments and pro	ovisions (as o	131/12/2013	5)						seline Scena	
		LTV % (as of	F-	IRB	A	IRB	ST	TA .	E	IRB	A-	IRB	5	STA	F	-IRB	A-	IRB		STA		8	is of 31/12/	2014	as	of 31/12/2	2015
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulte	ed Defaulted	ь	mpairment rate	Stock of Provisions	Coverage Ratio Default Stock		Stock of Provisions	
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- F	-	0	-	-	0	1
	Institutions		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	
	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	!
	Corporates - Of Which: SME		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	
	Retail - Secured on real estate property	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	
	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	
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	-	-	0	!
ricube, bereet the country	Retail - Qualifying Revolving		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	!
	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	
	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	!
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- L	-	0	-		0	
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- 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		-	0	-	-	0	
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0						4	

				Exp	iosure values (a	as of 31/12/2	:013)			Risk ex	posure amoun	its (as of 31/1	2/2013)			Value adjust	tments and pr	ovisions (as of	31/12/2013)					Ba	seline Scen	ario			
		LTV % (as of	F-	IRB	A-1	IRB	5	STA	F	IRB	A-	IRB	S	TA	F	IRB	A	-IRB	S	TA		as of 31	1/12/2014		s of 31/12/	2015	as	of 31/12/20	016
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairn rate		k of Coverage Ratio	Impairmer rate	t Stock of Provisions	Coverage Ratio - Default Stock	t Impairment rate	t Stock of Provisions	Coverage Ratio - Default Stock
	Central banks and central governments Institutions		0	0	0	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	1.1	0	-	1	0	1		0	:
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1:	0		:	0	:	1:	0	:
	Retail - Secured on real estate property Retail - Secured on real estate property - Of	0.0%		0	0	0	0	0	ů.	ő	0	0	0	0	0	0	0	ő	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		0	-	1	0	-	1 : 1	0	1
,	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	-		0	-	-	0	-
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1 - 1 -	1	0	1	1	0	1
	Equity Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-		0		· ·	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			0	
	Securitisation and re-securitisations positions deducted from capital *		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
: ult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	0.00%	242	0.00%	0.00%	363	0.00%
	0.40%	63	20.54%	0.44%	78	23.30%
	1.22%	753	33.80%	1.45%	890	32.98%
	-	0	-	-	0	-
	-	0	-	-	0	-
	0.87%	661	47.16%	1.00%	744	48.06%
	0.57%	40	14.22%	0.64%	50	15.07%
	0.60%	35	13.79%	0.68%	44	14.75%
	0.37%	5	18.54%	0.36%	6	18.23%
	0.33%	0	4.79%	0.36%	0	4.79%
	1.04%	622	53.99%	1.20%	694	55.83%
	0.84%	511	53.49%	0.99%	564	55.19%
	1.37%	111	56.69%	1.55%	130	59.02%
	0.00%	0	-	0.00%	0	-
	0.27%	1,720	37.97%	0.30%	2,075	37.68%

	Adve	rse Scena	io			
	85	of 31/12/	2015	85	of 31/12/	2016
e ault	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	0.00%	242	0.00%	0.00%	363	0.00%
	0.40%	63	20.54%	0.44%	78	23.30%
	1.22%	753	33.80%	1.45%	890	32.98%
	-	0	-	-	0	-
	-	0	-	-	0	-
	0.87%	661	47.16%	1.00%	744	48.06%
	0.57%	40	14.22%	0.64%	50	15.07%
	0.60%	35	13.79%	0.68%	44	14.75%
	0.37%	5	18.54%	0.36%	6	18.23%
	0.33%	0	4.79%	0.36%	0	4.79%
	1.04%	622	53.99%	1.20%	694	55.83%
	0.84%	511	53.49%	0.99%	564	55.19%
	1.37%	111	56.69%	1.55%	130	59.02%
	0.00%	0	-	0.00%	0	-
	0.27%	1,720	37.97%	0.30%	2,075	37.68%

	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 Patio

as of 31/12/2014 irment rate Stock of Provisions Stock

as of 31/12/2015 as of 31/12/2016 imment Stock of Coverage Ratio - Default rata Provisions Ratio - Default

as of 31/12/2015 as of 31/12/2016
ment Stock of Coverage Ratio - Default Coverage Ratio - Defaul

as of 31/12/2016
Impairment Stock of Ratio - Defau

0

	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/	
ault	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				
	85	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	0	0	0	0	U	0	0	0		0	0	0		0	-	-	0	-	-	0			0	-
	Equity Securitisation		0	0	U	0	0	0	U	0	0	0	0	0	0	0	0	0	0	U	-	0	-		0	-		0			-	
	Other non-credit obligation assets		0	0	U	0	U	0	0	0	0		0	0	0		0		0	0											1	
	TOTAL			0	0	0	0		0					0			0		0	0											-	
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0	U	U		0		0	0	0	0	0	0	0		U			0			0				<u> </u>

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

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

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

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

23	s or 31/12	/2014	35	or 31/12/		as	or 31/12/		as or	-14
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	St Pro
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	1
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	1
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	1
-	0	-	-	0	-	-	0	-	-	
	0	-	-	0	-	-	0	-	-	

Co

nent Stock of Con

Cover Ratio - I

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

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

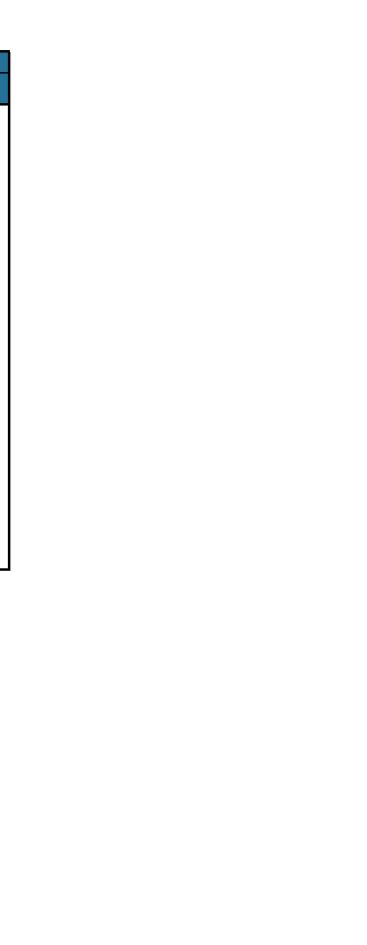
	Adve	rse Scena	io			
	as	of 31/12/	2015	as	of 31/12/	2016
e iault	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0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



EBA BANKING 2014 EU-wide Stress Test

P&L		E	Baseline Scenari	o	ļ	Adverse Scenari	0
(mln EUR)	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Net interest income	381	343	282	243	329	349	316
Net trading income		9	11	12	4	8	10
of which trading losses from stress scenarios		-5	-3	-2	-10	-6	-4
Other operating income	32	31	31	31	30	30	30
Operating profit before impairments	292	238	178	140	218	242	211
Impairment of financial assets (-)	-297	-184	-140	-99	-487	-326	-356
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-262	-184	-140	-99	-487	-326	-356
Impairment Financial assets designated at fair value through P&L (-)	-35	0	0	0	0	0	0
Impairment on non financial assets (-)	0	0	0	0	-51	-31	-20
Operating profit after impairments from stress scenarios	-6	53	38	42	-320	-115	-166
Other Income and expenses	3	0	0	0	-4	-4	-4
Pre-Tax profit	-2	54	38	42	-324	-118	-169
Тах	-17	-16	-12	-13	97	36	51
Net income	-19	38	27	30	-227	-83	-119
Attributable to owners of the parent	-22	33	24	27	-209	-77	-109
of which carried over to capital through retained earnings	-22	33	24	27	-209	-77	-109
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	12,038	12,160	12,176	12,206	12,178	12,240	12,322
Risk exposure amount Securitisation and re-securitisations	0	0	0	0	0	0	0
Risk exposure amount Other credit risk	12,038	12,160	12,176	12,206	12,178	12,240	12,322
Risk exposure amount for market risk	487	487	487	487	487	487	487
Risk exposure amount for operational risk	955	955	955	955	955	955	955
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)	0	0	0	0	0	0	0
Total Risk exposure amount	13,480	13,602	13,618	13,648	13,620	13,682	13,764



L DAN AUTHORITY	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	0							
Expective values	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	
Turneiumente	Available for Sale porfolio	0	0	0	0	0	0	0	
Impairments	Held for trading portfolio								
	Total	0	0	0	0	0	0	0	



	(mln EUR)		v	ALUES AS C	OF 31/12/20	13			VALUES AS OF	31/12/201	3	VALUES AS OF 31/12/2013			
		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		RES (3) (on and off balance sheet) ue 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] [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 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 - 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 f [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 - 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



	(mln EUR)		v	ALUES AS C	F 31/12/20	13			VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of prov	RECT LONG ounting value gross visions) (1)		is a maturi		net of cash short only where there	DIREC Derivatives with po 31/12	T SOVEREIGN EXPOS positive 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 - 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 - 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 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Iceland	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 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 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Italy	599 4,008 6,538 1,152 900 70 58 13,325	40 0 1 0 0 3 47 92	599 4,008 6,538 1,152 900 70 58 13,325	415 377 996 797 892 51 0 3,528	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 0 0 0 0 2 2 0 0 0 2	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 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 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Liechtenstein	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 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
		EXPOSURES (acc of pro	RECT LONG counting value gross visions) (1)					DIREC Derivatives with po 31/12		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 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 - 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 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
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Poland	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Slovakia	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0



	(mln EUR)		v	ALUES AS C	OF 31/12/20	13			VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of prov	GROSS DIRECT LONG (POSURES (accounting value gross) of provisions) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1				DIREC Derivatives with po 31/12		Derivatives wit		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			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 - 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 - 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 - 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 - 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 - 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 - 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



	(mln EUR)		v	ALUES AS O	F 31/12/20	13			V	ALUES AS OF	31/12/20	13	l v	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of pro	RECT LONG counting value gross visions) (1)	g value gross positions of sovereign debt to other counterpaties only where there				Derivatives		SOVEREIGN EXPOS itive fair value at 2013	Derivatives v		t Derivatives witl		 (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	
[0-3M[[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 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Africa	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Others	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0

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

EBA EUROPEAN BANKING ALTHORITY

2014 EU-wide Stress Test

EBA		Capital			Baseline Scenario			Adverse Scenario		1	
(min EUR)		CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	COREP CODE	REGULATION
	А	OWN FUNDS	1,484	1,520	1,524	1,545	1,251	1,153	1,027	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	1,437	1,473	1,497	1,530	1,204	1,125	1,013	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	1,104	1,104	1,104	1,104	1,104	1,104	1,104	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.1.1	capital instruments) Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	-	-
	A.1.2	Retained earnings	-22	11	35	62	-231	-307	-416	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	108	107	106	106	22	52	47	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS	41	41	41	41	-42	-13	-19	-	
	A.1.3.2	portfolio Of which: arising from unrealised gains/losses from the rest of AFS portfolio	7	6	6	6	5	4	3	-	-
	A.1.4	Other Reserves	312	312	312	312	312	312	312	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 CRR
	A.1.6	Minority interest given recognition in CET1 capital	6	9	11	12	-9	-13	-17	CA1 {1.1.1.7}	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised	-14	-13	-13	-3	-13	-13	-3	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	-41	-41	-41	-41	34	8	8	-	
	A.1.9	Sovereign Exposure in AFS portfolio (-) Intangible assets (including Goodwill)	-29	-29	-29	-29	-29	-29	-29	CA1 {1.1.1.10 +	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary	0	0	0	0	0	0	0	1.1.1.11} CA1 {1.1.1.12}	4(115), 36(1) point (b) and 37 point (a) of CCR Articles 36(1) point (c) and 38 of CRR
	A.1.10	differences net of associated DTLs (-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	0	0	0	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(·) Defined benefit pension fund assets	0	0	0	0	0	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(·) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
OWN FUNDS	A.1.15		9							OR (LLLB)	Nobes 4(122), 30(1) pullit (g) and 44 of CKK
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	o	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR;
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	O	D	D	CA1 {1.1.1.17 to 1.1.1.21}	Ardues 4(30), 30(1) point (k) (i) and 84 09 201 CHR; Ardiels 35(1) point (k) (ii) 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR: Articles 36(1) point k) (iv) and 153(8) of CRR and
	A.1.15.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	CA1 {1.1.1.18.1}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	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) an 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) and 48(2) of CRR
	A.1.18	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.19	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0	CA1 {1.1.1.25}	Article 470 of CRR
	A.1.20	Transitional adjustments	13	13	11	7	13	11	7	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 $(+/-)$	18	18	14	9	18	14	9	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 (+/-)	-5	-5	-3	-2	-5	-3	-2	CA1 {1.1.1.26}	
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	0	0	0	CA1 {1.1.2}	Articles 469 to 472. 478 and 481 of CRR Article 61 of CRR
	A.2.1	Of which: (+) Other existing support government measures	0	0	0	0	0	0	0	-	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,437	1,473	1,497	1,530	1,204	1,125	1,013	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	47	47	27	14	47	27	14	CA1 {1.2}	Article 71 of CRR
	B	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for	13,480	13,602	13,618	13,648	13,620	13,682	13,764	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48 o
	B.1 B.2	CETI deduction (+) of which: stemming from CVA capital requirements (+)	99 125								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 lending to SMEs (-)	-804								Recital (44) of CRR
	в.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								-
	B.6	of which: others subject to the discretion of National Competent Authorities	0	10.83%	10.99%	11.21%	8.84%	8.23%	7,36%	CA3 {1}	Article 124 to 164 of CRR
CAPITAL RATIOS (%) -	C.1	Common Equity Tier 1 Capital ratio									-
Transitional period	C.2		10.66%	10.83%	10.99%	11.21%	8.84%	8.23%	7.36%	CA3 {3}	-
	C.3	Total Capital ratio	11.01%	11.18%	11.19%	11.32%	9.18%	8.42%	7.46%	CA3 (5)	-
	D	Common Equity Tier 1 Capital Threshold		1,088	1,089	1,092	749	753	757		
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1)		0	0	0	0	0	0		
Memorandum items	F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)					0	0	0		
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					0	0	0		
	G	Fully Loaded Common Equity Tier 1 Capital ratio (3)				11.16%			7.31%		

(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

it (f) nd (I) f CRR CRR ; ioint 179(3) R and 48 of



2014 EU-wide Stress Test - Restructuring scenarios

	Effects of mandatory restructuring plans publicly announced before 31 December 2013 and formally agreed with the European Commissi										
	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 (+)	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 (+/-)	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