

Bank Name	IT - Intesa Sanpaolo S.p.A.
LEI Code	2W8N8UU78PMDQKZENC08



Summary Adverse Scenario

IT - Intesa Sanpaolo S.p.A.

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	9,510
Impairment losses on financial and non-financial assets in the banking book	14,522
Common Equity Tier 1 capital (1)	33,333
Total Risk Exposure (1)	284,781
Common Equity Tier 1 ratio, % (1)	11.7%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	12,382
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	21,147
3 yr cumulative losses from the stress in the trading book	1,452
Valuation losses due to sovereign shock after tax and prudential filters	446
Common Equity Tier 1 capital (1)	25,772
Total Risk Exposure (1)	309,974
Common Equity Tier 1 ratio, % (1)	8.3%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	17,049
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



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

IT - Intesa Sanpaolo S.p.A.

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	9,510
Impairment losses on financial and non-financial assets in the banking book	14,522
Common Equity Tier 1 capital (1)	33,333
Total Risk Exposure (1)	284,781
Common Equity Tier 1 ratio, % (1)	11.7%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	16,132
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	11,388
3 yr cumulative losses from the stress in the trading book	1,158
Common Equity Tier 1 capital (1)	32,764
Total Risk Exposure (1)	291,809
Common Equity Tier 1 ratio, % (1)	11.2%

Common EU wide CET1 Threshold (8.0%) 23.345	

(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.



AUTHORITY	Credit Risk																															
				Exp	posure values (as of 31/12/2	2013)			Risk ex	posure amoun	ts (as of 31/1	12/2013)			Value adjust	ments and pr	ovisions (as of	31/12/2013)					Bas	eline Scena	ario						
			F	-IRB	A	IRB	5	STA	F.	IRB	A-	IRB	S	TA	F-	RB	A	-IRB	5	TA		as of 31/1	2/2014	85	of 31/12/	2015	as o	of 31/12/2	016	as o	of 31/12/201	4
	(min EUR, %)	LTV % (as of 31/12/2013)	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	1 Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Impairm rate	ent Stock o Provision	f Coverage Ratio	· Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage tatio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defai Stock
Central	banks and central governments		0	0	0	0	106.843	29	0	0	0	0	1.218	31	0	0	0	0	25	18	0.119	6 102	40.91%	0.11%	162	41.33%	0.11%	220	41.45%	0.64%	384	40.24%
Instituti	ons		0	0	0	0	80,531	642	0	0	0	0	32,045	749	0	0	0	0	233	282	0.189			0.15%	787	28.09%	0.13%	886	27.57%	0.19%	707	29.77%
Corporat			3,682	96	169,939	35,002	31,140	2,632	3,132	0	105,922	0	24,138	2,856	66	50	1,627	15,386	324	2,236	1.219	6 23,737	42.00%	1.05%	26,312	40.64%	0.98%	28,569	39.69%	1.58%	25,550	43.51%
	Corporates - Of Which: Specialised Lending		808	47	15,456	2,576	1,385	516	884	0	13,696	0	1,380	524	27	18	241	594	25	522		0	-	-	0	-	-	0		· ·	0	-
	Corporates - Of Which: SME		1,032	45	51,753	20,794	11,057	1,549	984	0	33,161	0	8,634	1,684	25	28	599	10,253	137	1,298	-	0	-	-	0	-	-	0		-	0	-
Retail			0	0	75.756	10.158	35.033	2.678	0	0	13.404	43	23.665	2.846	0	0	324	4.775	288	3.734	0.899			0.76%	11.321	46.84%	0.64%	12.017	45.27%	1.34%	11.361	49.88%
	Retail - Secured on real estate property	52.8%	6 0	0	65.314	5.168	5.330	735	0	0	10.494	43	2.265	611	0	0	173	1.392	35	335	0.499			0.41%	2.803	29.18%	0.31%	3.025	28.64%	0.82%	2.911	31.55%
	Retail - Secured on real estate property - Of	47.7%		0	5,113	1,368	1,793	301	0	0	928	0	829	293	0	0	69	377	23	158	2.359	6 826	31.92%	1.89%	958	32.68%	1.49%	1,049	32.76%	3.33%	956	35.329
IT - Intesa Sanpaolo S.p.A.	Retail - Secured on real estate property - Of	53.4%	6 0	0	60,201	3,801	3,538	434	0	0	9,566	43	1,437	318	0	0	104	1,014	12	177	0.291	6 1,619	27.72%	0.26%	1,845	27.68%	0.20%	1,976	26.87%	0.55%	1,956	30.05%
	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		0	0	10,442	4,989	29,703	1,943	0	0	2,910	0	21,399	2,235	0	0	151	3,383	253	3,400	1.589			1.39%	8,517	58.03%	1.24%	8,992	55.90%	2.23%	8,450	61.95%
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0	10.442	4.989	3.517	427	0	0	2.910	0	2.067	476	0	0	151	3.383	52	694	2.129			1.82%	4.819	59.63%	1.63%	5.020	57.66%	2.87%	4.746	62.45%
Courses.	Retail - Other Retail - Of Which: non-she		0	0	0	0	26.186	1.516	0	0	0	0	19.332	1.759	0	0	0	0	201	2.706	1.309			1.18%	3.699	56.02%		3.972	53.79%	1.90%	3.704	61.309
Securitis			528	81	0	0	1.537 2,767	8	1.883	210	0	0	1.770 3,343	10	0	0	0	0	0	15	1.769	6 36	23.86%	1.16%	50	25.11%	1.04%	62	25.66%	2.03%	40	24.89%
	on-credit obligation assets		890	0	0	0	2,767	0	1,9/5	0			3,343 22,239		0	9	12		8	0												
TOTAL	metieur obigation assets		5 000		3 245 698	45 162	12,803	5 007	5 6 004	210	1 10 227		108.418	9	0	9	1 062	20162	5/ 977	6.343	0.829	6 34.940	43.56%	0.70%	38.631	42.00%	0.077	41.774	40.85%	1.16%	20.042	44.0494
TOTAL	tion and re-securitisations positions deducted from capital *		5,099	1//	245,698	*5,162	2/0,654	5,99/	0,994	210	119,327	43	108,418	0,501	00	50	1,963	20,162	92/	0,243	0.821	0 34,940	43.56%	0.70%	30,631	42.00%	0.63%	41,754	40.00%	1.16%	38,042	44.94%
Refers to the part of Securitization exposure that is deducted from capital and is			. 0				. 0	1 0							0	3	U		3	U												

	_			Exp	osure values	(as of 31/12/2	(013)			Risk ex	posure amoun	ts (as of 31/1	2/2013)			Value adjus	tments and pro	visions (as of	31/12/2013)					Bas	eline Scenario							Adverse	e Scenario			
		LTV % (as of	F	-IRB	A	-IRB	S	πa	F-	IRB	A-	IRB	S	TA	F-	-IRB	A	IRB	S	TA		as of 31	/12/2014	as	of 31/12/2015	25	s of 31/12/2	1016	as c	f 31/12/20			31/12/2015		as of 31/1	
(min EUR,	R, %)	31/12/2013)	Non-defaulted	d 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	Impair rat		of Coverage Ratio	Impairment rate	Stock of Provisions	fault Impairment	t Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment S rate Pr	Stock of rovisions	nage Default Impain ra	ment Stock te Provisi	of Ratio - Default
Central banks and central govern Institutions	nments		0	0	0	0	87.840 38,545	16 613	0	0	0	0	366 20,282	23 719	0	0	0	0	7 157	10 223		% 51 % 50		0.10%	94 39.78 612 26.35	6 0.24%	698		0.74%	311 535		0.74% 0.33%	675 27.7	.97% 0.74 .72% 0.34	34% 812	2 28.19%
Corporates Corporates - Of Which: Sp			0	0	137.492 12,434	33.991 2,479	16.182 469	870 6	0	0	87.015 10,270	0	11.413 465	1.015 7	0	0	1.369 209	14.973 565	132 10	598 0	1.4	% 20.6 0	65 41.91%	1.28%	22.951 40.48 0 -	6 1.22%	24.991 0	39.51%	1.83%	21.990 0	43.16%	1.70%	25.295 42.2 0	24% 1.74	4% 28.95 - 0	51 42.43%
Corporates - Of Which: SM Retail			0	0	51.654 72,779	20.774 10,049	6.022 23,894	619 1,803	0	0	33.091 12,840	0	4.246 15,931	719 2,043	0	0	598 313	10.242 4,747	51 146	502 2,640	0.7	0 % 8,7	- 82 48.41%		0 - 9,483 46.49		0 9,998		- 1.16%	0 9,455	- 49.07%					
	red on real estate property - Of	52.0% 46.0%	0	0	62.337 5,113	5.060 1,368	2.647 1,239	364 206	0	0	9.930 928	0	1.056 417	359 204	0	0	162 69	1.364 377	16 13	76 40	2.3	% 2.0 % 67		1.89%	797 30.21		881	30.54%	0.76% 3.32%	2.421 787	32.37%	0.76%	1,014 36.2	92% 0.74 23% 2.72	77% 1,21	17 38.92%
ILCILY Retail - Qualifying Reve		52.8%	0	0	57,224 0	3,693 0	1,408 0	159 0	0	0	9,002 0	0	639 0	154 0	0	0	93 0	987 0	3	36 0	0.2	% 1,3 0	73 26.74%	-	0 -	6 0.17%	0	-	0.49%	0	-	0.56%	0		- 0	04 31.61%
	r Retail - Of Which: SME		0	0	10,442 10.442	4,989 4.989	21,247 2.264	1,439 317	0	0	2,910 2.910	0	14,876 1.179	1,684 352	0	0	151 151	3,383 3.383	130 29	2,564 474	2.0	% 6,7 % 4.3		1.29% 1.79%	7,132 59.25 4.515 59.43	6 1.60%	4.694		1.98% 2.83%	7,034 4.443		2.03%	4.680 58.9		30% 4.95	50 56.71%
Equity	r Retail - Of Which: non-SME		0 514	0 81	0	0	18,983 1.328	1,122 2	0 1.844	0 210	0	0	13,697 1.568	1,332 3	0	0	0	0	101	2,090 0		% 2,4 % 1	29 61.82% 3 13.05%	0.97%				56.72% 19.19%	1.42% 1.45%			1.69% 1.50%		.40% 1.77 .08% 1.58		44 58.43% 7 22.02%
Securitisation Other non-credit obligation assets	ts		341 0	0	0	0	2,549 10.655	0	197 5	0	0	0	2,402 20.742	0	0	0	0	0	0	0 50																
TOTAL Securitisation and re-securitisations po	positions deducted from capital *		855 0	81	210,274 0	44,043 0	180,992 0	3,304 0	2,046	210	99,855	0	72,705	3,804	0	0	1,682	19,721 0	442 0	3,521 0	0.9	% 30,0	22 43.30%	0.83%	33,165 41.69	% 0.76%	35,854	40.52%	1.33%	32,306	44.39%	1.24%	37,464 43.2	29% 1.2	5% 42,90	08 43.18%

				Exp	posure values ((as of 31/12/2	1013)			Risk ex	cposure amoun	ts (as of 31/1	2/2013)			Value adjust	ments and pro	ovisions (as ol	f 31/12/2013)					seline Scer	
		LTV % (as of	F	IRB	A	-IRB	S	TA	F-	IRB	A-	IRB	5	STA	F-	IRB	A-	IRB		STA		as of 31/1	/2014	as	s of 31/12	/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	Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Impairme rate		Coverage Ratio Default Stock		t Stock of Provisions	
	Central banks and central governments		0	0	0	0	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0.01%	0	40.20%	0.01%	0	40.20
	Institutions		0	0	0	0	12,311	0	0	0	0	0	2,065	0	0	0	0	0	3	0	0.00%	4	15.00%	0.00%	4	15.01
	Corporates		0	0	2.586	170	595	0	0	0	1.337	0	293	0	0	0	28	42	1	15	0.02%	89	31.80%	0.02%	93	33.42
	Corporates - Of Which: Specialised Lending		0	0	209	59	6	0	0	0	265	0	6	0	0	0	3	10	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	32	2	11	0	0	0	6	0	5	0	0	0	0	0	0	0	0.36%	1	20.67%	0.32%	1	21.11
	Retail - Secured on real estate property	50.7%	6 0	0	32	2	2	0	0	0	6	0	1	0	0	0	0	0	0	0	0.24%	1	18.54%	0.21%	1	18.81
	Retail - Secured on real estate property - Of	14.2%	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	0	-	0.00%	0	-
United Kingdom	Retail - Secured on real estate property - Of	50.8%	6 0	0	32	2	2	0	0	0	6	0	1	0	0	0	0	0	0	0	0.24%	1	18.54%	0.21%	1	18.81
United Kingdom	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	9	0	0	0	0	0	5	0	0	0	0	0	0	0	0.78%	0	38.41%	0.73%	0	34.25
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	0	95.65%	0.00%	0	95.65
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	9	0	0	0	0	0	5	0	0	0	0	0	0	0	0.79%	0	38.04%	0.74%	0	34.01
	Equity		0	0	0	0	6	0	0	0	0	0	6	0	0	0	0	0	0	0	0.33%	0	23.72%	0.30%	0	24.17
	Securitisation		79	0	0	0	0	0	149	0	0	0	0	0	0	0	0	0	0	0						
	Other non-credit obligation assets		0	0	0	0	2	0	0	0	0	0	2	0	0	0	0	0	0	0						
	TOTAL		79	0	2.618	172	13.026	0	149	0	1.343	0	2.372	0	0	0	28	42	4	15	0.01%	94	31.32%	0.01%	98	32.60
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0						4

				Exp	oosure values (as of 31/12/2	2013)			Risk e	posure amour	nts (as of 31/1	2/2013)			Value adjust	ments and pro	ovisions (as ol	f 31/12/2013))					Bas	eline Scena	ario			
		LTV % (as of	F-	IRB	A	IRB		STA	F	-IRB	A	-IRB	5	TA	F-	IRB	A	-IRB	5	STA		as o	/ 31/12/20	014	85	of 31/12/3	2015	aso	of 31/12/20	.6
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				overage Ratio Default Stock		Stock of Provisions		Impairment rate		Coverage itio - Default Stock
	Central banks and central governments Institutions Corporates		0	0	0 0 7,583	0 0 21	2,645 2.690 901	0	0	0	0 0 3,257	0	142 681 592	0 0 1	0	0	0 0 26	0 0 10	0 1 21	0 0 11	0	.00% .01% .02%	0 2 70	16.67% 14.79% 56.84%	0.00% 0.01% 0.02%	0 2 72	16.67% 14.81% 54.21%	0.00% 0.01% 0.02%	2	16.61% 14.95% 52.65%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property	48.3%	0	0	401 23 11	6	0 4 3	0 1 0	0	0	490 9 2	0	0 4 1	0 1 0	0	0	0	2	0	0		.04%	0	- - 37.37% 28.50%	- - 0.03% 0.00%	0	- 37.93% 29.77%	- 0.03% 0.00%		- - 37.91% 30.03%
United States	Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Qualifying Revolving	48.3%	0	0	0	0	0	0	0	0	0 2	0	0	0	0	0	0	0	0	0		-	0	- 28.50%	0.00%	0	- 29.77%	0.00%	0	- 30.03%
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0	0	0	2	0	0	0	0	0	1	0	0	0	0	0	0	0		.23%	0	44.86%	0.20%	0	44.50%	0.18%	0	44.06%
	Retail - Uther Retail - Ut Which: non-SME Equity Securitisation Other non-credit obligation assets		0 5 27	0	0	0	2 37 150	0	9 295	0	0	0	1 37 104	0	0	0	0	0	0	0	0	- 23%	0	44.83%	0.20%	0	44.46%	0.18%	0	- 44.03%
	TOTAL Securitisation and re-securitisations positions deducted from capital *		32 0	0	7.595	21	6.439	1	304	0	3.259	0	1.570	1	0	0	26	10	22	12 0	0	.02%	72	54.09%	0.01%	74	50.44%	0.01%	77	48.32%

			//	타지	oosure values ((as or 31/12/	2013)			KISK E	cposure amoun	105 (35 01 31/	12/2013)			value adjust	tments and pr	ovisions (as o	of 31/12/2013)					eiine Scen				
		LTV % (as of	/	-IRB	A	-IRB		STA	F	-IRB	A	-IRB	S	TA	F-	IRB	A	-IRB		STA		as of 31/1	2/2014	as	of 31/12/	2015	as o	of 31/12/20	016
	(min EUR, %)	31/12/2013)	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulte	d Defaulted	Impairm rate		S Default Stock	· Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	- Ra	Coverage atio - Defau Stock
	Central banks and central governments		0	0	0	0	2,302	0	0	0	0	0	0	0	0	0	0	0	1	0	0.009	6 1	48.09%	0.00%	1	48.09%	0.05%	2	44.05%
	Institutions		0	0	0	0	191	0	0	0	0	0	58	0	0	0	0	0	0	0	0.049	6 1	28.03%	0.04%	1	29.09%	0.04%	1	29.50%
	Corporates		3,187	96	201	0	549	16	2,698	0	41	0	539	20	56	50	1	0	3	22	0.389	6 149	49.96%	0.33%	171	49.13%	0.33%	192	48.71%
	Corporates - Of Which: Specialised Lending		698	47	0	0	56	0	742	0	0	0	56	0	24	18	0	0	0	0		0	-	-	0	-	-	0	-
	Corporates - Of Which: SME		1,020	45	0	0	215	0	966	0	0	0	215	0	24	28	0	0	0	0		0	-	-	0	-	-	0	-
	Retail		0	0	2.813	95	1.861	40	0	0	537	42	1.410	38	0	0	11	25	36	81	0.909	6 278	53.96%	0.89%	343	55.30%	0.88%	407	56.48%
	Retail - Secured on real estate property	67.1%		0	2,813	95	9	0	0	0	537	42	3	0	0	0	11	25	0	0	0.269		31.13%	0.27%	66	34.14%	0.27%	81	36.26%
	Retail - Secured on real estate property - Of	58.8%		0	0	0	9	0	0	0	0	0	3	0	0	0	0	0	0	0	0.409	6 0	75.62%	0.34%	0	78.58%	0.35%		80.85%
Slovakia	Retail - Secured on real estate property - Of	67.1%	s 0	0	2,813	95	0	0	0	0	537	42	0	0	0	0	11	25	0	0	0.269	6 51	31.05%	0.27%	65	34.06%	0.27%	80	36.17%
JIOVAKIA	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-	-	0	-
	Retail - Other Retail		0	0	0	0	1,852	40	0	0	0	0	1,407	38	0	0	0	0	36	81	1.869	6 227	64.06%	1.85%	277	64.58%	1.86%	326	65.34%
	Retail - Other Retail - Of Which: SME		0	0	0	0	208	2	0	0	0	0	160	2	0	0	0	0	4	11	1.079	6 21	86.38%	1.19%	25	87.40%	1.21%	29	88.28%
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	1,644	38	0	0	0	0	1,247	37	0	0	0	0	31	71	1.969	6 206	62.53%	1.94%	252	63.03%	1.94%	297	63.78%
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0	-
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0									
	Other non-credit obligation assets		0	0	0	0	262	2	0	0	0	0	167	2	0	0	0	0	0	3									
	TOTAL		3,187	96	3,014	95	5,165	58	2,698	0	578	42	2,174	60	56	50	12	25	40	107	0.589	6 429	52.72%	0.55%	516	53.37%	0.54%	602	53.99%
	Securitisation and re-securitisations positions deducted from capital *	4	0	0	0	0	0	0							0	0	0	0	0	0									

				EXP	vosure values (as or 31/12/2	013)			AISA CA	posure announ	ICS (as 01 31/1	2/2013)			value aujusc	ments and pro	svisions (as or	31/12/2013)					00	senne acen	ano			
		LTV % (as of	F-	-IRB	A	IRB	5	TA	F-I	IRB	A-	IRB	S	TA	Fi	RB	A-	-IRB	S	TA		as of 31/	12/2014	8	s of 31/12/	2015	as o	of 31/12/2	016
	(min EUR, %)	31/12/2013)	Non-defaulted	d 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		rment Stock te Provisio	f Coverage Rat Default Stock	• Impairmen rate	t Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Covera Ratio - De Stock
	Central banks and central governments		0	0	0	0	3.144	4	0	0	0	0	149	4	0	0	0	0	16	0	0.4		34.79%	0.44%	39	37.16%	0.44%	50	38.04
	Institutions		0	0	0	0	244	0	0	0	0	0	184	0	0	0	0	0	1	2	0.0	6% 3	75.04%	0.05%	3	70.46%	0.03%	3	67.17
	Corporates		0	0	332	0	1.870	302	0	0	412	0	1.919	335	0	0	6	0	52	247	1.4	2% 350	37.50%	1.17%	384	36.71%	0.61%	401	36.32
	Corporates - Of Which: Specialised Lending		0	0	23	0	102	29	0	0	30	0	102	30	0	0	0	0	2	29		- 0	-	-	0	-	-	0	-
	Corporates - Of Which: SME		0	0	1	0	903	192	0	0	1	0	898	200	0	0	0	0	25	164		- 0	-	-	0	-	-	0	-
	Retail		0	0	0	0	3,157	243	0	0	0	0	1,968	231	0	0	0	0	16	227	1.0	5% 286	44.38%	0.85%	314	41.69%	0.77%	337	39.52
	Retail - Secured on real estate property	53.0%	0	0	0	0	1.105	62	0	0	0	0	424	51	0	0	0	0	4	26	0.8	1% 43	28.28%	0.73%	53	27.63%	0.62%	59	26.39
	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		- 0	-	-	0	-	-	0	-
CROATIA (local name	Retail - Secured on real estate property - Of	53.0%	0	0	0	0	1.105	62	0	0	0	0	424	51	0	0	0	0	4	26	0.8	1% 43	28.28%	0.73%	53	27.63%	0.62%	59	26.39
Hrvatska)	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		- 0	-	-	0	-	-	0	-
rin (debite)	Retail - Other Retail		0	0	0	0	2,052	180	0	0	0	0	1,544	180	0	0	0	0	11	201	1.1	8% 242	48.97%	0.91%	261	46.15%	0.85%	278	43.98
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2.0	5% 0	31.91%	1.81%	0	31.86%	1.73%	0	31.90
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	2,052	180	0	0	0	0	1,544	180	0	0	0	0	11	201		8% 242	48.98%	0.91%	261	46.15%	0.85%	278	43.98
	Equity		0	0	0	0	11	0	0	0	0	0	8	0	0	0	0	0	0	0	0.9	5% 0	19.40%	0.88%	0	21.13%	0.81%	0	22.03
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0									
	Other non-credit obligation assets		0	0	0	0	361	0	0	0	0	0	144	0	0	0	0	0	0	0								/	
	TOTAL		0	0	332	0	8,789	549	0	0	412	0	4.372	571	0	0	6	0	85	475	0.9	3% 667	40,40%	0.77%	740	38.88%	0.60%	791	37.83
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0								/ I I I	

	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
	0.63%	718	40.32%	0.63%	1.046	40.36%
	0.19%	879	29.33%	0.20%	1,051	29.39%
	1.50%	29,447	42.49%	1.50%	33,690	42.59%
	-	0	-	-	0	-
	-	0	-	-	0	-
	1.29%	13.212	48.34%	1.31%	14.982	47.57%
	0.82%	3.847	33.82%	0.79%	4.676	35.47%
	2.72%	1,208	38.92%	2.75%	1,435	41.40%
	0.63%	2,639	31.96%	0.60%	3,241	33.39%
	-	0	-	-	0	-
	2.14%	9,365	58.39%	2.26%	10,307	56.13%
	2.12%	5.023	59.19%	2.37%	5.331	56.85%
	2.15%	4.342	57.47%	2.21%	4.975	55.36%
	1.49%	58	26.65%	1.54%	77	28.16%
	1.11%	44,313	43.75%	1.10%	50,847	43.56%

			Adve	rse Scena	rio			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork
0.01%	0	40.20%	0.01%	0	40.20%	0.01%	0	40.03%
0.01%	4	15.92%	0.01%	6	16.24%	0.01%	9	16.68%
0.01%	89	32.38%	0.03%	94	33.96%	0.04%	103	35.73%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.52%	1	22.40%	0.63%	1	24.36%	0.63%	2	25.79%
0.37%	1	20.30%	0.45%	1	22.31%	0.42%	1	23.83%
0.00%	0	-	0.27%	0	-	0.54%	0	-
0.38%	1	20.30%	0.45%	1	22.30%	0.42%	1	23.82%
-	0	-	-	0	-	-	0	-
1.05%	0	37.72%	1.28%	0	34.03%	1.40%	0	33.10%
0.00%	0	95.83%	0.00%	0	92.60%	0.48%	0	100.58%
1.05%	0	37.40%	1.29%	0	33.85%	1.40%	0	32.97%
0.39%	0	24.43%	0.39%	0	25.43%	0.40%	0	26.58%
0.01%	94	31.68%	0.01%	101	32.66%	0.02%	113	33.59%

mpairment Stock of Ratio - Defau

0.01% 0.00% 0.02%

0.27% 0.16% 0.00% 0.16% 0.66%
0.00%
0.66% 33.85% 102

40.03% 14.95% 35.02%

20.98% 18.52% 18.52% 32.52% 95.65% 32.34% 24.44%

-0.06% 0.01% -0.01% -0.34% -0.34%

			Adve	rse Scena	io			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
pairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
0.00%	0	16.06%	0.00%	0	16.23%	0.01%	1	16.48%
0.02%	2	16.50%	0.02%	2	16.13%	0.02%	4	16.15%
0.02%	70	61.00%	0.03%	75	55.85%	0.05%	93	50.83%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.06%	0	39.57%	0.08%	0	41.73%	0.08%	0	43.28%
0.01%	0	31.42%	0.01%	0	35.37%	0.01%	0	38.19%
-	0	-	-	0	-	-	0	-
0.01%	0	31.42%	0.01%	0	35.37%	0.01%	0	38.19%
-	0	-	-	0	-	-	0	-
0.34%	0	46.48%	0.41%	0	46.88%	0.41%	0	47.24%
-	0	-	-	0	-	-	0	-
0.34%	0	46.44%	0.41%	0	46.85%	0.41%	0	47.21%
-	0	-	-	0	-	-	0	-
0.02%	72	57.16%	0.02%	78	50.73%	0.04%	97	45.50%

				rse Scena				
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
nt rate	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
%	2	40.00%	0.10%	3	40.00%	0.10%	4	40.00%
%	1	18.98%	0.16%	2	19.11%	0.16%	2	19.17%
%	160	51.04%	0.54%	196	49.89%	0.55%	235	50.25%
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
%	315	59.19%	1.46%	425	63.67%	1.59%	551	67.90%
%	64	36.18%	0.46%	92	42.85%	0.46%	125	48.37%
%	1	111.52%	1.00%	1	125.33%	1.18%	1	139.62%
%	63	36.04%	0.46%	92	42.69%	0.46%	124	48.19%
	0	-	-	0	-	-	0	-
%	251	69.36%	3.03%	333	72.78%	3.42%	426	76.29%
%	24	95.39%	2.09%	31	101.70%	2.28%	40	108.19%
%	227	67.59%	3.15%	301	70.84%	3.57%	386	74.20%
	0	-	-	0	-	-	0	-
%	477	56.47%	0.91%	626	58.92%	0.97%	791	61.72%

				rse Scenar				
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
1.15%	46	37.81%	1.15%	75	38.85%	1.15%	103	39.22%
0.07%	3	0.06%	4	68.94%				
3.50%	496	1.18%	633	41.22%				
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
2.69%	391	49.21%	2.62%	469	44.29%	2.20%	530	41.93%
2.36%	79	38.20%	2.61%	108	36.24%	2.19%	131	35.63%
-	0	-	-	0	-	-	0	-
2.36%	79	38.20%	2.61%	108	36.24%	2.19%	131	35.63%
-	0	-	-	0	-	-	0	-
2.87%	311	52.75%	2.63%	361	47.26%	2.21%	400	44.42%
4.73%	0	36.73%	5.30%	0	36.77%	4.72%	0	36.83%
2.87%	311	52.75%	2.63%	361	47.27%	2.21%	400	44.42%
1.12%	0	20.33%	1.15%	0	22.63%	1.22%	0	24.46%
2.34%	936	46.04%	2.53%	1.143	42.43%	1.52%	1.270	41.39%

EBA	EUROPEAN BANKING AUTHORITY	2014 EU-wide Stress Test
		Credit Risk

				Expo	osure values (a	as of 31/12/2	(013)			Risk ex	xposure amou	nts (as of 31/	12/2013)			Value adju	stments and pr	visions (as of	31/12/2013)					Bas	eline Scenar	io							Adve	erse Scenario			
		LTV % (as of	F-I	RB	A-	IRB		STA	F.	-IRB		N-IRB		STA		F-IRB	A	RB	5	IA		as of 31/12	/2014	as	of 31/12/20	15	as of	f 31/12/201	.6	as o	131/12/20	014	as	of 31/12/201	5	as of	of 31/12/
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted	Non-defaulte	d Defaulted	Non-defaulte	d Defaulted	Non-defaulte	d Defaulted	Non-defaulter	Defaulted	Non-defaulted	Defaulted	Impairm rate	ent Stock of Provisions	Coverage Ratio Default Stock	- Impairment rate	Stock of Provisions	Coverage atio - Default Stock	mpairment S rate Pr	Stock of Provisions	Coverage tio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defaul Stock	Impairment rate	Stock of Provisions	iverage io - Default Stock	npairment S rate Pr	Stock of Provisions
	Central banks and central governments		0	0	0	0	120	0	0	0	0	0	0	0	0	0	0	0	0	0	0.009	0	40.00%	0.00%			0.00%		40.00%	0.05%	0	40.01%	0.05%	0		0.05%	0
	Institutions		0	0	0	0	4.920	1	0	0	0	0	724	1	0	0	0	0	5	0	0.009		11.82%	0.00%			0.00%		13.36%	0.01%	6	13.83%		8		0.01%	8
	Corporates		0	0	3,620	78	669	0	0	0	2,039	0	454	0	0	0	16	50	3	0	0.139	75	62.18%	0.12%	82	62.30%	0.11%	89	62.82%	0.19%	80	62.48%	0.19%	90	61.96% 0	0.19%	101
	Corporates - Of Which: Specialised Lending		0	0	629	0	0	0	0	0	753	0	0	0	0	0	5	0	0	0	-	0	-	· ·	0	-	-	0	-	· ·	0	-	-	0	-	-	0
	Corporates - Of Which: SME		0	0	14	0	26	0	0	0	17	0	1	0	0	0	0	0	0	0	-	0	-		0	-	-	0		· ·	0	-	-	0		-	0
	Retail		0	0	8	0	4	0	0	0	1	0	2	0	0	0	0	0	0	1	0.249	1	67.12%	0.22%			0.20%		65.68%	0.35%	1	69.52%	0.42%	1	69.98%	0.43%	1
	Retail - Secured on real estate property	49.6%	0	0	8	0	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0.079	0	20.93%	0.06%	0	22.43%	0.06%	0	23.10%	0.11%	0	23.71%	0.14%	0	28.35% 0	0.15%	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	-	-	0		· ·	0	-	-	0		-	0
France	Retail - Secured on real estate property - Of	49.6%	0	0	8	0	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0.079	0	20.93%	0.06%	0	22.43%	0.06%	0	23.10%	0.11%	0	23.71%	0.14%	0	28.35%	0.15%	0
Trance	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-		0	-	-	0		· ·	0	-	-	0		-	0
	Retail - Other Retail		0	0	0	0	3	0	0	0	0	0	2	0	0	0	0	0	0	1	0.759		82.60%	0.68%	1		0.60%	1	79.77%	1.02%	1		1.21%			1.25%	1
	Retail - Other Retail - Of Which: SME		0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0.009		-	0.00%	0		0.00%	0	-	0.02%	0		0.00%			0.00%	0
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	3	0	0	0	0	0	2	0	0	0	0	0	0	1	0.909	1	82.60%	0.82%	1	81.19%	0.73%	1	79.77%	1.22%	1	85.02%	1.46%	1	84.07%	1.52%	1
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0
	Securitisation		12	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	0															/	/	
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																/	
	TOTAL		12	0	3.628	78	5.712	1	3	0	2.040	0	1.181	1	0	0	16	50	8	1	0.069	81	61.07%	0.06%	88	60.74%	0.05%	95	60.96%	0.10%	87	60.70%	0.09%	99	59.22% 0	0.10%	111
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0																	

				Exp	oosure values (a	as of 31/12/2	2013)			Risk ex	posure amoun	ts (as of 31/1	2/2013)			Value adjust	ments and pro	visions (as o	31/12/2013))					
		LTV % (as of	F-	IRB	A-	IRB	S	TA	FI	IRB	A-	IRB	5	TA	Ē	IRB	A-	IRB	5	STA		8	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 Ratio Default Stock	- Imp
	Central banks and central governments		0	0	0	0	1,387	9	0	0	0	0	119	1	0	0	0	0	0	7	1 1	0.48%	10	43.27%	0
	Institutions		0	0	0	0	51	0	0	0	0	0	12	0	0	0	0	0	0	0		0.32%		78.13%	0
	Corporates		1	0	134	3	1,978	721	1	0	166	0	1,889	724	0	0	4	3	19	805	I I	2.89%	971	52.93%	2
	Corporates - Of Which: Specialised Lending		0	0	89	0	695	456	0	0	121	0	695	463	0	0	4	0	13	478	I I	-	0		
	Corporates - Of Which: SME		0	0	2	0	507	197	0	0	1	0	429	200	0	0	0	0	2	208	I I	-	0		
	Retail		0	0	0	0	1.180	242	0	0	0	0	689	198	0	0	0	0	6	234		2.39%	272	50.30%	2
	Retail - Secured on real estate property	52.8%	0	0	0	0	485	121	0	0	0	0	170	42	0	0	0	0	0	0	I I	1.80%	9	6.22%	1
	Retail - Secured on real estate property - Of	46.0%	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0		1.70%	0	5.22%	1
Hungary	Retail - Secured on real estate property - Of	52.8%	0	0	0	0	484	120	0	0	0	0	169	42	0	0	0	0	0	0	I I	1.80%	9	6.22%	1
nungur,	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	695	121	0	0	0	0	520	155	0	0	0	0	6	234	I I	2.80%	263	66.30%	2
	Retail - Other Retail - Of Which: SME		0	0	0	0	74	17	0	0	0	0	54	19	0	0	0	0	0	30	I I	5.01%	34	63.72%	4
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	621	105	0	0	0	0	465	136	0	0	0	0	6	204	I I	2.54%	229	66.71%	2
	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	(
	Other non-credit obligation assets		0	0	0	0	515	0	0	0	0	0	448	0	0	0	0	0	55	0	1				4
	TOTAL		1	0	134	3	5.111	972	1	0	166	0	3.156	922	0	0	4	3	81	1.046	4 1	2.42%	1.253	52.23%	- 1
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0					4

				Ex	posure values (as of 31/12/	2013)			Risk ex	kposure amoun	ts (as of 31/1	2/2013)			Value adjust	tments and pr	ovisions (as of	of 31/12/201	13)					Bas	seline Scena	rio
		LTV % (as of	F	-IRB	A	IRB	5	STA	F	IRB	A-	IRB	S	TA	F	IRB	A	-IRB		STA	1 (85	s of 31/12/	/2014	as	s of 31/12/2	015
	(min EUR, %)	31/12/2013)	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	I Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaul	ited Defaulted		Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	· Impairment rate	t Stock of Provisions	Coverage Ratio - Default Stock
	Central banks and central governments		0	0	0	0	345	0	0	0	0	0	0	0	0	0	0	0	0	0	1 F	0.01%	0	40.04%	0.01%	0	39.94%
	Institutions		0	0	0	0	2,737	0	0	0	0	0	426	0	0	0	0	0	2	0		0.06%	4	52.23%	0.05%	5	52.36%
	Corporates		0	0	2.538	32	386	1	0	0	1.283	0	285	1	0	0	12	6	1	0	1 1	0.05%	21	19.16%	0.05%	22	19.00%
	Corporates - Of Which: Specialised Lending		0	0	43	0	2	0	0	0	87	0	1	0	0	0	1	0	0	0	1 1	- 1	0	-	1 - 1	0	-
	Corporates - Of Which: SME		0	0	9	2	1	0	0	0	5	0	1	0	0	0	0	1	0	0	1 1	- 1	0	-	1 - 1	0	-
	Retail		0	0	7	2	48	0	0	0	1	0	35	0	0	0	0	0	1	0		0.08%	2	36.15%	0.04%	2	36.89%
	Retail - Secured on real estate property	49.8%	0	0	7	2	1	0	0	0	1	0	0	0	0	0	0	0	0	0	1 1	0.04%	1 1	22.93%	0.04%	1	23.78%
	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 1	- 1	0	-	1 - 1	0	-
Germany	Retail - Secured on real estate property - Of	49.8%	0	0	7	2	1	0	0	0	1	0	0	0	0	0	0	0	0	0		0.04%	1 1	22.93%	0.04%	1	23.78%
Germany	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 1	- 1	0	-	1 - 1	0	-
	Retail - Other Retail		0	0	0	0	47	0	0	0	0	0	35	0	0	0	0	0	1	0		0.08%	2	65.89%	0.04%	2	65.34%
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 1	0.00%	0	77.59%	0.00%	0	77.59%
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	47	0	0	0	0	0	35	0	0	0	0	0	1	0		0.08%	2	63.55%	0.04%	2	63.02%
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 1	-	0	-	· · /	0	-
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		/ /	i 1		4 /	4 1	
	Other non-credit obligation assets		0	0	0	0	6	0	0	0	0	0	6	0	0	0	0	0	0	0	1 1						
	TOTAL		0	0	2,545	34	3,522	2	0	0	1,284	0	752	2	0	0	12	7	4	1	4 4	0.05%	27	22.19%	0.05%	30	22.88%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0		/	4 F		4 7	4 1	/ /

				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	f 31/12/2013)				Base	eline Scena	irio
		LTV % (as of	F	-IRB	A	IRB	S	TA	F-	IRB	A-	IRB	ST	TA	F-	IRB	A	-IRB		STA	85	of 31/12/	/2014	as o	of 31/12/2	2015
	(min EUR, %)	31/12/2013)	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted			Coverage Ratio - Default Stock		Stock of Provisions	Cove Ratio - St
	Central banks and central governments Institutions		0	0	0	0	2.807 2,182	0 2	0	0	0	0	0 647	0	0	0	0	0	0 2	03	0.01% 0.00%	0 4	40.00% 42.96%	0.01%	0 4	40.1 35.2
	Corporates Corporates - Of Which: Specialised Lending		0	0	684 32	22	581 0	39 0	0	0	756 48	0	628 0	51 0	0	0	13 0	19	11	13	0.59%	64 0	36.98%	0.53%	71 0	34.9
	Corporates - Of Which: SME Retail		0	0	0	0	2	0	0	0	0	0	2	0	0	0	0	0	0	0	0.71%	0	- 91.99%	0.65%	0	91
	Retail - Secured on real estate property Retail - Secured on real estate property - Of	59.6% 100.0%	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6	0.00%	6	92.93% 92.93%	0.00%	6	92.9
Luxembourg	Retail - Secured on real estate property - Of Retail - Qualifying Revolving	45.7%	0	0	1	ő	0	0	0	0	0	0	ő	0	ő	ő	ő	ő	0	0	0.00%	0	-	0.00%	0	16.0
-	Retail - Other Retail Retail - Other Retail - Of Which: SME		0	0	0	0	4	0	0	0	0	0	3	0	0	0	0	0	0	0	0.94%	0	42.60%	0.87%	0	39.
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0	0	0	4	0	0	0	0	0	3	0	0	0	0	0	0	0	0.94%	0	42.46%	0.87%	0	39.4
	Equity Securitisation		9	0	0	0	74	0	0 116	0	0	0	64 0	0	0	0	0	0	0	0	0.95%	1	23.70%	0.88%	1	24.3
	Other non-credit obligation assets TOTAL		9	0	0 686	0 22	348 5,996	0 41	0 116	0	0 756	0	316 1,659	0 53	0	0	0	0	0 13	0 21	0.14%	75	39.91%	0.12%	83	37.
	Securitisation and re-securitisations nositions deducted from canital *		0	0	0	0	0	0							0	0	0	0	0	0	 4 /			4 I I		

				Exp	osure values	(as of 31/12/	2013)			Risk ex	posure amour	its (as of 31/1	12/2013)			Value adjust	ments and pro	visions (as of	31/12/2013))						eline Scena			/
		LTV % (as of	F	-IRB	A	-IRB		STA	F	IRB	A-	IRB	S	TA	F.	IRB	A-	IRB	5	STA		as	of 31/12/	2014	as	of 31/12/3	2015	as	s of :
	(min EUR, %)	31/12/2013)	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	d 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 Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	: S Pri
	Central banks and central governments		0	0	0	0	1,274	0	0	0	0	0	10	0	0	0	0	0	0	0	1	0.10%	1	48.67%	0.10%	2	48.75%	0.09%	
	Institutions		0	0	0	0	100	0	0	0	0	0	49	0	0	0	0	0	1	3		0.10%	4	80.91%	0.09%	4	71.28%	0.06%	
	Corporates		155	0	13	0	1,486	233	186	0	19	0	1,033	258	3	0	1	0	22	146		1.60%	205	33.78%	1.40%	233	32.31%	1.23%	
	Corporates - Of Which: Specialised Lending		39	0	0	0	5	0	68	0	0	0	5	0	2	0	0	0	0	0		-	0	-	-	0	-	-	
	Corporates - Of Which: SME		0	0	0	0	1.460	233	0	0	0	0	1.016	258	0	0	0	0	21	142		-	0	-	-	0	-	-	
	Retail		0	0	1	0	1,185	59	0	0	0	0	692	72	0	0	0	0	13	65		0.03%	79	38.80%	0.01%	80		0.00%	
	Retail - Secured on real estate property	59.1%		0	1	0	202	4	0	0	0	0	75	6	0	0	0	0	0	3		0.00%	3	37.63%	0.00%	3	35.62%	0.00%	
	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	-	-	
Serbia	Retail - Secured on real estate property - Of	59.1%	6 0	0	1	0	202	4	0	0	0	0	75	6	0	0	0	0	0	3		0.00%	3	37.63%	0.00%	3	35.62%	0.00%	
Scibia	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	983	54	0	0	0	0	616	67	0	0	0	0	13	62		0.03%	76	38.87%	0.01%	76		0.00%	
	Retail - Other Retail - Of Which: SME		0	0	0	0	341	28	0	0	0	0	200	36	0	0	0	0	6	29		0.00%	35	42.33%	0.00%	35		0.00%	
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	642	27	0	0	0	0	417	31	0	0	0	0	6	34		0.05%	41	35.59%	0.01%	41	31.37%	0.00%	
	Equity		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	1								4
	Other non-credit obligation assets		0	0	0	0	194	0	0	0	0	0	81	0	0	0	0	0	0	0			_						4=
	TOTAL		155	0	14	0	4.239	292	186	0	19	0	1.863	331	3	0	1	0	36	214		0.73%	289	35.16%	0.61%	319	32.97%	0.52%	+
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0									A^{-}

o 15	as	of 31/12/	2016
Coverage atio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
39.94%	0.01%	0	39.97%
52.36%	0.04%	6	52.27%
19.00%	0.04%	24	19.05%
-	-	0	-
-	-	0	-
36.89%	0.01%	2	36.90%
23.78%	0.04%	1	23.81%
-	-	0	-
23.78%	0.04%	1	23.81%
-	-	0	-
65.34%	0.00%	2	64.47%
77.59%	0.00%	0	77.59%
63.02%	0.00%	2	62.09%
-	-	0	-
	0.04%	33	23.35%
3%	0.04%		
io 115	as	of 31/12/	
io J15 Coverage		of 31/12/ Stock of Provisions	2016 Coverage Ratio - Default Strok
io 115 Coverage atio - Default	as Impairment	Stock of	Coverage Ratio - Default
io 015 Coverage atio - Default Stork	as Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
io D15 Coverage atio - Default Stock 40.00%	as Impairment rate 0.01%	Stock of Provisions	Coverage Ratio - Default Struk 40.00%
io D15 Coverage atio - Default Stock 40.00% 35.52%	as Impairment rate 0.01% 0.00%	Stock of Provisions 1 4	Coverage Ratio - Default Stock 40.00% 31.14%
10 015 Coverage atio - Default Stork 40.00% 35.52% 34.96%	as Impairment rate 0.01% 0.00% 0.45%	Stock of Provisions 1 4 78	Coverage Ratio - Default Stock 40.00% 31.14% 34.17%
io 115 Coverage atio - Default Stock 40.00% 35.52% 34.96%	as Impairment rate 0.01% 0.00% 0.45%	Stock of Provisions 1 4 78 0	Coverage Ratio - Default Stock 40.00% 31.14% 34.17% -
io 015 Coverage atto - Default Storet 40.00% 35.52% 34.96%	as Impairment rate 0.01% 0.00% 0.45%	Stock of Provisions 1 4 78 0 0	Coverage Ratio - Default Strek 40.00% 31.14% 34.17%
io 015 Coverage atio - Default 40.00% 35.52% 34.96% - - - 91.17%	as Impairment rate 0.01% 0.00% 0.45% - - 0.58%	Stock of Provisions 1 4 78 0 0 0 6	Coverage Ratio - Default Strek 40.00% 31.14% 34.17% - - - 90.46%
10 115 Coverage atio - Default Vinck 40.00% 35.52% 35.52% 34.96% - - 91.17% 92.93%	25 Impairment rate 0.01% 0.00% - 0.58% 0.00%	Stock of Provisions 1 4 78 0 0 6 6	Coverage Ratio - Default Struck 40.00% 31.14% 34.17% - - - 90.46% 92.93%
io 115 Coverage atio - Default 40.00% 35.52% - - - - 91.1% 92.93%	as Impairment rate 0.01% 0.45% - - 0.58% -	Stock of Provisions 1 4 78 0 0 6 6 6 6	Coverage Ratio - Default Street 40.00% 31.14% 34.17% - - 90.46% 92.93% 92.93%
10 115 Coverage atio - Default Stock 40.00% 35.52% 34.96% - 91.17% 92.93% 92.93%	as Impairment rate 0.00% 0.45% - 0.58% 0.00% - 0.00%	Stock of Provisions 1 4 78 0 0 6 6 6 6 0	Coverage Ratio - Default Growt 40.00% 31.14% 34.17% - - 90.46% 92.93% 92.93% 16.28%
10 115 Coverage atio - Default State 40.00% 35.52% 49.00% - 91.17% 92.93% 92.93% -	as Impairment rate 0.01% 0.45% - 0.58% 0.00% - 0.00% -	Stock of Provisions 1 4 78 0 0 6 6 6 6 6 0 0 0	Coverage Ratio - Default Shok 40.00% 31.14% 34.17% - 90.46% 92.93% 92.93% 92.93% -
io 115 Coverage atio - Default Crvck 40.00% 35.52% 34.96% - 91.17% 92.93% 92.93% 16.69% - 3-50%	85 Impaiment rate 0.01% 0.00% - - 0.58% - - 0.0% - - 0.78%	Stock of Provisions 1 4 78 0 0 6 6 6 6 6 6 0 0 0 0	Coverage Ratio - Default Shok 40.00% 31.14% 34.17% - - 90.46% 92.93% 92.93% 16.28% - - 38.33%
to 115 Coverage atio - Default 40.00% 35.52% 34.96% - 91.17% 92.93% 92.93% 16.69% 16.69% - 39.56% 100.00%	as Impairment rate 0.01% 0.45% 0.00% 0.58% 0.00%	Stock of Provisions 1 4 78 0 0 6 6 6 6 6 0 0 0 0 0 0	Coverage Ratio - Default Strick 40.00% 31.14% 34.17% 90.46% 92.93% 92.93% 16.28% - 38.33% 100.00%
io 115 Coverage atio - Default Cover 40.00% 35.52% 34.96% - 92.93% 92.93% 16.69% - 39.56% - 39.48%	85 Impairment sate 0.01% 0.00% 0.45% - 0.58% 0.00% - 0.78%	Stock of Provisions 1 4 78 0 0 6 6 6 6 6 6 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Default Cover 40.00% 31.14% 34.17% - - 90.46% 92.93% 92.93% 92.93% 16.28% - 38.33% 100.00% 38.27%

k of Coverage Impairment Stock of Coverage Stores Stock of Coverage Stores Stock of Coverage Stores Ratio - Default

 Departure
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 0.49%
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 0.49%
 1.4
 42.27%

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 1.25
 45.64%
 0.49%
 1.4
 42.27%

 0.47%
 1.05
 55.05%
 1.59%
 1.2
 74.25%

 0.47%
 0.55
 55.05%
 1.27%
 1.2
 54.86%

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	0.01%	0	40.00%	0.01%	0	40.00%	0.01%	1	40.00%
- 1	0.00%	4	42.96%	0.00%	4	35.52%	0.00%	4	31.14%
- 1	0.59%	64	36.98%	0.53%	71	34.96%	0.45%	78	34.17%
- 1	-	0	-	-	0	-	-	0	-
- 1	-	0	-	-	0	-	-	0	-
- 1	0.71%	6	91.99%	0.65%	6	91.17%	0.58%	6	90.46%
- 1	0.00%	6	92.93%	0.00%	6	92.93%	0.00%	6	92.93%
- 1	-	6	92.93%	-	6	92.93%	-	6	92.93%
- 1	0.00%	0	-	0.00%	0	16.69%	0.00%	0	16.28%
- 1	-	0	-	-	0	-	-	0	-
- 1	0.94%	0	42.60%	0.87%	0	39.56%	0.78%	0	38.33%
- 1	-	0	100.00%	-	0	100.00%	-	0	100.00%
- 1	0.94%	0	42.46%	0.87%	0	39.48%	0.78%	0	38.27%
- 1	0.95%	1	23.70%	0.88%	1	24.21%	0.81%	2	24.44%
- 1									
- 1									
	0.14%	75	39.91%	0.12%	83	37.04%	0.10%	91	35.72%
1									

				eline Scen							
a	s of 31/12	/2014	as	of 31/12/	2015	as of 31/12/2016			as of	31/12/20	14
Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverag Ratio - De Stock
0.10%	1	48.67%	0.10%	2	48.75%	0.09%	3	48.63%	0.13%	1	50.40
0.10%	4	80.91%	0.09%	4	71.28%	0.06%	4	64.80%	0.11%	4	81.05
1.60%	205	33.78%	1.40%	233	32.31%	1.23%	255	31.11%	4.15%	305	39.45
-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-
0.03%	79	38.80%	0.01%	80	34.24%	0.00%	80	31.07%	0.84%	108	46.6
0.00%	3	37.63%	0.00%	3	35.62%	0.00%	3	33.35%	0.00%	6	56.93
-	0	-	-	0	-	-	0		-	0	-
0.00%	3	37.63%	0.00%	3	35.62%	0.00%	3	33.35%	0.00%	6	56.93
-	0	-	-	0	-	-	0	•	-	0	-
0.03%	76	38.87%	0.01%	76	34.16%	0.00%	76	30.96%	1.01%	102	46.0
0.00%	35	42.33%	0.00%	35	37.12%	0.00%	35	33.57%	0.82%	45	46.92
0.05%	41	35.59%	0.01%	41	31.37%	0.00%	41	28.50%	1.11%	58	45.2
	0		-	0	-	-	0		-	0	-
0.73%	289	35.16%	0.61%	319	32.97%	0.52%	341	31.36%	2.11%	418	41.07

Adverse Scenario											
as of	31/12/20	14		of 31/12/		as	of 31/12/	2016			
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defaul Stock			
1.39%	14	42.24%	1.39%	20	41.53%	1.39%	25	41.17%			
0.34%	0	79.62%	0.34%	0	80.26%	0.35%	1	81.36%			
5.12%	1,129	59.06%	7.06%	1,303	59.70%	8.71%	1,493	60.58%			
-	0	-	-	0	-	-	0	-			
-	0	-	-	0	-	-	0	-			
2.98%	311	56.85%	3.91%	357	57.42%	4.87%	410	58.26%			
2.47%	12	8.16%	2.89%	26	14.58%	2.44%	37	18.52%			
2.47%	0	7.29%	2.88%	0	13.07%	2.44%	0	16.56%			
2.47%	12	8.17%	2.89%	26	14.58%	2.44%	37	18.53%			
-	0	-	-	0	-	-	0	-			
3.33%	299	75.25%	4.60%	331	74.82%	6.52%	373	74.34%			
6.10%	39	73.27%	8.45%	45	72.71%	12.08%	52	72.19%			
3.00%	260	75.56%	4.18%	286	75.17%	5.94%	321	74.70%			
-	0	-	-	0	-	-	0	-			
3.94%	1.454	58.34%	5.24%	1.680	58.89%	6.30%	1.929	59,70%			

_		_				
		rse Scena				
	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
	0.01%	0	39.94%	0.01%	0	39.97%
	0.06%	6	45.44%	0.07%	8	46.30%
.	0.07%	25	18.82%	0.07%	28	19.05%
	-	0	-	-	0	-
	-	0	-	-	0	-
	0.55%	3	53.72%	0.14%	4	56.74%
	0.10%	1	28.81%	0.09%	1	31.42%
	-	0	-	-	0	-
	0.10%	1	28.81%	0.09%	1	31.42%
	-	0	-	-	0	-
	0.62%	3	106.35%	0.15%	3	107.61%
	0.00%	0	78.32%	0.07%	0	78.69%
	0.62%	3	111.45%	0.15%	3	112.50%
	-	0	-	-	0	-
	0.07%	34	23.24%	0.07%	39	23.97%

	Adve	rse Scena	io.			
		of 31/12/		as	of 31/12/	2016
e sult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork
	0.01%	0	40.00%	0.01%	1	40.00%
	0.01%	5	34.09%	0.01%	5	29.24%
.	0.90%	80	33.81%	0.72%	92	33.27%
	-	0	-	-	0	-
	-	0	-	-	0	-
	1.11%	6	90.59%	1.17%	6	89.45%
.	0.02%	6	92.91%	0.01%	6	92.91%
	-	6	92.93%	-	6	92.93%
.	0.02%	0	23.08%	0.01%	0	20.00%
	-	0	-	-	0	-
.	1.48%	0	40.85%	1.57%	0	40.60%
Б	-	0	100.00%	-	0	100.00%
	1.48%	0	40.79%	1.57%	0	40.56%
	1.15%	2	25.54%	1.22%	2	26.70%
	0.20%	94	35.65%	0.16%	106	34.54%

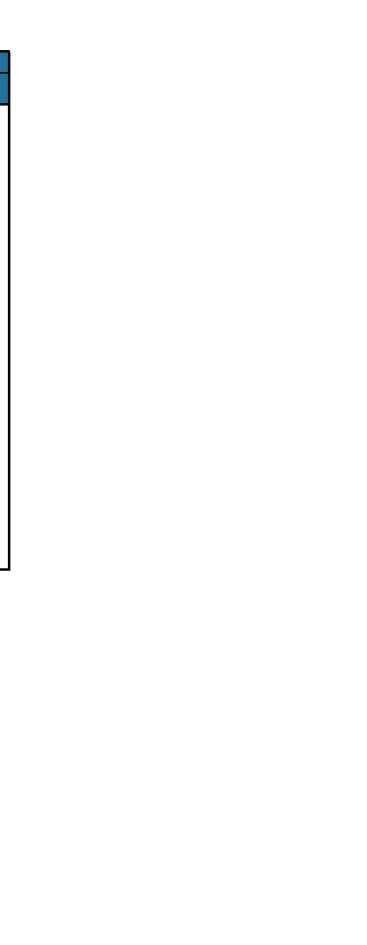
		rse Scenar				
	as	of 31/12/	2015	as	of 31/12/	2016
e ault	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
~	0.13%	2	50.93%	0.13%	3	51.52%
5	0.11%	4	71.30%	0.11%	4	64.66%
	6.70%	411	35.25%	7.84%	509	33.75%
	-	0	-	-	0	-
	-	0	-	-	0	-
5	0.84%	127	37.63%	0.58%	138	29.52%
5	0.00%	6	46.40%	0.00%	6	38.57%
	-	0	-	-	0	-
5	0.00%	6	46.40%	0.00%	6	38.57%
	-	0	-	-	0	-
5	1.02%	120	37.20%	0.71%	131	29.12%
5	0.78%	49	35.42%	0.44%	51	26.63%
5	1.14%	71	38.95%	0.84%	80	31.57%
	-	0	-	-	0	-
	2.98%	544	35.85%	2.87%	654	33.13%



EBA EUROPEAN 2014 EU-wide Stress Test

P&L			Baseline Scenari	0	ļ	Adverse Scenari	D
(mln EUR)	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	 31/12/2015 6,481 -249 -436 -96 4,075 -6,295 -6,279 -16 -198 -2,419 0 -2,419 726 -1,693 -1,655 -1,655 	31/12/2016
Net interest income	7,626	7,626	7,513	7,626	7,171	6,481	6,478
Net trading income		-393	-161	-45	-540	-249	-104
of which trading losses from stress scenarios		-579	-347	-232	-726	-436	-290
Other operating income	3,340	-161	-96	-63	-241	-96	-80
Operating profit before impairments	9,510	5,168	5,351	5,613	4,279	4,075	4,028
Impairment of financial assets (-)	-7,982	-4,536	-3,694	-3,126	-7,666	-6,295	-6,555
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-7,956	-4,531	-3,691	-3,123	-7,640	-6,279	-6,544
Impairment Financial assets designated at fair value through P&L (-)	-26	-6	-3	-2	-27	-16	-11
Impairment on non financial assets (-)	-6,540	-32	0	0	-308	-198	-124
Operating profit after impairments from stress scenarios	-5,012	600	1,657	2,487	-3,695	-2,419	-2,651
Other Income and expenses	-320	0	0	0	0	0	0
Pre-Tax profit	-5,332	600	1,657	2,487	-3,695	-2,419	-2,651
Тах	804	-180	-497	-746	1,109	726	795
Net income	-4,528	420	1,160	1,741	-2,587	-1,693	-1,855
Attributable to owners of the parent	-4,521	409	1,132	1,699	-2,529	-1,655	-1,814
of which carried over to capital through retained earnings	-4,521	-1	-1	-1	-2,529	-1,655	-1,814
of which distributed as dividends	0	410	1,133	1,700	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	243,683	247,919	249,795	250,710	258,935	258,205	259,937		
Risk exposure amount Securitisation and re-securitisations	6,884	8,378	8,378 9,213 9,760		9,941	11,632	12,797		
Risk exposure amount Other credit risk	236,799	239,542	240,581	240,951	248,994	246,573	247,140		
Risk exposure amount for market risk	18,036	18,036	18,036	18,036	26,066	26,541	26,975		
Risk exposure amount for operational risk	22,737	22,737	22,737	22,737	22,737	22,737	22,737		
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0		
AQR adjustments (for SSM countries only)	325	325	325	325	325	325	325		
Total Risk exposure amount	284,781	289,018	290,893	291,809	308,064	307,808	309,974		



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	3,659							
Exposure values	Trading Book (excl. correlation trading positions under CRM)	1,244							
Exposure values	Correlation Trading Portfolio (CRM)	0							
	Total	4,903							
	Banking Book	5,318	6,122	6,716	7,102	7,304	8,526	9,382	
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	1,566	2,255	2,497	2,657	2,637	3,106	3,415	
-	Total	6,884	8,378	9,213	9,760	9,941	11,632	12,797	
	Hold to Maturity porfolio	3,608	3,608	3,608	3,608	3,615	3,623	3,633	
Impairments	Available for Sale porfolio	0	0	0	0	0	0	0	
impairments	Held for trading portfolio								
	Total	3,608	3,608	3,608	3,608	3,615	3,623	3,633	



	(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
	Country / Region	EXPOSURES (acc of prov	RECT LONG ounting value gross visions) (1)		is a maturi		net of cash short only where there	DIREC Derivatives with po 31/12	r SOVEREIGN EXPOS sitive fair value at /2013	Derivatives wit	TVES (1) h negative fair value at //12/2013	Derivatives with	EREIGN EXPOSURES		h negative fair
Residual Maturity			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013(-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Austria	0 10 0 1 0 8 3 23	0 0 0 0 0 0 0 0 0 0	0 8 0 1 0 8 3 21	0 3 0 1 0 0 0 4	0 0 0 0 0 0 0 0 0 0	0 5 0 0 8 0 14	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 76 20 15 0 0 111	0 0 1 0 0 0 0 2	0 0 69 35 7 0 0 111	0 0 -1 -1 0 0 0 -2
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Belgium	17 7 16 2 0 58 0 101		17 7 16 2 -2 58 0 99	0 0 3 2 0 58 0 63		17 7 13 0 -2 1 0 36	0 0 0 0 0 0				36 0 65 112 0 0 0 214	0 0 1 3 0 0 0 3	36 0 65 112 0 0 0 214	0 -1 -3 0 0 - 4
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Bulgaria														
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Cyprus	0 6 3 0 0 0 0 0 9		0 6 3 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Czech Republic	0 0 1 26 18 11 56	0 0 0 0 18 11 29	0 0 1 26 18 11 56	0 0 0 26 0 26 0 26	0 0 0 0 0 0 0 0 0 0 0	0 0 1 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 7 0 0 0 0 0 7	0 0 0 0 0 0 0 0 0 0 0	0 0 7 0 0 0 0 0 7	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y] [10Y - more Tot	Denmark	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Estonia														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Finland	0 2 2 9 2 0	0 2 2 4 2 4 2 12	0 2 2 2 9 2 0 17			0 0 0 5 0 0								
[0 - 3M [[3M - 1Y [[1Y - 2Y [[3Y - 5Y] [5Y - 10Y] [10Y - more Tot	France	3 21 31 72 8 130 22 287	0 1 1 3 7 4 17	3 19 26 14 8 101 -10 163	3 0 0 0 0 0 0 0 0 3		0 18 24 13 6 1 -29 34	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0			73 0 91 373 819 0 0 1,356	0 0 0 2 0 0 2	73 0 91 316 801 0 0 1,281	0 0 0 -2 0 0 -2



	(mln EUR)		v	ALUES AS O	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		Derivatives wit	IVES (1) h negative fair value at /12/2013	Derivatives with	REIGN EXPOSURES		h negative fair		
Residual Maturity	Country / Region	Country / Region	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	57 79 33 81 28 75 45 399	0 0 0 0 0 0 0 0 0 0	57 72 12 44 9 33 42 269	21 30 0 25 0 0 43 119	0 0 0 0 0 0 0 0 0 0	36 42 12 -20 9 33 -1 112	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	18 0 36 149 0 0 0 0 203	0 0 1 0 0 0 0 1	18 0 152 65 7 0 0 243	0 0 0 0 0 0 0 0 - 1		
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Croatia	231 364 335 184 246 413 99 1,871	1 13 219 178 159 405 99 1,074	231 364 335 184 246 412 99 1,871	0 0 0 0 0 0 0 0 0	156 343 56 7 3 0 0 565	0 8 2 0 0 0 0 11	0 0 0 0 0 297 297	0 0 0 0 0 34 34	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 15 7 0 22	0 0 0 1 1 0 3	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	28 5 0 0 0 0 1 34	0 0 0 0 0 0 0 0 0	28 5 0 0 0 0 1 34			28 5 0 0 0 0 1 34	0 0 0 0 0 0 0	0 0 0 0 0 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	922 25 9 44 32 21 195 1,249	0 6 9 0 1 15 194 225	922 25 9 44 31 21 195 1.248	900 0 43 0 0 0 943	0 0 0 0 0 0 0 0	4 19 0 1 1 6 1 32		0 0 0 0 0 0 0 0			0 0 7 17 7 0 0 32	0 0 0 0 0 0 0 0	0 0 4 21 7 0 32	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 3 0 3		0 0 0 0 0 0 0 3 0 3	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 3 0 3	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 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 -11 0 - 11	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 -11 0 -11	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 22 0 0 18 0 40	0 0 0 0 0 0 0 0	0 0 22 0 0 18 0 40	0 0 0 0 0 0 0 0 -1		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Italy	10,232 24,897 11,513 9,963 7,323 6,005 7,338 77,271	3 2,911 2,806 2,741 3,953 3,188 4,475 20,077	10,184 24,647 11,256 9,517 6,473 5,809 7,185 75,072	8,293 19,044 8,150 6,860 2,835 959 1,076 47,216	0 0 24 0 23 0 0 47	1,886 2,672 267 -84 -337 239 160 4,804	0 2 68 1 8 253 9,810 10,142	0 0 3 1 1 57 3,423 3,484	0 0 53 8 0 155 96 312	0 0 -1 -7 0 -9 -10 -26	0 0 96 155 219 303 773	0 0 1 4 22 75 102	0 0 1 46 230 44 989 1,308	0 0 -1 -17 -174 -174 -196		
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Latvia	1 3 4 3 33 17 12 73	1 3 4 3 7 17 12 47	1 3 4 3 33 17 12 73				0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 7 0 0 0 0 7		0 0 7 0 0 0 0 7 7			
[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	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0		



	(mln EUR)		v	ALUES AS O	F 31/12/20	13			VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
		of prov	ounting value gross		is a maturi		net of cash short only where there	DIREC Derivatives with po 31/12,		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	Lithuania	0 0 0 20 0 20 0 20	0 0 0 0 0 0 0 0 0	0 0 0 20 0 20 0 20	0 0 0 20 0 0 20 0 20	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 7 0 0 0 0 7	0 0 0 0 0 0 0 0 0 0	0 0 7 0 0 0 0 7	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Luxembourg	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 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 - 3M [[3M - 1Y [[1Y - 2Y] [2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Tot	Netherlands	3 46 43 0 0 0 0 93	0 0 0 0 0 0 0 0	3 46 33 0 0 0 0 8 2	0 30 0 0 0 0 34	0 0 0 0 0 0 0 0 0	3 15 30 0 0 0 0 49	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 105 0 4 0 0 109	0 0 0 0 0 0 0 0 0	0 36 69 0 4 0 0 109	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 41 5 46	0 0 0 0 0 0 0 0	0 0 -1 0 0 41 5 45	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 -1 0 0 41 5 45	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 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	34 3 10 0 15 61	0 0 0 0 0 0 0	34 3 0 10 0 15 61	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	34 3 0 0 0 0 3 6	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 7 0 0 0 7	0 0 0 0 0 0 0 0	0 0 7 0 0 0 7	0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Portugal	0 1 0 11 10 7 31	0 0 0 1 6 7 15	0 1 0 11 10 7 30	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 1 0 10 5 0 15	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 53 54 4 18 18 18 0 0 147	0 0 1 0 1 3 0 5	0 53 54 4 18 18 0 147	0 0 -1 0 -1 -2 0 - 5
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Romania	2 44 28 59 28 9 0 170	0 2 2 3 8 0 15	2 44 28 59 26 9 0 168	2 42 16 58 25 0 0 143	0 0 0 0 0 0 0 0 0 0	0 0 1 0 -1 1 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 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	403 86 416 585 417 394 124 2,425	4 17 12 32 17 32 21 135	403 86 416 585 417 394 124 2,425	0 0 391 553 247 82 0 1,274	0 0 0 0 0 0 0 0 0 0	7 0 13 0 0 0 0 20	0 0 0 0 0 0 0 0 0					0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0



	(mln EUR)		V	ALUES AS O	F 31/12/20	13			VALUES AS OF	31/12/201	3	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		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	Slovenia	0 110 48 69 8 48 50 334	0 85 1 34 1 23 39 181	0 110 48 69 7 48 50 332	0 25 47 35 8 25 12 152	0 0 0 0 0 0 0 0 0 0	0 0 0 -1 0 0 - 1	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 7 0 0 0 0 7	0 0 0 0 0 0 0 0 0 0	0 0 7 0 0 0 0 7	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	91 279 75 210 575 147 42 1,420	14 35 57 33 171 144 33 488	88 275 67 208 558 145 41 1,382	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	22 240 9 175 33 0 8 488	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 89 366 622 723 36 0 1,836	0 2 3 14 1 0 20	0 125 330 605 721 36 0 1,818	0 -1 -2 -1 -13 -1 0 -18
[0 - 3M [[3M - 1Y [[1Y - 2Y] [2Y - 3Y [[3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Sweden	0 0 36 0 37	0 0 0 0 0 0 0	0 0 36 0 37	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 36 0 3 7	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 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 6 0 6	0 0 0 0 0 0 0 0 0	0 0 0 0 1 0 1	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 0 1	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0	0 0 141 0 0 0 0 141	0 0 2 0 0 0 0 0 2	0 0 141 7 0 0 0 149	0 -2 0 0 0 0 -2
[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 -1 0 0 0 0 -1	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 -1 0 0 0 0 0 - 1	0 0 0 0 0 0 0 0 0					0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 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	117 613 0 202 0 0 932	0 0 0 0 0 0 0 0 0	117 613 0 202 0 0 9 32	0 0 0 26 0 0 26 0 26	0 0 0 0 0 0 0 0 0 0	117 613 0 176 0 906						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	47 0 0 0 0 0 0 0 47	0 0 0 0 0 0 0 0 0	47 0 0 0 0 0 0 47	0 0 0 0 0 0 0 0 0 0 0 0		47 0 0 0 0 0 0 47								0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] [10Y - more	Japan	21 0 0 0 0 0 0 21		21 0 0 0 0 0 0 21			21 0 0 0 0 0 0 21								
Tot [0-3M] [3M-1Y] [1Y-2Y] [3Y-5Y] [5Y-10Y] [5Y-10Y] [10Y-more Tot	U.S.	21 1 0 514 3 89 33 73 712	0 0 0 0 0 0 0 0 0	1 0 514 3 88 31 73 709	0 0 1 1 16 6 28 51	0 0 0 0 0 0 0 0 0 0	21 1 0 513 0 34 -2 0 546	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 50 20 0 0 0 70	0 0 0 0 0 0 0 0 0 0	0 0 0 20 0 0 0 20 0 20	0 0 0 0 0 0 0 0 0



	(mln EUR)		v	ALUES AS O	F 31/12/20	13			VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of prov			ereign debt to oth is a maturi	exposures (long) i ner counterpaties ty matching) (1)		Derivatives with p	T SOVEREIGN EXPOS	Derivatives wi	th negative fair value at	Derivatives with	EREIGN EXPOSURES	Derivatives wit	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)	31/12 Notional value	Fair-value at 31/12/2013 (+)	Notional value	L/12/2013 Fair-value at 31/12/2013 (-)		Fair-value at 31/12/2013 (+)	value at 31 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
[0-3M[[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 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	6 19 0 5 4 0 0 33		6 19 5 4 0 3 33	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	6 19 0 5 4 0 0 33	0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 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	86 249 297 95 126 35 8 896	1 17 26 15 41 21 0 120	86 249 296 95 125 33 8 893	41 137 194 30 0 0 5 407	0 0 0 0 0 0 0 1 1	9 0 0 -1 -1 2 10	0 0 0 0 0 0 0 0				5 0 7 15 22 0 0 49	0 0 0 1 0 2	5 0 15 22 0 41	0 0 0 -1 0 -2
[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	
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Latin America and the Caribbean	0 9 12 1 8 3 39 71	0 0 0 0 0 0 0 0 0 0	0 9 3 0 7 1 38 59	0 0 0 3 0 17 21	0 0 0 0 0 0 0 0 0 0	0 9 3 0 3 1 20 38	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 7 7 7 0 0 22	0 0 0 0 0 0 0 0 0 0 0	0 0 7 7 7 0 0 22	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	1,046 61 30 6 52 4 20 1,220	11 9 2 4 1 0 27	1,046 61 30 6 52 4 20 1,219	986 53 28 4 28 4 20 1,123		49 0 -1 0 0 49					0 0 11 0 0 0 11		0 0 11 0 0 0 11	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	107 34 38 2 5 7 6 199	98 0 0 0 0 0 0 98	107 34 38 2 -1 3 3 185	9 22 29 0 0 0 0 0 61	0 0 0 0 0 0 0 0 0	0 11 8 2 -1 3 3 26	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 15 22 0 36	0 0 0 0 0 0 0 0 0 0	15 22 0 18 0 0 0 54	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	BANKING AUTHORITY	Capital								1	
					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
	A	OWN FUNDS	43,147	42,120	40,948	39,264	39,120	35,937	31,945	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	33,333	33,623	33,233	32,764	30,855	28,538	25,772	CA1 {1.1.1}	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	38,940	38,940	38,940	38,940	38,940	38,940	38,940	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	-	
	A.1.2	Retained earnings	4,686	4,685	4,683	4,682	2,157	502	-1,312	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f of CRR
	A.1.3	Accumulated other comprehensive income	-1,074	-1,150	-1,196	-1,226	-2,237	-2,046	-2,200	CA1 {1.1.1.3}	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 portfolio	-8	-8	-8	-8	-976	-667	-743	-	
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	371	295	249	219	176	59	-20	-	
	A.1.4	Other Reserves	0	0	0	0	0	0	0	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	D	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	84	84	84	84	84	84	84	CA1 {1.1.1.7}	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised gains/losses from AFS portfolio	-1,588	-1,619	-1,655	-1,690	-1,619	-1,655	-1,690	CA1 {1.1.1.9}	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	Adjustments to CET1 due to prudential filters from unrealised gains/losses from Sovereign Exposure in AFS portfolio	6	6	5	3	781	400	297	-	
	A.1.9	(-) Intangible assets (including Goodwill)	-7,376	-7,177	-7,067	-6,957	-7,177	-7,067	-6,957	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-374	-374	-374	-374	-374	-374	-374	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
	A.1.11	(-) IRB shortfall of credit risk adjustments to expected losses	-614	-27	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.1.13	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
OWN FUNDS											
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3)
										-	of CRR: Articles 36(1) nnint k) (iv) and 153(R) of CRR an Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point
	A.1.15.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	CA1 {1.1.1.18.1}	(b) and 258 of CRR
	A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) a 79 of CRR
	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	o	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	-1,839	-1,810	-1,813	-1,823	-2,069	-2,244	-2,453	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	institution has a significant investment (-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	-57	CA1 {1.1.1.25}	Article 470 of CRR
	A.1.20	Transitional adjustments	2,482	2,066	1,625	1,124	2,371	1,998	1,494	CA1 {1.1.1.6 + 1.1.8 +	-
	A.1.20.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	1.1.26} CA1 {1.1.1.6}	
	A.1.20.2	Transitional adjustments due to additional minority interests (+/-)	224	224	168	112	224	168	112	CA1 {1.1.1.8}	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.20.3	Other transitional adjustments to CET1 Capital excl. adjustments for Sovereign	2,259	1,842	1,457	1,012	2,147	1,830	1,383	CA1 {1.1.1.26}	Articles 479 and 480 of CRR
	A.2	exposure in AFS (+/-) ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional	1,150	1,397	1,388	1,414	1,304	1,258	1,256	CA1 {1.1.2}	Articles 469 to 472. 478 and 481 of CRR Article 61 of CRR
	A.2.1	adjustments) 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)	34,483	35,019	34,620	34,178	32,159	29,796	27,028	CA1 {1.1}	Artide 25 of CRR
			- 1		- ,				,	()	
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	8,663	7,101	6,328	5,086	6,961	6,141	4,917	CA1 {1.2}	Article 71 of CRR
	В В.1	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for	284,781 11,581	289,018	290,893	291,809	308,064	307,808	309,974	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48 of
	B.1 B.2	CET1 deduction (+) of which: stemming from from CVA capital requirements (+)	1,631								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 (-)	-4,700								Recital (44) of CRR
	B.5	of which: stemming from the effect of exposures that were previously part of Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-)	0								-
	B.6	of which: others subject to the discretion of National Competent Authorities	0	11.63%		11.23%	10.02%	9,27%			Article 124 to 164 of CRR
CAPITAL RATIOS (%) -	C.1	Common Equity Tier 1 Capital ratio	11.70%		11.42%				8.31%	CA3 {1}	
Transitional period	C.2	Tier 1 Capital ratio	12.11%	12.12%	11.90%	11.71%	10.44%	9.68%	8.72%	CA3 {3}	-
	C.3	Total Capital ratio	15.15%	14.57%	14.08%	13.46%	12.70%	11.68%	10.31%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		23,121	23,271	23,345	16,944	16,929	17,049		
	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		
	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					0	0	0		
Memorandum items		upon a trigger event (2) Of which: eligible instruments whose trigger is above CET1 capital ratio in the									
	F.1	or which: engine 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)				10.84%			7.83%		

(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 Commission								
	Baseline s	cenario	Adverse	e scenario	Narrative description of the transactions. (type, date o				
(mln EUR)	CET1 impact Risk e amou		CET1 impact Risk exposur amount impa		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 (+)	1,756
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