

Bank Name	IT - Banca Monte dei Paschi di Siena S.p.A.
LEI Code	J4CP7MHCXR8DAQMKIL78



Summary Adverse Scenario



2014 EU-wide Stress Test Summary Baseline Scenario

IT - Banca Monte dei Paschi di Siena S.p.A.

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	736
Impairment losses on financial and non-financial assets in the banking book	7,023
Common Equity Tier 1 capital (1)	5,687
Total Risk Exposure (1)	81,393
Common Equity Tier 1 ratio, % (1)	7.0%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	7,789
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	7,104
3 yr cumulative losses from the stress in the trading book	349
Common Equity Tier 1 capital (1)	4,686
Total Risk Exposure (1)	73,752
Common Equity Tier 1 ratio, % (1)	6.4%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	5,900

(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.

IT - Banca	Monte dei	Paschi di	Siena S.p.A.
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Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	736
Impairment losses on financial and non-financial assets in the banking book	7,023
Common Equity Tier 1 capital (1)	5,687
Total Risk Exposure (1)	81,393
Common Equity Tier 1 ratio, % (1)	7.0%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	3,392
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	8,699
3 yr cumulative losses from the stress in the trading book	583
Valuation losses due to sovereign shock after tax and prudential filters	1,045
Common Equity Tier 1 capital (1)	-72
Total Risk Exposure (1)	75,963
Common Equity Tier 1 ratio, % (1)	-0.1%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	4,178
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 (a)	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



	Credit Risk								_																							
				Ex	posure values	(as of 31/12/	2013)			Risk e	xposure amou	nts (as of 31/	12/2013)			Value adjust	tments and pro	ovisions (as of	31/12/2013)					Ba	seline Scer	nario						
				F-IRB	,	I-IRB		5TA	F	IRB	,	I-IRB		STA	F	-IRB	A	IRB	S	IA		as of 31/1	2/2014	85	s of 31/12/	/2015	as	of 31/12/2	016	as o	of 31/12/20	14
	(min EUR, %)	LTV % (as of 31/12/2013)	Non-defaulte	ed Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulter	Defaulted	Non-defaulte	d Defaulted	Non-defaulter	d Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairme rate	t Stock of Provision	Coverage Ratio	Impairment rate	t Stock of Provisions	Coverage Ratio - Defaul Stock	t Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	e Stock of Provisions	Coverage Ratio - Defau Stock
																															4	
	Central banks and central governments Institutions		0	0	0	0	37.543	47	0	0	0	0	4.739	0	0	0	0	0	48	15	0.03%	36	26.99% 51.98%	0.05%	42	30.01% 45.67%	0.05%	50	31.46% 41.81%	0.27%	56 95	30.50% 54.88%
	Corporates		0	0	36,381	20,373	17,159 12,598	1,480	0	0	21,585		5,829 11,475	1,879	0		296	7,839	18	48	0.10%	14.662		1.13%	16.017	45.57% 46.23%	1.32%	90	41.81%	1.91%	95 14,928	54.88%
	Corporates - Of Which: Specialised Lending			0	30,361	20,373	2,641	1,460	0	0	21,585		2,580	1,879	0		290	7,639	9/	137	1.12%	14,002	44.80%	1.13%	10,017	40.23%	1.32%	17,152	47.04%	1.91%	14,928	44.00%
	Corporates - Of Which: SME			0	22,790	15,651	2,041	78	0		12,289		1,951	96			198	6,076	38	38		0						0				
	Retail		ů	0	50.576	13,585	6.729	326	0	0	9.467	0	4.460	334	ő	ő	185	5.536	112	915	0.67%	8.022	47.23%	0.71%	9,124	49.57%	0.63%	9,781	49,85%	0.97%	7.890	45.23%
	Retail - Secured on real estate property	51.4%	ů ů	0	39.110	3.291	1.261	0	0	0	5.626	0	468	0	0	0	87	544	3	0	0.25%	1.058	23,89%	0.34%	1.366		0.34%	1.638	29.44%	0.48%	991	21.19%
	Retail - Secured on real estate property - Of	46.7%	0	0	8,233	2,215	152	0	0	0	2.449	0	62	0	0	0	54	394	1	0	1.18%	770	26.84%	1.23%	988	30.41%	1.20%	1.178	33.03%	1.56%	693	22.86%
IT - Banca Monte dei Paschi di		52.7%	0	0	30,877	1,076	1,109	0	0	0	3,178	0	406	0	0	0	33	150	2	0	0.01%	288	18.24%	0.14%	378	20.91%	0.14%	460	22.87%	0.20%	298	18.01%
Siena S.p.A.	Retail - Qualifying Revolving		0	0	9	0	339	15	0	0	1	0	254	15	0	0	0	0	10	147	4.26%	163	87.61%	4.86%	175	88.90%	4.20%	181	89.90%	5.40%	172	91.17%
	Retail - Other Retail		0	0	11,457	10,294	5,129	310	0	0	3,839	0	3,738	319	0	0	98	4,992	99	768	1.55%	6,801	54.38%	1.54%	7,584	57.11%	1.36%	7,962	57.10%	2.00%	6,727	52.77%
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0	9.276	7.521	316	19	0	0	3.346	0	189	22	0	0	88	3.729	3	12	1.03%	4.422	53.88%	1.23%	4.768		1.23%	5.044	54.37%	1.38%	4.273	51.03%
			0	0	2.182	2.772	4.814	291	0	0	493	0	3.549	297	0	0	10	1.263	96	756	2.46%	2.379		2.21%	2.816	62.41%	1.72%	2.917	62.53%	3.10%	2.454	56.17%
	Equity Securitisation		0	0	0	0	439 816	46	0	0	0	0	581 1,663	68	0	0	0	0	0	0	0.00%	0	3.29%	0.01%	0	3.29%	0.00%	0	3.23%	0.00%	+ • /	0.10%
	Other non-credit obligation assets			0	0	0	7,328		0	0			4,564	0	0				10	0											4 2	4
	TOTAL			0	96.057	22.059	7,328	1 072		0	21.051		7,004	2 204			491	12 275	20	1 697	0.75%	22.792	45.64%	0.76%	25.266	47.39%	0.77%	27.054	48.00%	1.22%	32.060	44.86%
	Securitisation and re-securitisations positions deducted from capital *		0	0	00,957	0	02,015	1,923			51,051		35,312	2,304	ő	0		13,373	285	1,007	0.73%	22,792	43.01%	0.70%	23,200	47.35%	0.77%	27,034	40.00%	1.22.70	22,303	H.00%
(*) Refers to the part of Securitization exposure that is deducted from c																																

				Exp	iosure values (as or 31/12/4	(013)			KISK EJ	cposure amoun	its (as or 31/.	12/2013)			value aujusti	ments and pro	visions (as or	31/12/2013)					baseline	e Scenario							
		LTV % (as of	F	-IRB	A	-IRB	2	πa	F	IRB	A-	-IRB	-	STA	F-1	RB	A-	IRB	S	TA		as of 31/	12/2014	as of 3	1/12/2019	.5	as of	131/12/20	016		as of 31/12/	2014
	(min EUR, %)	31/12/2013)	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairn rate	nent Stock o Provisio	of Coverage Ratio	Impairment Sto rate Prov	ck of Isions	tio - Default Stock	npairment S rate Pr	Stock of Ra	Coverage atio - Default Stock	Impairmer	nt rate Stock of Provisio	of Ratio - Defaul Stock
	Central banks and central governments		0	0	0	0	36.958	47	0	0	0	0	4.709	0	0	0	0	0	48	15	0.02	% 34	24.62%	0.05%	42 3	30.01%	0.05%	50	31.46%	0.275		30.52%
	Institutions		0	0	0	0	16,923	20	0	0	0	0	5,719	21	0	0	0	0	18	44	0.10	% 68	51.51%	0.10%	82 4	45.67%	0.09%	90	41.81%	0.385	o 91	55.26%
	Corporates		0	0	36.381	20.373	11.185	1.426	0	0	21.585	0	10.336	1.809	0	0	296	7.839	74	685	1.12	% 14.60	8 44.94%	1.13% 16	.017 4	46.23%	1.32%	17.132	47.04%	1.925	6 14.85	8 44.77%
	Corporates - Of Which: Specialised Lending		0	0	0	0	2,641	664	0	0	0	0	2,580	898	0	0	0	0	22	137	-	0	-	-	0	-	-	0		-	0	-
	Corporates - Of Which: SME		0	0	22.790	15.651	1.073	23	0	0	12.289	0	812	26	0	0	198	6.076	15	15	-	0	-	-	0	-	-	0		-	0	-
	Retail		0	0	50,576	13,585	5,958	309	0	0	9,467	0	4,046	313	0	0	185	5,536	93	915	0.67	% 7,988	8 47.24%			49.57%	0.63%	9,781	49.85%	0.975	% 7,862	45.28%
	Retail - Secured on real estate property	51.4%	0	0	39.110	3.291	795	0	0	0	5.626	0	283	0	0	0	87	544	3	0	0.26	% 934					0.34%	1.638	29.44%	0.489		
	Retail - Secured on real estate property - Of	46.7%	0	0	8,233	2,215	152	0	0	0	2,449	0	62	0	0	0	54	394	1	0	1.18	% 691	23.87%	1.23%	968 3	30.41%	1.20%	1,178	33.03%	1.569	a 693	22.86%
Italy	Retail - Secured on real estate property - Of	52.7%	0	0	30,877	1,076	642	0	0	0	3,178	0	221	0	0	0	33	150	2	0	0.01	% 243	15.07%	0.14%	378 2	20.91%	0.14%	460	22.87%	0.205	% 297	18.01%
Italy	Retail - Qualifying Revolving		0	0	9	0	339	15	0	0	1	0	254	15	0	0	0	0	10	147	4.26					88.90%	4.20%		89.90%	5.409		
	Retail - Other Retail		0	0	11,457	10,294	4,824	294	0	0	3,839	0	3,509	297	0	0	98	4,992	80	768	1.55							7,962	57.10%	2.005		
	Retail - Other Retail - Of Which: SME		0	0	9.276	7.521	316	19	0	0	3.346	0	189	22	0	0	88	3.729	3	12	1.03		3 51.54%		.768 5				54.37%	1.389	6 4.273	51.03%
	Retail - Other Retail - Of Which: non-SME		0	0	2,182	2,772	4,508	275	0	0	493	0	3,320	275	0	0	10	1,263	77	756	2.51							2,917	62.53%	3.15		
	Equity		0	0	0	0	439	46	0	0	0	0	581	68	0	0	0	0	0	0	0.00	% 0	1.80%	0.01%	0 :	3.29%	0.00%	0	3.23%	0.005	o 0	0.10%
	Securitisation		0	0	0	0	816	0	0	0	0	0	1,663	0	0	0	0	0	0	0								/				4
	Other non-credit obligation assets		0	0	0	0	7.326	0	0	0	0	0	4.554	0	0	0	0	0	10	0												4
	TOTAL		0	0	86,957	33,958	79,606	1,848	0	0	31,051	0	31,608	2,210	0	0	481	13,375	242	1,660	0.74	% 22,69	8 45.73%	0.76% 25	,266 4	47.39%	0.77%	27,054	48.00%	1.225	a 22,86	7 44.94%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0												

				Exp	posure values (as of 31/12/	2013)			Risk ex	posure amour	nts (as of 31/:	12/2013)			Value adjust	tments and pro	ovisions (as ol	f 31/12/2013)			((Ba	laseline !
		LTV % (as of	F	-IRB	A	-IRB	5	STA	F-	IRB	A	-IRB	STA	A	F-1	RB	A	I-IRB		STA	1	8	as of 31/12/	2014	a	as of 31,
	(min EUR, %)	31/12/2013)	Non-defaulter	d 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-defaulter	d Defaulted		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	· Impairmen rate	nt Stoc Provis
	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		1	0
	Corporates Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0		-	
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0			
	Retail Retail - Secured on real estate property	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0		1	
	Retail - Secured on real estate property - Of 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 - Qualifying Revolving	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0		1	
	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		1	
	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		-	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 TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0	-		
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0	1					

				Exp	osure values	as of 31/12/2	2013)			Risk ex	cposure 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	2	STA	F-	IRB	A-	IRB	S	TA	F-I	IRB	A	-IRB	S	TA		as	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	Ir	npairment rate	Stock of Provisions	Coverage Ratio Default Stock
Please, select the country	Central banks and central governments Lostitutions Corporates - Of Which: Specialised Lendro Corporates - Of Which: Specialised Lendro Corporates - Of Which: Specialised Lendro Retail - Socured on real estate property Retail - Socured on real estate property - Of Retail - Socured on real estate property - Of Retail - Our Retail - Of Which: SPE Retail - Other Retail - Of Which: SPE Equity Socurrisation Other rests: SPE	0.0% 0.0% 0.0%	6 0							000000000000000000000000000000000000000														
	TOTAL Sequification and re-securitisations nositions deducted from canital *		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0	-

				Exp	osure values	(as of 31/12/	2013)			Risk ex	posure amoun	ts (as of 31/1	12/2013)			Value adjust	ments and pro	visions (as of	31/12/2013))					Bas	seline Scenario	a –
		LTV % (as of	Fil	IRB	A	-IRB	s	TA	F-I	IRB	A-1	IRB	S	TA	F-	IRB	A-	IRB	5	STA	1 1	a	s of 31/12/	2014	as	of 31/12/201	15
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted		Impairment rate	Stock of Provisions	Coverage Ratio Default Stock		Stock of Provisions	Coverage atio - Default Stock
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 1	-	0	-	(· · ·	0	-
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	1 - 1	0	-
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	1 - 1	0	-
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	1 - 1	0	-
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	1 - 1	0	-
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	1 - 1	0	-
	Retail - Secured on real estate property	0.0%		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	1 - 1	0	-
	Retail - Secured on real estate property - Of	0.0%	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	1 - 1	0	-
Please, select the country	Retail - Secured on real estate property - Of	0.0%	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	1 - 1	0	-
ricuse, select the country	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	1 - 1	0	-
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	1 - 1	0	-
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	1 - 1	0	-
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	1 - 1	0	-
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I	-	0	-	1 - /	0	-
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					1 /	1 17	/ I I I
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I						
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0	-	<u> </u>	0	-
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0							

				Exp	osure values	(as of 31/12/2	:013)			Risk ex	posure amoun	ts (as of 31/1	12/2013)			Value adjust	ments and pro	ovisions (as of	31/12/2013)						laseline Sce	nario			
		LTV % (as of	F-	IRB	A	-IRB	ST	A	F-I	IRB	A-	IRB	S	TA	F-I	IRB	A-	IRB	5	TA		as of 31	/12/2014		as of 31/12			of 31/12/2016	6
	(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	Defaulted	Non-defaulted	Defaulted	Impairm rate	ent Stock Provis		tio Impairme k rate	ent Stock of Provision	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage tio - 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	-	1	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	0	-		0	1	:	0	:
	Corporates - Of Which: SME Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	1	0	1	1	0	:
	Retail - Secured on real estate property Retail - Secured on real estate property - Of 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 - Qualifying Revolving Retail - Other Retail	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-		0	1		0	-
	Retail - Other Retail - Of Which: SME 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	-
	Equity Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0		i i	0			-	
	Other non-credit obligation assets TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0		- ·	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
	0.37%	86	37.62%	0.28%	116	36.16%
	0.31%	122	48.92%	0.28%	145	45.99%
	1.73%	16,729	46.13%	2.06%	18,194	46.46%
	-	0	-	-	0	-
	-	0	-	-	0	-
	1.13%	8.959	45.34%	1.32%	10.025	44.96%
	0.56%	1.355	23.77%	0.73%	1.745	25.29%
	1.91%	938	25.98%	2.30%	1,176	27.97%
	0.25%	418	19.87%	0.39%	569	21.06%
	6.72%	185	91.72%	6.48%	192	92.23%
	2.45%	7,419	53.06%	2.80%	8,088	52.87%
	2.04%	4.743	51.07%	2.60%	5.259	51.01%
	3.30%	2.675	57.00%	3.35%	2.829	56.70%
	0.00%	0	0.10%	0.00%	0	0.10%
	1.22%	25,896	45.82%	1.38%	28,480	45.85%

	Adve	rse Scena	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
	0.37%	86	37.62%	0.28%	116	36.16%
	0.31%	122	48.92%	0.28%	145	45.99%
	1.73%	16.729	46.13%	2.06%	18.194	46.46%
	-	0	-	-	0	-
	-	0	-	-	0	-
	1.13%	8,959	45.34%	1.32%	10,025	44.96%
	0.56%	1.355	23.77%	0.73%	1.745	25.29%
	1.91%	938	25.98%	2.30%	1,176	27.97%
	0.25%	418	19.87%	0.39%	569	21.06%
	6.72%	185	91.72%	6.48%	192	92.23%
	2.45%	7,419	53.06%	2.80%	8,088	52.87%
.	2.04%	4.743	51.07%	2.60%	5.259	51.01%
	3.30%	2,675	57.00%	3.35%	2,829	56.70%
	0.00%	0	0.10%	0.00%	0	0.10%
	1.22%	25,896	45.82%	1.38%	28,480	45.85%

		rse Scenar				
	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	-

Stock of Con

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

as of 31/12/2015 as of 31/12/2016

Imment Stock of Coverage Ratio - Default Impairment Stock of Coverage Ratio - Default

as of 31/12/2015 as of 31/12/2016
airment Stock of Coverage
Ratio - Default
mpairment Stock of Coverage
Ratio - Default
mpairment Stock of Coverage
Ratio - Default

ment 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	0	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											/	
	TOTAL			0	0	0	0		0					0			0		0	0											-	
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0	U	U		0		0	0	0	0	0	0	0		U			0			0				<u> </u>

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

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

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

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

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

Co

nent Stock of Con

Cover Ratio - I

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

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

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

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

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

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

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

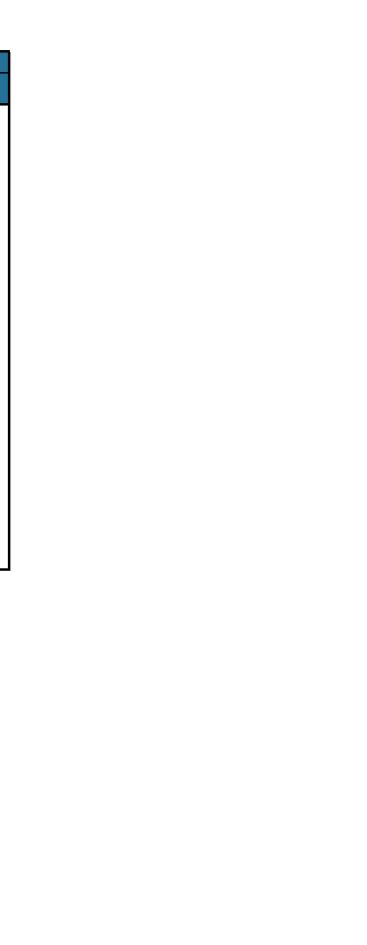
	Adve	rse Scena	io			
	as	of 31/12/	2015	as	of 31/12/	2016
e jault	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0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



EBA EUROPEAN 2014 EU-wide Stress Test

P&L			Baseline Scenari	0	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	2,153	2,758	2,879	2,742	2,145	2,255	2,027
Net trading income		27	96	131	-90	26	84
of which trading losses from stress scenarios		-174	-105	-70	-291	-175	-117
Other operating income	-341	313	239	205	-4	-5	-4
Operating profit before impairments	736	2,261	2,785	2,743	829	1,381	1,181
Impairment of financial assets (-)	-7,023	-2,842	-2,474	-1,788	-3,020	-2,933	-2,591
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-7,034	-2,842	-2,474	-1,788	-3,020	-2,933	-2,591
Impairment Financial assets designated at fair value through P&L (-)	10	0	0	0	0	0	0
Impairment on non financial assets (-)	0	0	0	0	-77	-48	-31
Operating profit after impairments from stress scenarios	-6,287	-581	311	955	-2,268	-1,599	-1,440
Other Income and expenses	-47	-58	-215	-133	-78	-336	-153
Pre-Tax profit	-6,334	-639	96	822	-2,346	-1,936	-1,594
Тах	2,047	192	-29	-246	704	581	478
Net income	-4,287	-447	67	575	-1,642	-1,355	-1,115
Attributable to owners of the parent	-4,288	-447	67	575	-1,642	-1,355	-1,115
of which carried over to capital through retained earnings	-4,288	-447	67	482	-1,642	-1,355	-1,115
of which distributed as dividends	0	0	0	93	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	69,431	68,690	64,324	61,790	70,578	67,863	64,001
Risk exposure amount Securitisation and re-securitisations	2,155	1,983	1,991	2,249	2,391	2,457	3,065
Risk exposure amount Other credit risk	67,276	66,707	62,333	59,540	68,187	65,406	60,937
Risk exposure amount for market risk	5,816	5,816	5,816	5,816	5,816	5,816	5,816
Risk exposure amount for operational risk	8,243	8,243	8,243	8,243	8,243	8,407	8,243
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)	-2,097	-2,097	-2,097	-2,097	-2,097	-2,097	-2,097
Total Risk exposure amount	81,393	80,652	76,286	73,752	82,540	79,989	75,963



	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	816							
Exposure values	Trading Book (excl. correlation trading positions under CRM)	471							
Exposure values	Correlation Trading Portfolio (CRM)	0							
	Total	1,287							
	Banking Book	1,664	1,871	1,865	2,113	2,242	2,271	2,854	
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	491	112	127	136	149	186	210	
·	Total	2,155	1,983	1,991	2,249	2,391	2,457	3,065	
	Hold to Maturity porfolio	3	3	3	3	5	10	17	
Impairments	Available for Sale porfolio	0	0	0	0	0	0	0	
impairments	Held for trading portfolio								
	Total	3	3	3	3	5	10	17	



	(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 pro	RECT LONG counting value gross visions) (1)	NET DIRECT Popositions of sov	is a maturit	exposures (long) her counterpaties ty matching) (1)	net of cash short only where there	DIREC Derivatives with po 31/12		Derivatives wit		INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance she t Derivatives with positive fair value at 31/12/2013 Derivatives with negative fair value			h negative fair
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013(-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Austria	0 0 0 0 3 0 3 0 3	0 0 0 0 0 0 0 0 0 0	0 0 -24 0 0 3 0 -21	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 -24 0 3 0 -21	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 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 25 3 0 0 0 0 32	0 0 0 0 0 0 0 0 0 0	0 -14 -33 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 Tot	Belgium	0 0 26 14 34 0 75	0 0 0 0 0 0 0 0 0	0 0 15 11 28 0 55	0 0 25 11 28 0 65	0 0 0 0 0 0 0 0	0 0 -11 0 0 - 10	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 -1 0 0 0 0 -1	0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Bulgaria	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Cyprus	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Czech Republic	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y] [10Y - more Tot	Denmark	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 -4 0 0 0 0 0 -4	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Estonia	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Finland	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 51 0 0 0 0 51	0 0 0 0 0 0 0 0 0 0	0 -33 -18 0 0 0 0 -51	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	France	0 0 4 0 0 0 4	0 0 0 0 0 0 0 0 0 0	0 0 4 -24 0 - 20	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 4 -24 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 -29 0 0 0 - 29	0 0 0 0 0 0 0 0 0	0 -11 0 17 0 0 0 6	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 (according to be a constrained of provide the second se			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		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 17 30 0 3 0 4 55	0 17 0 0 0 0 0 17	0 -29 21 0 -30 -12 0 - 49	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 -29 21 0 -30 -12 0 -49	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 192 987 278 -1,149 -366 0 - 58	0 1 6 104 31 0 156	0 -315 -777 -202 1,109 925 0 740	0 -2 -14 -5 -50 -141 0 -212
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Croatia	0 0 10 0 0 0 11	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 11	0 0 10 0 0 0 10	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 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 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 12 0 0 0 0 0 12	0 0 0 0 0 0 0 0 0 0	0 12 0 0 0 0 0 12	0 10 0 0 0 0 0 0 10	0 0 0 0 0 0 0 0 0 0	0 2 0 0 0 0 0 2	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 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 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	5,327 4.139 2,642 3,514 6,479 6,304 7,835 36,240	5,327 74 76 116 372 635 1,672 8,273	0 4,055 2,526 3,343 6,044 3,115 5,941 25,024	0 1.258 2,325 3,364 3,685 5,123 5,906 21,661	0 0 0 0 0 0 0 0 0 0	0 2,797 201 -20 2,358 -2,007 35 3,363	0 21 18 0 77 7 46 169	0 1 0 4 0 10 16	0 0 -39 -5 -25 -68	0 0 0 0 0 0 0 0 0	0 0 0 -2,086 -1,668 0 -3,754	0 0 0 300 390 0 690	0 888 0 402 3,352 0 0 4,642	0 -1 0 -49 -805 0 0 - 855
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Latvia	0 10 0 0 0 0 0 0 10	0 0 0 0 0 0 0 0 0 0 0 0	0 10 0 0 0 0 0 0 10	0 10 0 0 0 0 0 0 10	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 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 [[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



	(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
	5		GROSS DIRECT LONG OSURES (accounting value gross of provisions) (1) NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) (1)					DIREC Derivatives with po 31/12	r SOVEREIGN EXPOS sitive fair value at /2013	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] [5Y - 10Y [[10Y - more Tot	Lithuania	0 11 0 0 0 0 0 11	0 0 0 0 0 0 0 0 0	0 11 0 0 0 0 0 11	0 11 0 0 0 0 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	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 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 1 0 0 0 0 0 2	0 0 0 0 0 0 0 0	0 1 0 0 0 0 0 2	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 1 0 0 0 0 0 2	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 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	Maita	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 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 3 0 0 0 0 0 3	0 0 0 0 0 0 0 0 0 0	0 3 0 0 0 0 0 3	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 3 0 0 0 0 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 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 11 0 0 0 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Poland	0 0 0 11 0 11	0 0 0 0 0 0 0 0 0	0 0 0 11 0 11	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 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 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 0 147 0 0 20 0 167	0 0 0 0 0 0 0 0	0 0 147 0 20 0 167	0 0 147 0 0 20 0 167	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 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 11 0 0 0 0 11		0 0 11 0 0 0 0 11	0 0 11 0 0 0 0 11										
1000 [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Slovakia	0 2 0 0 0 0 0 0 2	0 2 0 0 0 0 0 0 2	0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0



	(mln EUR)		,	VALUES AS (OF 31/12/20	13			VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) Derivatives with positive fair value at 31/12/2013 Derivatives with negative fair value at 31/12/2013				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 [[5Y - 10Y [[10Y - more Tot	Slovenia	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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 0 149 0 0 72 0 220	0 0 0 0 0 0 0 0	0 0 146 0 0 72 0 217	0 0 149 0 0 72 0 220	0 0 0 0 0 0 0	0 -3 0 0 0 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 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Sweden	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y] [2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Tot	United Kingdom	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y [[5Y - 10Y] [10Y - more Tot	Australia	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Canada	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Hong Kong	0 23 0 0 0 0 0 23	0 0 0 0 0 0 0 0 0 0	0 23 0 0 0 0 0 23	0 23 0 0 0 0 0 0 23	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Japan			0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0										
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	U.S.	0 0 0 0 0 9 0 9	0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	504 0 0 0 0 0 0 504	0 0 0 0 0 0 0 0 0 0	-49 0 0 0 0 0 0 0 - 49	0 0 0 0 0 0 0 0 0



	(mln EUR)		v	ALUES AS O	F 31/12/20	13			VALUES	S AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3
	GROSS DIRECT LONG EXPOSURES (accounting value of provisions) (1)		ounting value gross visions)		T DIRECT POSITIONS (gross exposures (long) net of cash short sitions of sovereign debt to other counterpaties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) Derivatives with positive fair value at 31/12/2013 Derivatives with negative fair value at 31/12/2013				Derivatives with		 (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 valu		value at 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	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	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Switzerland									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 1 0 11 0 0 0 12		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0		0 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 1 0 10 0 0 10 20	0 0 0 0 0 0 5 5	0 1 0 11 0 0 0 12	0 0 11 0 0 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 - 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
[0-3M] [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 1 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 - 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
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Others	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0

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

2014 EU-wide Stress Test

EBA	AUTHORITY	Capital Baseline Scenario Adverse Scenario							1		
(mln EUR)	I	CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013				As of 31/12/2014		1	COREP CODE	REGULATION
(А	OWN FUNDS	9,295	8,968	7,816	8,373	7,136	4,171	2,694	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	5,687	5,409	4,587	4,686	3.839	1.580	-72	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	7.263	10.156	10.156	10.156	10.156	10.400	10.480	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f)
	A.1.1.1	capital instruments) Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	_	and 42 of CRR
	A.1.2	Retained earnings	-3,027	-3,475	-3,407	-2,925	-4,670	-6,025	-7,140	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l)
	A.1.3	Accumulated other comprehensive income	-1,070	-1,098	-1,127	-1,138	-2,029	-1,742	-1,755	CA1 {1.1.1.3}	of CRR Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CR8
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS	-936	-936	-936	-936	-1,819	-1,475	-1,468	-	
	A.1.3.2	portfolio Of which: arising from unrealised gains/losses from the rest of AFS portfolio	138	110	81	70	61	4	-16	-	-
	A.1.4	Other Reserves	-36	-36	-3	29	-36	-3	29	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRF
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0	CA1 {1.1.1.7}	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised	-213	-248	-323	-396	-248	-323	-396	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	420	420	315	210	1,126	638	423	-	
	A.1.9	Sovereign Exposure in AFS portfolio (-) Intangible assets (including Goodwill)	-1,221	-1,173	-1,122	-1,054	-1,173	-1,122	-1,054	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	-117	0	0	0	-419	-384	-464	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.1.11	differences net of associated DTLs (-) IRB shortfall of credit risk adjustments to expected losses	-1,290	-780	-417	-318	-998	-610	-263	CA1 {1.1.1.3}	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	(-) Defined benefit, person rund assess (-) 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.1.13			Ŭ	Ŭ	Ŭ	Ŭ				Problem (111), So(1) point (g) and 11 of clot
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	-1,239	0	0	0	-1,456	-1,000	-537	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	D	CA1 {1.1.17 to 1.1.121}	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)
	A.1.15.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	CA1 {1.1.18.1}	of CRR: Articles 36(1) noint k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point
	0.1.10.1	or which, non-securitisation positions ()		Ŭ	Ŭ	Ű	Ů			Col (IIIIIII)	(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	-35	-71	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) at 79 of CRR
	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	-476	-576	-819	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	-104	-63	-358	-315	-163	-738	-984	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	-445	-417	-392	-367	-401	-259	-135	CA1 {1.1.1.25}	Article 470 of CRR
	A.1.20	Transitional adjustments	6,766	2,123	1,266	805	4,625	3,359	2,616	CA1 {1.1.1.6 + 1.1.8 + 1.1.26}	
	A.1.20.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	4,071	1,071	471	321	1,071	471	321	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.20.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
	A.1.20.3	Other transitional adjustments to CET1 Capital excl. adjustments for Sovereign exposure in AFS (+/-)	2,695	1,052	795	484	3,554	2,888	2,295	CA1 {1.1.1.26}	Articles 469 to 472. 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	117	206	293	0	0	0	CA1 {1.1.2}	Article 61 of CRR
	A.2.1	Of which: (+) Other existing support government measures	0	0	0	0	0	0	0	-	-
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,687	5,526	4,793	4,979	3,839	1,580	-72	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3,608	3,442	3,023	3,394	3,297	2,591	2,765	CA1 {1.2}	Artide 71 of CRR
	B	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fail below the 10% / 15% limits for	81,393	80,652	76,286	73,752	82,540	79,989	75,963	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 (+)	3,678								Articles 36(1) points (a) and (i); Article 36 and Article 46 C 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 (-)	-2,381								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 (-)	-544								-
	B.6 C.1	of which: others subject to the discretion of National Competent Authorities Common Equity Tier 1 Capital ratio	0	6.71%	6.01%	6.35%	4.65%	1.98%	-0.09%	CA3 {1}	Article 124 to 164 of CRR
CAPITAL RATIOS (%) -	C.1	Common Equity Her I Capital ratio	6.99%	6.85%	6.28%	6.75%	4.65%	1.98%	-0.09%	CA3 {1}	
Transitional period	C.2	Total Capital ratio	11.42%	11.12%	10.25%	11.35%	8.65%	5.21%	3.55%	CA3 (5)	
	D	Common Equity Tier 1 Capital Threshold		6,452	6,103	5,900	4,540	4,399	4,178		
	E	Total amount of instruments with mandatory conversion into ordinary shares upon		0,452	0,203	0	0	0	4,178		
		a fixed date in the 2014 -2016 period (cumulative conversions) (1) Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under			-	-					
Memorandum items	F	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)				5.26%			-3.54%		

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



2014 EU-wide Stress Test - Restructuring scenarios

	Effects of mandatory re	estructuring plans pu	ublicly announced b	efore 31 December	2013 and formally agreed with the European Commission.
	Baseline s	cenario	Adverse	e scenario	Narrative description of the transactions. (type, date of
(mln EUR)	CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact	completion/commitment, portfolios, subsidiaries, branches)
2013	0	0			According to the restructuring plan, GMPS is divesting the following participations, at the very latest within the deadlines set out below at the best possible price and with a view to preserving the company's assets. Thereby the main value - determining elements of the holdings' present volume of business is preserved until they are offered for sale. (a) Consum.it (whose RWA were 2.939 €/mln as at $31/12/13$) – by 31 December 2014 (b) MPS Leasing & Factoring (leasing business, whose RWA were 2.791 €/mln as at $31/12/13$) – by 31 December 2014 (c) Monte Paschi Banque (whose RWA were $1.038 €/mln$ as at $31/12/13$) – by 31 December 2015 (d) Banca Monte Paschi Belgio (whose RWA were $814 €/mln$ as at $31/12/13$) – by 31 December 2015. As regards the disposal of the consumer credit and leasing activities, carried out by subsidiaries Consum.it and MPS Leasing & Factoring, respectively, should the market conditions not be favorable for an outright sale, the exit from such businesses could be achieved through a progressive deleveraging of assets. The Restructuring Plan requires the Bank and the Group to undertake a number of actions and commitments pursuant to the Plan's stated objectives and the restoration of long term viability. Apart from the asset disposal and deleverage, This target implies covering all its costs and providing an appropriate return on equity taking into account the risk profile of the bank.
2014	122	-1,303	56	-1,312	
2015	74	-8,128	334	-8,217	
2016	49	-2,205	332	-2,230	
Total	244	-11,635	722	-11,759	



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 (+)	5,139
Repayment of CET1 capital, buybacks (-)	-3,000
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) (-)	-63
Other material losses and provisions from 1 January to 30 September 2014 (-)	n/a