

Bank Name	IT - UniCredit S.p.A.
LEI Code	549300TRUWO2CD2G5692



Summary Adverse Scenario

IT - UniCredit S.p.A.

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	9,119
Impairment losses on financial and non-financial assets in the banking book	24,294
Common Equity Tier 1 capital (1)	39,164
Total Risk Exposure (1)	408,904
Common Equity Tier 1 ratio, % (1)	9.6%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	15,678
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	25,199
3 yr cumulative losses from the stress in the trading book	2,096
Valuation losses due to sovereign shock after tax and prudential filters	830
Common Equity Tier 1 capital (1)	29,419
Total Risk Exposure (1)	433,431
Common Equity Tier 1 ratio, % (1)	6.8%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	23,839
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 - UniCredit S.p.A.

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	9,119
Impairment losses on financial and non-financial assets in the banking book	24,294
Common Equity Tier 1 capital (1)	39,164
Total Risk Exposure (1)	408,904
Common Equity Tier 1 ratio, % (1)	9.6%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	18,529
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	12,187
3 yr cumulative losses from the stress in the trading book	1,609
Common Equity Tier 1 capital (1)	39,764
Total Risk Exposure (1)	413,825
Common Equity Tier 1 ratio, % (1)	9.6%

Common Ell wide CET1 Threshold (8 0%) 33 106	Memorandum items		mln EUR
Solution to Mac Cerr Infestion (of 0.0)	Common EU wide CET1 Threshold (8.0%)		33,106

(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.



				Exp	osure values ((as of 31/12/2	:013)			Risk exp	osure amoun	ts (as of 31/1	2/2013)			Value adjus	stments and pro	visions (as of	31/12/2013)					Base	eline Scenario								Adver	erse Scenario			
			F-I	RB	A	-IRB	S	A	F-II	RB	A-	IRB	5	TA	F	-IRB	A	RB	ST	A		as of 31/1	2/2014	as o	of 31/12/20	15	as of 3	1/12/2016		as of 1	31/12/2014	<u>A</u>	aso	of 31/12/20	15	as o	of 31/12/20
	(min EUR, %)	LTV % (as of 31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairme rate	nt Stock of Provision	f Coverage Ratio	Impairment rate	Stock of Provisions	Coverage tio - Default Stock	mpairment Sto rate Prov	ick of fisions		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate i	Stock of Provisions	Coverage tatio - Default Stock	mpairment ! rate P	Stock of Provisions Ra
	Central banks and central governments		4.300	0	7.383	12	180.896	97	529	0	346	0	23.522	83	0	0	1	11	64	36	0.14%	255	38.68%	0.09%	347	38.63%	0.07%	419 38.8	80%	0.39%	867	39.41%	0.38%	1 749	40.03%	0.38%	1.625
	Institutions		2,827	2	41,370	161	31,000	323	949	ő	10,571	2	10,297	242	ő	ő	17	119	148	99	0.34%	607		0.25%	771	48.79%	0.20%	905 49.3	52%	0.40%	696	50.11%	0.38%	1.016	52.89%	0.39%	1,334
	Corporates		15,587	1.605	183,072	35.992	74,799	9,853	12.421	0	91,336	188	67,748	10.374	73	900	1,520	17.725	681	5,270	0.80%					41.86%		.337 41.3		0.94%		43.63%					37,879
	Corporates - Of Which: Specialised Lending		2,597	405	19,812	3.189	2.284	210	2.203	0	9,338	24	2,124	168	16	161	160	1.153	10	126	-	0	-	-	0	-	-	0		-	0	-	4 - 1	0	-	-	0
	Corporates - Of Which: SME		6,370	814	50,134	18.396	22,880	4,704	5.389	0	25,659	78	20,736	5,231	40	462	548	9.052	298	2,681		0		-	0	-	-	0		-	0	-	4 - 1	0	-	-	0
	Retail		0	1	112.967	23.372	62,973	4.027	0	0	23.439	109	42.002	3.815	0	0	634	12.696	705	7.382	0.84%	23,415	54.12%	0.63%	24.686	52.46%	0.55% 25	739 51.3	27%	0.94%	24.379	56.13%	0.92%	27.495	57.15%	0.94%	29,764
	Retail - Secured on real estate property	40.6%	0	0	74.663	8.412	17.016	401	0	0	11.674	16	8.082	346	0	0	299	2.964	80	495	0.47%			0.24%	4.619	31.06%	0.20% 4	.808 29.6	58%	0.55%		35.70%	0.41%	5.547			6.120
	Retail - Secured on real estate property - Of	43.7%	0	0	1,925	515	1,909	168	0	0	517	5	862	144	0	0	16	173	8	52	1.10%	299	29.28%	0.71%	326			349 27.8		1.26%	326	31.93%	1.07%	391	33.20%	1.19%	444
- UniCredit S.p.A.	Retail - Secured on real estate property - Of	40.4%	0	0	72,737	7,896	15,107	234	0	0	11,157	11	7,220	202	0	0	283	2,790	71	443	0.44%	4,072	33.35%	0.22%	4,293	31.27%	0.18% 4	,459 29.8	84%	0.51%	4,407	36.01%	0.38%	5,156	36.46%	0.38%	5,675
- onicreaic 3.p.A.	Retail - Qualifying Revolving		0	0	4,811	508	7,444	365	0	0	690	58	5,749	238	0	0	24	494	106	237	1.05%	1,002	63.09%	0.99%	1,133			258 61.6	67%	1.14%		64.84%	1.27%	1,295	69.44%	1.37%	1,481
	Retail - Other Retail		0	0	33,494	14,452	38,514	3,261	0	0	11,075	35	28,170	3,231	0	0	311	9,238	520	6,650	1.26%							673 61.1		1.41%		64.88%		20,652			22,163
	Retail - Other Retail - Of Which: SME		0	0	21.086	13.318	11.528	975	0	0	6.277	20	8.246	912	0	0	237	8.541	141	884	1.47%							.300 57.9		1.61%				11.752			12.445
	Retail - Other Retail - Of Which: non-SME		0	0	12.407	1.134	26.985	2.286	0	0	4.798	16	19.924	2.319	0	0	74	697	378	5.765	1.08%			0.95%				.374 66.2		1.25%			1.47%				9.718
	Equity		1.192	25	0	0	7.395	439	3.151	0	0	0	12.146	546	0	0	0	0	1	0	0.94%	254	40.33%	0.77%	319	41.81%	0.63%	379 43.6	60%	1.12%	276	42.38%	1.25%	402	47.54%	1.30%	514
	Securitisation		2,752	0	6,124	0	257	0	842	0	2,296	0	389	0	0	0	0	0	0	0											/ /		(V		/ 17	/	/ III /
	Other non-credit obligation assets		49	0	1,012	0	23,190	129	180	0	830	0	16,864	74	0	0	0	0	99	20													(/	4
	TOTAL		26,706	1,634	351,928	59,538	380,511	14,869	18,072	0	128,818	299	172,967	15,134	73	900	2,172	30,551	1,700	12,806	0.66%	53,388	46.91%	0.51%	56,962	45.98%	0.44% 55	,779 45.3	24%	0.80%	56,284	48.41%	0.82%	64,665	49.58%	0.85%	71,116
	Securitisation and re-securitisations positions deducted from capital *		245	0	251	0	56	0							0	0	0	0	0	0																	

				Expo	osure values (as of 31/12/2	2013)			Risk ex	posure amour	its (as of 31/	12/2013)			Value adju	istments and p	rovisions (as	of 31/12/201	3)					Baseline S	cenario							Adve	erse Scenario			
	LTV % (as	of	F-IRI	3	A-	IRB	5	STA	Fil	IRB	A	IRB		STA		F-IRB		A-IRB		STA		as of 3	1/12/2014		as of 31/2	12/2015	as o	f 31/12/201	16	as o	31/12/20	14	as	of 31/12/201	15	as of	31/12/2016
(min EUR, %)	31/12/201	3) Non-	defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulte	d Defaulted	Non-defaulte	ed Defaulted	I Non-defaulte	ed Defaulted	Im	airment Sto rate Prov	ck of Coverag	Ratio - Impairn Stock rate	ment Stock e Provisi	of Ratio - Default	t Impairment rate F	Stock of Provisions	Coverage atio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage atio - Default Stock	Impairment S rate Pri	tock of ovisions Coverage Ratio - Defaul Stock
Central banks and central governments Institutions			0 463	0	379 7,325	1 2	76.951 6,264	50 154	0 308	0	52 2,305	0	18.792 4,778	80 168	0	0	1 8	0	52 121	25 58			55 34.3		96 305	37.06%	0.28%	340		0.70%	697 277	36.47%	0.69% 0.71%	392	41.30%	0.77%	1.180 39.80% 508 44.11%
Corporates Corporates - Of Which: Specialised Lend	ing		8 0	0	66.945 2,190	26.552 299	24.018 53	4.097 0	6 0	0	47.079 1,005	0	21.606 53	4.891 0	0	0	1.064 6	12.665 99	197 0	2.109 0		.30% 17	.743 43.0 0 ·	3% 0.98	1% 18.74 0	19 42.72% -	0.77%	19.383 0	42.23%	1.48%	18.239 0	43.88%	1.48%	20.264 0	44.88%	1.50%	21.826 45.00% 0 -
Corporates - Of Which: SME Retail			0	0	25.009 65,728	16.224 21,289	10.570 17,270	2.816 1,968	0	0	18.630 11,491	0	10.010 12,387	3.386 2,155	0	0	469 440	7.848 11,374	112 190	1.347 4,868		- 0.75% 17							51.68%	0.82%	0 18,473		0.67%				0 - 20,992 56.93%
Retail - Secured on real estate prop Retail - Secured on real esta	ate property - Of	14.0% 17.0%	0	0	43.651 445	7.512 339	1.076 797	269 134	0	0	5.779 251	0	457 350	251 114	0	0	194 7	2.668 115	5 2	332 13			428 33.6 56 25.6	1% 0.88	168	25.28%	0.18% 0.79%	177	31.05% 24.94%	0.46%	3.736 169	27.73%	0.34% 1.33%	201	29.96%	1.48%	4.581 38.39% 227 30.90%
Italy Retail - Qualifying Revolving	ste property - Of	4.0%	0	0	43,206 94	7,172	279 1.858	135 64	0	0	5,528 33	0	108 1.434	137 78	0	0	187	2,553	3 29	319 45			272 34.1 05 36.8	0% 1.18	196 127	35.45%	0.16%	146	31.44% 34.76%	0.44%	3,566 108	37.68%	0.32% 1.44%	139	37.76%	1.40%	4,354 38.87% 166 37.76%
Retail - Other Retail - Of Wr Retail - Other Retail - Of Wr Retail - Other Retail - Of Wr			0	0	21,983 18.682	13,776	14,335 4.660	1,635	0	0	5,679 5.329	0	10,495 3.147	1,826 645	0	0	245 223	8,706	157 32	4,492 459		L.13% 14 L.41% 9.	574 59.8	9% 1.03	9.85	3 58.75%	0.83%	10.037	61.76% 57.75%	1.22%	14,629 9.809	61.24%	1.04% 1.29%	10.477	61.99%	1.18%	
Equity Securitisation	ion: non-sme		0 64 1,693	0	3,302	0	9,676 3.384 206	1,070	139	0	350	0	7,349 8.003 250	1,180 222	0	0	0	0	0	4,033		0.64% 4, 0.94% 1	707 73.7 09 59.1			9 72.70%	0.44% 0.41%		71.90% 55.46%	0.69%	4,820 118						5,310 77.23% 198 58.59%
Other non-credit obligation assets			1,693 0 2,228	0	0	0	12.307	80 6,464	0	0	0	0	350 10.412 76.328	51	0	0	0	0	7	20		95% 26	035 494	6% 0.63	BL 27.6	0 47.17%	0.49%	20.665	46.27%	1.06%	37,803	40.30%	1.00%	41.778	E0.06%	0.00%	44,705 49.93%
Securitisation and re-securitisations positions deduc	ted from capital *		195	0	0	0	56	0,404	025	U	00,927	0	70,328	7,300	0	0	1,512	24,042	0	0			46.0	0.62	.70 37,0	-7.1/%	0.40%	30,003	46.37%	1.00%	37,803	77.29%	1.30%	71,720	30.00%	0.7570	49.93%

				Exp	oosure values (as of 31/12/2	013)			Risk exp	posure amoun	ts (as of 31/1	2/2013)			Value adjust	tments and pro	ovisions (as of	31/12/2013)					Bas	eline Scena	апо		
		LTV % (as of	F-	-IRB	A-	IRB	S	TA	F-I	RB	A-1	IRB	s	TA	F-I	RB	A-	IRB	SI	A	8	is of 31/12	/2014	as	of 31/12/2	2015	as of	of 31/12/2
	(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	Impairmen rate	t Stock of Provisions	Coverage Ratio Default Stock	· Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment S rate Pr	Stock of Provisions
	Central banks and central governments		25	0	39	0	47.342	9	0	0	0	0	0	0	0	0	0	0	0	7	0.03%	14	26.41%	0.01%	17	23.23%	0.01%	19
	Institutions		156	0	5,587	0	4,869	4	32	0	709	0	303	1	0	0	5	0	3	0	0.04%	11	24.41%	0.02%	14	27.07%	0.02%	15
	Corporates		39	0	55.895	4.771	3.331	648	28	0	19.450	8	2.591	656	0	0	233	2.627	34	98	0.32%	3.396	42.01%	0.27%	3.554	39.72%	0.24%	3.691
	Corporates - Of Which: Specialised Lending		0	0	6,531	824	0	0	0	0	3,951	0	0	0	0	0	116	322	0	0	-	0	-	-	0	-	-	0
	Corporates - Of Which: SME		9	0	17.009	1.066	2.235	46	10	0	4.047	3	868	32	0	0	32	505	34	87	-	0	-	-	0	-	-	0
	Retail		0	0	29,229	897	1,989	31	0	0	5,721	4	1,302	26	0	0	82	416	15	57	0.45%	731	40.25%	0.40%	853	36.35%	0.36%	960
	Retail - Secured on real estate property	45.0%	6 0	0	20.928	505	534	0	0	0	3.314	2	212	0	0	0	42	153	0	0	0.19%	241	23.01%	0.16%	274	20.00%	0.14%	303
	Retail - Secured on real estate property - Of	68.0%	6 0	0	101	9	26	0	0	0	22	0	10	0	0	0	0	4	0	0	0.29%	5	33.16%	0.21%	5	28.69%	0.19%	5
Germany	Retail - Secured on real estate property - Of	45.0%	6 0	0	20,827	496	508	0	0	0	3,292	2	202	0	0	0	42	149	0	0	0.19%	236	22.86%	0.16%	269	19.87%	0.14%	298
Germany	Retail - Qualifying Revolving		0	0	2,634	35	81	1	0	0	378	0	61	1	0	0	10	25	0	4	0.58%	56	61.09%	0.52%	70	56.73%	0.47%	83
	Retail - Other Retail		0	0	5.666	356	1.374	30	0	0	2.028	1	1.030	25	0	0	30	238	15	53	1.18%	434	61.10%	1.07%	508	57.08%	0.99%	574
	Retail - Other Retail - Of Which: SME		0	0	1,395	77	123	9	0	0	481	1	84	7	0	0	8	52	0	9	1.06%	87	55.79%	0.89%	100	51.47%	0.77%	111
	Retail - Other Retail - Of Which: non-SME		0	0	4.271	279	1.251	20	0	0	1.547	1	946	17	0	0	22	186	15	44	1.22%	348	62.60%	1.12%	408	58.66%	1.04%	463
	Equity		50	0	0	0	219	219	144	0	0	0	212	219	0	0	0	0	0	0	0.18%	36	16.13%	0.16%	36	16.15%	0.14%	37
	Securitisation		0	0	6.124	0	30	0	0	0	2.296	0	23	0	0	0	0	0	0	0								
	Other non-credit obligation assets		0	0	1,012	0	2,223	0	0	0	830	0	2,094	0	0	0	0	0	0	0								
	TOTAL		269	0	97.886	5.668	60.003	912	204	0	29.006	12	6.524	902	0	0	320	3.042	52	162	0.28%	4.187	40.93%	0.24%	4.473	38.38%	0.21%	4.722
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0								

					osure values (1013)					ts (as of 31/1	2/2013)						31/12/2013)						eline Scena			
		LTV % (as of	F-	IRB	A	IRB	S	ITA	F-I	RB	A-1	IRB	S	ITA	F-I	RB	A	-IRB	S	TA		as of 31/1	2/2014	8	of 31/12/2	2015	as o	of 31/12/
	(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	Impairme rate	nt Stock of Provision	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions
	Central banks and central governments		0	0	35	0	19,060	16	0	0	2	0	10	2	0	0	0	0	0	0	0.28%	34	46.07%	0.08%	43	44.06%	0.05%	48
	Institutions		46	0	1.980	1	2.622	0	14	0	250	0	539	0	0	0	0	1	0	0	0.33%		76.23%	0.28%	28	77.36%	0.25%	39
	Corporates		3	0	23,050	1,649	3,588	123	1	0	7,768	134	3,534	79	0	0	144	1,242	20	91	0.43%	926	37.72%	0.40%	1,033	37.90%	0.37%	1,130
	Corporates - Of Which: Specialised Lending		0	0	3.364	56	0	0	0	0	361	2	0	0	0	0	21	7	0	0		0	-	-	0	-	-	0
	Corporates - Of Which: SME		0	0	6,686	782	908	73	0	0	2,177	65	883	79	0	0	42	601	9	69	-	0	-	· ·	0	-	-	0
	Retail		0	0	17.710	1.160	713	5	0	0	6.160	104	482	5	0	0	111	890	2	12	0.66%	1.146	68.39%	0.57%	1.254	63.67%	0.52%	1.352
	Retail - Secured on real estate property	71.0%	0	0	9,868	383	155	0	0	0	2,540	14	57	0	0	0	62	138	1	0	0.26%	227	30.32%	0.20%	248	27.31%	0.19%	267
	Retail - Secured on real estate property - Of	46.0% 78.0%	0	0	1,374 8,494	166	25 130	0	0	0	243 2.297	5	9	0	0	0	9	54	0	0	0.20%	65	28.21%	0.18%	68	25.54%	0.16%	70
Austria	Retail - Secured on real estate property - Of Retail - Qualifying Revolving	/8.0%	0	0		218	130	0	0	0	2,297	9	48	0	0	0	53	85	1	U	0.27%		31.55%	0.20%	180	28.22%	0.19%	197
	Retail - Other Retail		0	0	2,079 5,763	470 308	24 533	0	0	0	3.343	5/	19 406	0	0	0	13	46/	0	U	0.43%	489 430	98.69%	0.39%	497 509	98.04% 76.56%	0.36%	505
	Retail - Other Retail Retail - Other Retail - Of Which: SME		0	0	5.763	308	123		0	0	3.343	34	405		0	0	36	285	1	12	1.30%	183	81.20% 83.32%	1.14%	196	79.35%	1.05% 1.03%	207
	Retail - Other Retail - Of Which: SHE		0	0	4,758	1/4	410	1	0	0	2.878	19	313	1	0		20	15/		3	1.39%	247	79.52%	1.10%	313	79.35%	1.05%	373
	Equity		232	0	1.750		1.004	-	1,673	0	2.6/6	10	1.009	-	0	0	0	120	ů	0	0.24%	3	50.99%	0.23%	6	51.05%	0.21%	8
	Securitisation		1.059	0	0	0	0	0	670	0	ő	0	1,005	0	ő	0	0		ő	0	0.217	1	30.3374	0.2370	Ŭ	51.6576	0.1170	l č
	Other non-credit obligation assets		0	ő	ů	ő	1.757	2	0	ő	ő	ő	927	2	ő	ő	ő	ő	2	ő								1
	TOTAL		1.341	0	42,775	2.811	28,746	146	2.359	ō	14.181	239	6.501	88	0	0	255	2.133	24	103	0.46%	2.126	50.28%	0.38%	2.364	48.89%	0.34%	2.578
	Securitisation and re-securitisations positions deducted from capital *		49	0	0	0	0	0		-					0	0	0	0	0	0				1				

				타	posure values	(as of 51/12/	2013)			nusic Cr	posare amoa	nts (as of 31/1	12/2013/			value aujus	cilicites und pro	oursions (us o	(31/12/2013)						eline Scen						
		LTV % (as of	F	-IRB	,	N-IRB		STA	F	IRB	A	-IRB	-	STA	F	IRB	A	IRB	ST	1		as of 31/1	2/2014	as	of 31/12/		as	of 31/12/2	2016	as	of 31/1
	(min EUR, %)	31/12/2013)	Non-defaulte	d Defaulted	Non-defaulte	d Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Impairme rate	nt Stock of Provision		Impairment rate	Stock of Provisions	Coverage Ratio - Defaul Stock	t Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rat	te Sti Pro
	Central banks and central governments		0	0	12	0	12,215	0	0	0	3	0	725	0	0	0	0	0	8	0	0.00%		51.66%	0.00%	8	51.94%	0.00%	8	52.56%	0.00%	
	Institutions		2	0	14	0	2.577	0	1	0	6	0	1.160	0	0	0	0	0	14	2	0.00%		95.77%	0.00%	16	94.30%	0.00%	16	93.24%	0.01%	
	Corporates		8	0	821	37	11,140	683	8	0	212	2	10,805	666	0	0	5	23	89	601	0.69%	801	46.98%	0.65%	878	46.74%	0.61%	949	46.55%	1.09%	
	Corporates - Of Which: Specialised Lending		0	0	410	15	2.083	170	0	0	47	1	1.973	156	0	0	3	15	10	119	-	0	-	-	0	-	-	0	-	-	
	Corporates - Of Which: SME		8	0	71	14	227	59	8	0	34	1	198	59	0	0	0	6	6	72	-	0	-	-	0	-	-	0	-		
	Retail		0	0	0	0	11.426	205	0	0	0	0	7.737	180	0	0	0	0	80	537	0.93%	724	72.24%	0.80%	815	72.21%	0.70%	894	72.19%	1.27%	
	Retail - Secured on real estate property	62.0%	6 0	0	0	0	6,877	101	0	0	0	0	4,287	76	0	0	0	0	32	139	0.46%		58.04%	0.36%	227	58.03%	0.31%	248	58.03%	0.60%	
	Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of	44.0%	0	0	0	0	2//	31	0	0	0	0	245	28	0	0	0	0	5	37	2.29%		54.62%	1.91%	58	54.62%	1.64%	64	54.62%	2.66%	
Poland	Retail - Secured on real estate property - Ur Retail - Oualifving Revolving	63.0%	0	0	0	0	6,500	70	0	0	0	0	4,042	49	0	0	0	0	27	102	0.35%		59.42%	0.27%	169	59.42%	0.24%	184	59.42%	0.48%	
	Retail - Qualifying Revolving Retail - Other Retail		0	U	0	0	4,550	104	U	0	0	0	3,449	104	0		0		0	200	4.06%	522	93.18% 79.23%	3.23% 1.47%	588	92.20% 79.20%	2.68% 1.29%	645	91.37% 79.19%	4.62% 2.27%	
	Retail - Other Retail - Of Which: SME		0	0	0	0	4,550	104			0		520	104					10	120	3.26%			2.60%	175	84.09%	2.35%	191	79.19% 84.07%	4.14%	
	Retail - Other Retail - Of Which: SME		0	0	0	0	3,805	20	0		0	0	2,929	22	0	0			20	277	1.32%		84.13% 77.24%	1.26%	414	77.24%	1.09%	454	77.24%	1.90%	
	Equity		ů č	0			3,803	02		, in the second se	ő		2,525	02		Š				2//	0.75%		82.73%	0.67%	0	82.19%	0.59%	-51	81.70%	0.95%	
	Securitisation		0	0	0	0			0		0	ő			0	ň	0		ő	0	0.73%		02.73%	0.07%		02.1970	0.35%		81.70%	0.93%	
	Other non-credit obligation assets			0	0		3.116						786			i i			ů	ő											
	TOTAL		10	0	847	37	40.518	888	q	ő	221	2	21.254	846	ő	ő	5	23	192	1.139	0.64%	1.550	56.41%	0.57%	1.718	56.38%	0.51%	1.867	56.32%	0.93%	10
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0				_			0	0	0	0	0	0											

				Exp	osure values (a	as of 31/12/2	:013)			Risk ex	posure amour	nts (as of 31/1	2/2013)			Value adjust	ments and pro	ovisions (as o	f 31/12/2013)							eline Scena				
		LTV % (as of	F-	IRB	A-1	IRB	S	TA	F-	IRB	A-	-IRB	S	TA	F	-IRB	A-	IRB	S	TA		as of 3	1/12/201	14	as c	of 31/12/2	015	ase	of 31/12/2	2016
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	I Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		irment Stor ate Provi		erage Ratio - I efault Stock	impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	Central banks and central governments		0	0	17	0	4.972	0	0	0	9	0	1.722	0	0	0	0	0	0	0	0.	30%		38.99%	0.00%	0	38.99%	0.00%	0	39.00%
	Institutions		4	0	1,803	0	1,975	76	4	0	2,174	0	887	27	0	0	0	0	10	22	0.	56% !	4 3	34.06%	0.59%	77	42.02%	0.57%	100	48.01%
	Corporates		1	0	1.759	40	3.963	580	1	0	861	0	4.277	302	0	0	7	12	27	159	0.	58% 2	52 3	25.79%	0.73%	304	29.54%	0.72%	357	33.05%
	Corporates - Of Which: Specialised Lending		0	0	384	39	0	0	0	0	150	0	0	0	0	0	1	12	0	0		-		-	-	0	-	i - 1	0	-
	Corporates - Of Which: SME		0	0	223	0	2.235	354	0	0	175	0	2.625	171	0	0	1	0	17	104		-		-	-	0	-	i - 1	0	-
	Retail		0	0	2	0	11,845	632	0	0	1	0	8,864	272	0	0	0	0	162	207				35.04%	1.48%	736	42.58%	1.49%	934	48.70%
	Retail - Secured on real estate property	48.8%	6 0	0	1	0	1.045	5	0	0	0	0	366	1	0	0	0	0	0	1	0.	01%	1 1	11.54%	0.01%	1	12.79%	0.01%	1 1	14.06%
	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	-	i - 1	0	-
Turkey	Retail - Secured on real estate property - Of	48.8%	6 0	0	1	0	1,045	5	0	0	0	0	366	1	0	0	0	0	0	1		01%		11.54%	0.01%	1	12.79%	0.01%	1	14.06%
Turkey	Retail - Qualifying Revolving		0	0	0	0	4.782	263	0	0	0	0	3.756	115	0	0	0	0	63	69				31.47%	1.39%	270	39.27%	1.41%	345	45.54%
	Retail - Other Retail		0	0	1	0	6,018	364	0	0	1	0	4,741	156	0	0	0	0	100	137				37.56%	1.80%	465	44.94%	1.82%	588	50.95%
	Retail - Other Retail - Of Which: SME		0	0	1	0	3.926	247	0	0	0	0	3.097	105	0	0	0	0	57	90				36.21%	1.61%	281	43.55%	1.63%	353	49.68%
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	2,092	117	0	0	0	0	1,644	51	0	0	0	0	43	48				40.01%	2.16%	184	47.30%	2.19%	234	53.05%
	Equity		452	0	0	0	1.333	0	0	0	0	0	1.333	0	0	0	0	0	0	0	0.	52%	3 4	45.00%	0.49%	18	45.00%	0.46%	29	50.12%
	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	728	43	0	0	0	0	280	16	0	0	0	0	0	0								((
	TOTAL		458	0	3.581	40	24.815	1.331	5	0	3.045	0	17.363	618	0	0	7	12	200	388	0.	30% 8	51 3	31.35%	0.93%	1.134	37.77%	0.93%	1.420	43.27%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0										

			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 Stock
0.02%	12	35.80%	0.01%	14	34.58%	0.01%	15	33.54%
0.04%	14	27.50%	0.04%	20	31.31%	0.04%	25	32.46%
0.37%	3.542	43.31%	0.40%	3.906	41.94%	0.40%	4.148	39.69%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.52%	768	40.36%	0.61%	1,009	37.70%	0.64%	1,207	34.82%
0.23%	254	22.90%	0.27%	332	20.47%	0.30%	397	18.45%
0.35%	5	32.98%	0.37%	6	28.62%	0.40%	6	24.82%
0.23%	249	22.75%	0.27%	327	20.36%	0.30%	391	18.37%
0.67%	59	62.26%	0.78%	85	61.70%	0.81%	107	59.41%
1.36%	454	62.15%	1.58%	591	61.25%	1.66%	703	58.68%
1.22%	91	56.50%	1.30%	114	54.74%	1.27%	132	52.03%
1.39%	364	63.76%	1.66%	477	63.07%	1.77%	570	60.50%
0.23%	37	16.64%	0.26%	40	17.52%	0.29%	40	17.57%
0.32%	4.373	42.06%	0.34%	4.988	40.45%	0.35%	5.435	38.05%

			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 - Defaul Stock
0.02%	6	29.25%	0.01%	8	29.60%	0.01%	9	28.82%
0.36%	19	76.81%	0.44%	43	81.93%	0.51%	70	81.63%
0.50%	965	38.62%	0.65%	1,232	42.02%	0.76%	1,452	42.41%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.72%	1.175	68.86%	0.81%	1.455	68.98%	0.86%	1.635	64.58%
0.29%	234	30.34%	0.32%	297	28.86%	0.36%	346	26.61%
0.22%	66	28.31%	0.27%	77	27.09%	0.30%	82	24.48%
0.30%	168	31.51%	0.33%	220	29.72%	0.37%	263	27.53%
0.46%	497	100.19%	0.53%	560	109.62%	0.55%	575	109.30%
1.40%	444	82.09%	1.56%	597	84.17%	1.64%	714	81.12%
1.51%	187	84.31%	1.71%	226	87.79%	1.80%	247	84.08%
1.38%	257	80.37%	1.54%	371	81.94%	1.61%	467	79.55%
0.29%	4	52.53%	0.42%	9	57.20%	0.53%	16	57.99%
0.47%	2.169	50.98%	0.57%	2.747	53.52%	0.63%	3.182	52.18%

		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
	0.00%	8	48.96%	0.00%	8	49.88%
	0.01%	16	84.73%	0.01%	17	78.25%
	1.83%	1,163	53.42%	2.08%	1,402	53.08%
	-	0	-	-	0	-
	-	0	-	-	0	-
	1.97%	1.042	79.74%	2.16%	1.281	79.64%
	0.95%	302	68.32%	1.01%	370	68.32%
	2.80%	72	68.28%	3.26%	84	68.27%
	0.85%	230	68.34%	0.88%	286	68.34%
	4.73%	0	111.45%	4.47%	0	111.14%
	3.52%	740	85.30%	3.99%	911	85.17%
	5.15%	212	92.55%	5.52%	249	92.54%
	3.21%	528	82.64%	3.70%	662	82.65%
	1.21%	0	89.19%	1.26%	1	86.23%
	1.50%	2,230	63.36%	1.66%	2,709	63.21%

			Adve	rse Scena	io			
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
0.00%	0	39.70%	0.00%	0	40.47%	0.00%	0	40.92%
0.79%	64	38.76%	0.77%	99	50.30%	0.70%	127	56.33%
0.99%	287	28.85%	0.97%	379	35.78%	0.84%	443	39.44%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
1.52%	579	37.34%	1.83%	851	49.18%	2.07%	1,119	57.06%
0.01%	1	12.55%	0.01%	1	15.17%	0.01%	1	16.76%
-	0	-	-	0	-	-	0	-
0.01%	1	12.55%	0.01%	1	15.17%	0.01%	1	16.76%
1.43%	209	33.53%	1.72%	312	45.39%	1.96%	414	53.47%
1.86%	368	40.02%	2.23%	539	51.86%	2.54%	704	59.61%
1.66%	224	38.68%	1.99%	326	50.45%	2.27%	424	58.30%
2.22%	144	42.43%	2.68%	213	54.26%	3.05%	281	61.72%
0.61%	11	47.03%	0.71%	24	51.08%	0.76%	38	51.35%
1.05%	941	34.11%	1.18%	1.354	44.36%	1.25%	1.727	50.85%

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

					osure values (as of 31/12/2	2013)			Risk ex	posure amoun	ts (as of 31/	12/2013)			Value adjus	tments and pro	visions (as of	31/12/2013)						eline Scenari								Adv	verse Scenario	5		
		LTV % (as of	F-	IRB	A-	-IRB	5	STA	E.	IRB	A-	IRB	5	TA	F	-IRB	A-	IRB	S	TA		as of 31/12	/2014	as	of 31/12/20	15	as of	31/12/201	16	asr	of 31/12/2	.014	86	s of 31/12/20	015	as o	of 31/12/3
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairme rate	nt Stock of Provisions	Coverage Ratio Default Stock	· Impairment rate	Stock of Provisions	Coverage atio - Default Stock	Impairment S rate Pr		Coverage itio - Default Stock	Impairment rat	e Stock of Provision	f Ratio - Defaul Stock	Impairment rate	nt Stock of Provisions R	Coverage Ratio - Default Stock	Impairment rate F	Stock of Provisions
	Central banks and central governments		0	0	0	0	1,727	0	0	0	0	0	874	0	0	0	0	0	0	0	0.04%	0	28.30%	0.04%	1		0.03%		28.70%	0.05%	1	28.75%	0.05%	1	29.10%	0.05%	2
	Institutions		4	0	236	5	953	0	2	0	206	0	546	0	0	0	0	3	0	0	0.56%	8	52.96%	0.54%	13	51.76%	0.53%	18	51.37%	0.76%	11	55.19%	0.97%		55.74%	1.15%	32
	Corporates		4	0	2,421	12	9,299	177	4	0	789	1	9,241	177	0	0	14	6	117	214	0.60%	431	55.15%	0.56%	504	55.22%	0.53%	571	55.19%	0.71%	468	58.44%	0.84%	626	63.56%	0.89%	744
	Corporates - Of Which: Specialised Lending		0	0	135	0	0	0	0	0	30	0	0	0	0	0	0	0	0	0	-	0	-		0	-	-	0	-		0	-	-	0	-	-	0
	Corporates - Of Which: SME		2	0	2	0	1,946	86	2	0	0	0	1,907	86	0	0	0	0	47	96	-	0	-		0	-	-	0	-	-	0	-	-	0	-	-	0
	Retail		0	0	12	0	3,262	23	0	0	1	0	2,227	24	0	0	0	0	59	183	0.93%	282	79.01%	0.79%			0.78%		69.84%	1.06%	297	82.60%			82.25%	1.11%	410
	Retail - Secured on real estate property	38.0%	0	0	10	0	551	0	0	0	1	0	193	0	0	0	0	0	0	0	0.47%	3	14.41%	0.31%			0.31%		12.76%	0.55%	3	15.33%			14.67%	0.49%	8
	Retail - Secured on real estate property - Of	34.0%	0	0	0	0	5	0	0	0	0	0	2	0	0	0	0	0	0	0	0.52%	0	9.37%	0.60%			0.69%		9.56%	0.65%	0	10.25%			11.42%	1.10%	0
sian Federation	Retail - Secured on real estate property - Of	38.0%	0	0	10	0	546	0	0	0	1	0	191	0	0	0	0	0	0	0	0.47%		14.49%	0.30%			0.31%		12.83%	0.55%	3		0.45%		14.73%	0.49%	8
Significación	Retail - Qualifying Revolving		0	0	0	0	103	2	0	0	0	0	77	2	0	0	0	0	4	12	2.94%		81.61%	2.25%			2.09%		79.44%	3.30%	21	85.47%			92.37%	2.84%	29
	Retail - Other Retail		0	0	2	0	2.609	21	0	0	0	0	1.956	21	0	0	0	0	55	171	0.94%	260	83.64%	0.83%	287		0.83%		76.95%	1.07%	273	87.75%			89.86%	1.17%	373
	Retail - Other Retail - Of Which: SME		0	0	0	0	10	2	0	0	0	0	8	2	0	0	0	0	0	8	0.61%	9	75.74%	0.62%	9		0.64%		73.81%	0.67%	9	79.45%	0.78%		84.16%	0.82%	10
	Retail - Other Retail - Of Which: non-SME		0	0	2	0	2.598	19	0	0	0	0	1.948	19	0	0	0	0	55	163	0.95%		84.01%	0.83%			0.83%		77.06%	1.07%	264		1.11%		90.09%	1.17%	362
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.61%	0	48.14%	0.62%	0	48.80%	0.64%	0	49.22%	0.69%	0	51.56%	0.87%	0	57.45%	0.99%	0
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0										1	4	4		4 7	/	/V	
	Other non-credit obligation assets		0	0	0	0	244	0	0	0	0	0	239	0	0	0	0	0	0	0											4	4		4			(
	TOTAL Securitisation and re-securitisations nositions deducted from capital *		8	0	2.669	17	15.485	200	6	0	996	1	13.128	201	0	0	14	9	176	397	0.62%	722	63.04%	0.56%	831	61.16%	0.54%	934	59.80%	0.73%	777	66.33%	0.83%	1.012	69.21%	0.89%	1.188
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0												4		4	()	()	

				EX	osure values (a	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))					
		LTV % (as of	F-	IRB	A-	IRB	S	'A	Fi	IRB	A-	IRB	ST	'A	E	IRB	A-	IRB	5	STA		85	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	d Defaulted		Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	• Imp
	Central banks and central governments		3,960	0	29	0	654	0	454	0	5	0	55	0	0	0	0	0	0	0	1 1	0.08%	2	47.75%	6
	Institutions		1.214	0	124	0	20	0	184	0	24	0	5	0	0	0	0	0	0	0		0.03%	0	22.61%	6
	Corporates		6,223	288	833	12	607	22	4,832	0	212	1	603	15	39	183	5	7	2	51		0.82%	370	58.18%	0
	Corporates - Of Which: Specialised Lending		1.868	113	601	0	0	0	1.474	0	96	0	0	0	11	40	4	0	0	0		-	0	-	
	Corporates - Of Which: SME		1,918	116	88	7	227	10	1,798	0	69	1	218	10	21	103	1	7	1	50		-	0	-	
	Retail		0	0	2	0	1.835	34	0	0	0	0	1.008	40	0	0	0	0	35	49		2.05%	125	50.26%	1
	Retail - Secured on real estate property	54.0%		0	1	0	932	0	0	0	0	0	335	0	0	0	0	0	22	0		0.15%	23	8.04%	0
	Retail - Secured on real estate property - Of	46.0%	0	0	1	0	12	0	0	0	0	0	4	0	0	0	0	0	0	0		1.06%	0	16.10%	0
Czech Republic	Retail - Secured on real estate property - Of	54.0%	0	0	1	0	920	0	0	0	0	0	331	0	0	0	0	0	21	0		0.14%	23	7.71%	6
decentrepublie	Retail - Qualifying Revolving		0	0	0	0	28	1	0	0	0	0	22	1	0	0	0	0	1	9		3.27%	12	93.77%	2
	Retail - Other Retail		0	0	1	0	874	33	0	0	0	0	652	39	0	0	0	0	12	40		4.05%	90	54.09%	3
	Retail - Other Retail - Of Which: SME		0	0	0	0	141	5	0	0	0	0	97	3	0	0	0	0	4	5		6.10%	18	61.58%	5
	Retail - Other Retail - Of Which: non-SME		0	0	1	0	733	28	0	0	0	0	555	37	0	0	0	0	8	35		3.65%	72	52.71%	3
	Equity		80	0	0	0	1	0	243	0	0	0	1	0	0	0	0	0	0	0		0.82%	1	64.80%	
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1				
	Other non-credit obligation assets		0	0	0	0	235	2	0	0	0	0	207	3	0	0	0	0	0	0					
	TOTAL		11.476	288	988	12	3.352	58	5.713	0	241	1	1.878	58	39	183	5	7	37	100		0.82%	497	56.12%	_
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0					4

				Exp	osure values (as of 31/12/2	(013)			Risk ex	posure amoun	nts (as of 31/1	12/2013)			Value adjus	tments and pro	ovisions (as of	31/12/2013)					Bar	seline Scena	ario		
		LTV % (as of	F-	IRB	A-	IRB	s	TA	F	IRB	A-	-IRB	S	STA	F	IRB	A-	IRB	S	TA	:s	: of 31/12	2/2014	as	s of 31/12/2			of 31/12/2
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	I Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	- Impairment rate	t Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions
	Central banks and central governments		0	0	0	0	1.718	0	0	0	0	0	0	0	0	0	0	0	0	0	0.01%	0	25.00%	0.01%	0	24.97%	0.01%	0
	Institutions		204	0	5,217	0	2,275	0	42	0	301	0	434	0	0	0	0	0	0	0	0.06%	4	39.31%	0.06%	7	39.78%	0.06%	11
	Corporates		18	0	3.701	33	760	7	15	0	1.353	0	526	9	0	0	1	15	1	22	0.22%	50	51.66%	0.19%	58	47.67%	0.17%	65
	Corporates - Of Which: Specialised Lending		0	0	478	0	0	0	0	0	198	0	0	0	0	0	1	0	0	0		0	-	-	0	-	-	0
	Corporates - Of Which: SME		0	0	8	2	14	2	0	0	8	0	14	2	0	0	0	1	0	7		0	-	-	0	-	-	1 0 1
	Retail		0	0	11	2	13	2	0	0	3	0	11	2	0	0	0	2	0	3	0.88%	5	64.06%	0.83%	5	60.82%	0.79%	5
	Retail - Secured on real estate property	30.0%	0	0	7	1	0	0	0	0	2	0	0	0	0	0	0	1	0	0	0.31%	1	67.29%	0.29%	1	63.77%	0.28%	1 1
	Retail - Secured on real estate property - Of	27.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.01%	0	0.97%	0.01%	0	0.97%	0.01%	0
France	Retail - Secured on real estate property - Of	30.0%	0	0	7	1	0	0	0	0	2	0	0	0	0	0	0	1	0	0	0.32%	1	67.44%	0.30%	1	64.04%	0.29%	1 1
Trance	Retail - Qualifying Revolving		0	0	0	0	2	0	0	0	0	0	2	0	0	0	0	0	0	0	0.88%	0	74.48%	0.72%	0	71.49%	0.61%	0
	Retail - Other Retail		0	0	4	1	11	2	0	0	1	0	10	2	0	0	0	1	0	3	1.16%	4	62.77%	1.12%	4	59.60%	1.08%	4
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.68%	0	45.53%	0.62%	0	45.75%	0.56%	1 0 1
	Retail - Other Retail - Of Which: non-SME		0	0	3	1	11	1	0	0	1	0	9	2	0	0	0	1	0	3	1.17%	4	63.84%	1.13%	4	60.38%	1.09%	4
	Equity		30	0	0	0	52	0	66	0	0	0	52	0	0	0	0	0	0	0	0.19%	0	43.66%	0.17%	0	43.70%	0.16%	0
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				4	4 - V			(I
	Other non-credit obligation assets		0	0	0	0	6	0	0	0	0	0	5	0	0	0	0	0	0	0				4	4 1			(
	TOTAL		253	0	8,929	35	4,824	9	122	0	1,656	0	1,029	11	0	0	1	17	2	25	0.12%	59	51.33%	0.11%	71	47.31%	0.10%	82
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0				4	4 1			(P

				Exp	osure values (as of 31/12/2	2013)			Risk ex	posure amoun	is (as of 31/1	2/2013)			Value adjust	tments and pro	rovisions (as o	f 31/12/2013	•)					Base
		LTV % (as of	F	-IRB	A-	IRB	S	TA	F-I	IRB	A-1	RB	SI	TA	F	IRB	A	N-IRB		STA	1 (85	s of 31/12/	/2014	aso
	(min EUR, %)	31/12/2013)	Non-defaulted	I Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulte	d Defaulted		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	· Impairment rate
	Central banks and central governments		4	0	5.000	0	4	11	0	0	5	0	0	0	0	0	0	0	0	0	1 1	0.00%	0	0.02%	0.00%
	Institutions		18	0	1,120	2	921	12	5	0	388	0	278	2	0	0	0	2	0	0		0.04%	3	17.82%	0.03%
	Corporates		0	0	3.900	429	837	87	0	0	1.561	0	672	87	0	0	8	233	11	2		0.60%	281	43.84%	0.40%
	Corporates - Of Which: Specialised Lending		0	0	271	427	0	0	0	0	120	0	0	0	0	0	0	232	0	0		1 - 1	. 0	1 - 1	-
	Corporates - Of Which: SME		0	0	59	0	84	0	0	0	73	0	83	0	0	0	0	0	0	0		1 - 1	. 0	1 - 1	-
	Retail		0	0	34	1	36	1	0	0	5	0	33	1	0	0	0	1	1	2		0.26%	4	52.70%	0.21%
	Retail - Secured on real estate property	34.0%	0	0	30	1	0	0	0	0	4	0	0	0	0	0	0	0	0	0		0.23%	. 0	18.08%	0.16%
	Retail - Secured on real estate property - Of	58.0%	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0.21%	0	15.58%	0.19%
United States	Retail - Secured on real estate property - Of	34.0%	0	0	29	1	0	0	0	0	3	0	0	0	0	0	0	0	0	0		0.24%	0	18.11%	0.15%
officed beaters	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		1.39%	0	84.60%	1.22%
	Retail - Other Retail		0	0	5	0	35	1	0	0	1	0	33	1	0	0	0	0	1	2		0.26%	4	60.57%	0.23%
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0.73%		67.90%	0.67%
	Retail - Other Retail - Of Which: non-SME		0	0	4	0	35	1	0	0	1	0	33	1	0	0	0	0	1	2		0.26%	4	60.16%	0.23%
	Equity		18	0	0	0	0	9	42	0	0	0	0	9	0	0	0	0	0	0		1.25%	4	42.79%	0.58%
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		1 1		1 /	
	Other non-credit obligation assets		0	0	0	0	26	0	0	0	0	0	26	0	0	0	0	0	0	0	I				
	Securitisation and re-securitisations positions deducted from capital *		40	0	10,054	432	1,823	120	47	0	1,958	0	1,009	99	0	0	8	236	12	4	1 1	0.24%	293	42.42%	0.16%

				Exp	oosure values (as of 31/12/2	2013)			Risk ex	posure amou	nts (as of 31/1	2/2013)		Value ad	ijustments	s and provisions	(as of 31/12/201	3)					Bas	eline Scena	ario		
		LTV % (as of	F-	IRB	A	IRB	5	STA	F-	IRB	A	-IRB	S	TA	F-IRB		A-IRB		STA		85	of 31/12/2	2014	as	of 31/12/:	2015	as of	31/12/2016
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted Default	ed Non-	-defaulted Defa	lted Non-default	ed Defaulted	In	pairment rate	Stock of Provisions	Coverage Ratio Default Stock		Stock of Provisions	Coverage Ratio - Default Stock	Impairment S rate Pri	tock of ovisions Coverage Ratio - Default Stock
	Central banks and central governments		6	0	0	0	5,548	5	4	0	0	0	176	0	0 0		0	0 0	0		0.17%	8	26.39%	0.13%	15	28.60%	0.10%	19 29.20%
	Institutions		3	0	4	0	413	0	2	0	3	0	368	0	0 0		0	0 0	5		0.22%	6	75.05%	0.20%	6	64.50%	0.19%	7 58.76%
	Corporates Corporates - Of Which: Specialised Lending		14	11	330	40	2,781	1,091	13	0	144	2	2,669	1,125	0 3		2	26	613		2.23%	883	40.25%	1.96%	966	40.73%	1.75%	1,034 41.03%
	Corporates - Of Which: SME		0	0	36	12	1 247	586	U	0	3	1	1.238		0 0		0		369		-	0	- 1	-	U	-		0 -
	Retail		0	0		20	3.652	190	0	0	1	2	2,335	145	0 0		0		200		0.59%	240	39.51%	0.36%	259	36.04%	0.32%	274 33.86%
	Retail - Secured on real estate property	60.0%	ő	0		0	1.055	0	0	0	0	0	379	0	0 0		ő	6	0		1.06%	18	8.72%	0.45%	22	8.41%	0.43%	26 8.24%
60.0 HTTL (1 1	Retail - Secured on real estate property - Of	64.0%	0	0	0	ō	84	ō	0	ō	ō	ō	29	ō	0 0		0	0	0		0.96%	1	17.13%	0.25%	1	16.82%	0.22%	1 16.49%
CROATIA (local name	Retail - Secured on real estate property - Of	60.0%	0	0	0	0	971	0	0	0	0	0	350	0	0 0		0	6	0		1.07%	17	8.42%	0.47%	21	8.15%	0.45%	25 8.00%
Hrvatska)	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0 0		0	0 0	0		3.33%	0	70.57%	3.16%	0	72.41%	3.01%	0 73.69%
· · ·	Retail - Other Retail		0	0	4	0	2.597	190	0	0	1	0	1.956	145	0 0		0	1	200		0.40%	222	49.06%	0.33%	237	47.28%	0.28%	248 46.02%
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0	1	0	98	2	0	0	0	0	74	2	0 0		0	1	1 199		1.00%	3	36.97%	0.85%	4	37.54%	0.75%	4 37.62%
	Equity		0	0	3	0	2.498	188	0	0	1	0	1.882	143	0 0		0		199		0.37% 9.62%	219	49.22% 88.34%	0.31% 9.20%	233 17	47.43% 89.75%	0.26% 8.79%	244 46.18% 24 90.77%
	Securitisation			0	0		95		0	0		0	70			1	0				5.02.10	-	00.34%	9.20%	1/	07./3%	0.75%	27 90.77%
	Other non-credit obligation assets		0	0	0	0	234	0	0	0	0	0	229	0	0 0		0	13	0			/ 17	/ /				(I I	
	TOTAL		23	11	339	40	12.722	1.286	19	0	149	2	5.849	1.271	0 3		2	47	817	- E	0.89%	1.146	40.22%	0.72%	1.263	39.83%	0.61%	1.359 39.53%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0 0		0	0 (0									

			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 Stock
0.07%	1	40.00%	0.07%	3	40.00%	0.07%	4	40.53%
0.05%	0	23.57%	0.08%	1	24.08%	0.11%	2	24.81%
1.05%	410	61.01%	1.44%	602	63.18%	1.71%	770	61.29%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
2.51%	138	53.89%	3.05%	215	59.62%	3.24%	280	59.72%
0.19%	24	8.78%	0.12%	29	8.86%	0.14%	34	8.88%
1.29%	0	17.81%	1.37%	1	21.26%	1.27%	1	22.08%
0.17%	23	8.41%	0.11%	28	8.30%	0.12%	33	8.31%
3.92%	13	102.96%	4.39%	17	123.39%	4.44%	19	128.66%
4.98%	101	58.09%	6.39%	170	65.58%	7.13%	228	66.98%
7.64%	20	67.13%	10.10%	37	80.81%	12.17%	52	84.57%
4.45%	81	56.37%	5.68%	133	62.46%	6.18%	175	63.16%
1.05%	1	69.82%	1.57%	2	80.23%	2.00%	4	82.74%
1.03%	551	59.07%	1.34%	824	61.97%	1.52%	1.061	60.58%

Coverage Ratio - Default

0.03% 0.03% 0.71%

% 1.60% 0.06% 0.71% 0.05% 2.47% 3.46% 1 4.97% 3 3.18% 11 0.85% 2 0.67% cm

eline Scenario of 31/12/2015 as of 31/12/2016 Stock of Ratio - Defaut Provisions - Ratio - Defaut rate - Provisions - Ratio - Defaut

 Notice
 Relation

 0
 0.002

 4
 18.75%

 258
 42.9%

 0

 0

 0
 1.55%

 0
 15.55%

 4
 27.2%

 4
 56.80%

 4
 12.4%

 320
 41.5%

 rate
 Pervision
 Rate
 Occurs

 0.00%
 0
 0.04%
 0.22%

 0.03%
 4
 19.23%
 0.24%

 0.39%
 14.23%
 0.23%
 0.24%

 1.01%
 5
 44.42%
 0.12%

 0.12%
 5
 44.42%
 0.12%

 0.12%
 0
 14.17%
 0.14%

 0.12%
 0
 14.14%
 0.12%

 0.21%
 4
 54.2%
 0.22%

 0.21%
 4
 54.2%
 0.22%

 0.21%
 4
 54.2%
 0.22%

 0.21%
 4
 54.2%
 0.25%

 0.21%
 22
 40.5%
 0.2%

53.309

0.05% 0.03% 0.75%

1.77% 0.06% 0.84% 0.05% 2.74% 3.70% 5.46% 3.36% 0.82%

nent Stock of Coverag

0.67% 698

46.57% 22.01% 52.73% -48.99% 7.69% 18.46% 7.18% 96.85% 53.94% 66.48% 51.47% 66.28%

51.62%

as of

0.00% 0.06% 0.6% 0.25% 0.25% 0.26% 0.26% 0.26% 0.29% 0.29% 0.29% 0.29% 0.29%

0.26%

Adverse Scenario													
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					
0.05%	0	40.00%	0.05%	1	40.00%	0.05%	1	40.00%					
0.12%	8	45.67%	0.18%	21	46.67%	0.24%	39	47.80%					
0.26%	53	52.29%	0.30%	70	50.98%	0.31%	83	48.00%					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
0.98%	5	65.70%	1.11%	6	65.79%	1.14%	6	62.46%					
0.36%	1	68.58%	0.43%	1	67.46%	0.46%	1	63.38%					
0.01%	0	1.00%	0.01%	0	1.09%	0.00%	0	1.09%					
0.37%	1	68.75%	0.44%	1	67.80%	0.48%	1	63.85%					
0.96%	0	76.55%	0.92%	0	78.22%	0.85%	0	75.35%					
1.28%	4	64.48%	1.47%	4	64.80%	1.53%	5	61.64%					
0.77%	0	46.66%	0.90%	0	49.19%	0.95%	0	49.54%					
1.29%	4	65.57%	1.49%	4	65.67%	1.55%	4	62.25%					
0.22%	0	45.08%	0.31%	0	48.63%	0.38%	1	48.88%					
0.17%	67	52.06%	0.22%	98	50.51%	0.25%	130	48.38%					

Adverse Scenario													
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 - Defaul Stock					
16	0	0.03%	0.00%	0	0.05%	0.00%	0	0.07%					
16	3	19.70%	0.06%	5	22.17%	0.07%	6	24.41%					
Ka l	290	44.96%	0.52%	331	46.62%	0.44%	350	45.86%					
	0	-	-	0	-	-	0	-					
	0	-	-	0	-	-	0	-					
Ko l	5	54.20%	0.28%	0.28% 5		0.27%	5	46.35%					
16	0	18.48%	0.22%	0	16.42%	0.19%	0	14.80%					
Ko l	0	16.34%	0.30%	0	17.56%	0.35%	0	17.53%					
16	0	18.51%	0.21%	0	16.40%	0.19%	0	14.75%					
Ko l	0	87.80%	1.59%	0	91.43%	1.53%	0	90.01%					
16	4	62.58%	0.31%	4	61.82%	0.31%	5	58.53%					
Ko l	0	69.87%	0.93%	0	70.83%	0.97%	0	69.34%					
No 1	4	62.18%	0.31%	4	61.37%	0.31%	4	58.03%					
16	4	43.04%	0.67%	4	41.74%	0.35%	4	39.54%					
ю	302	43.50%	0.21%	345	45.05%	0.18%	366	44.31%					

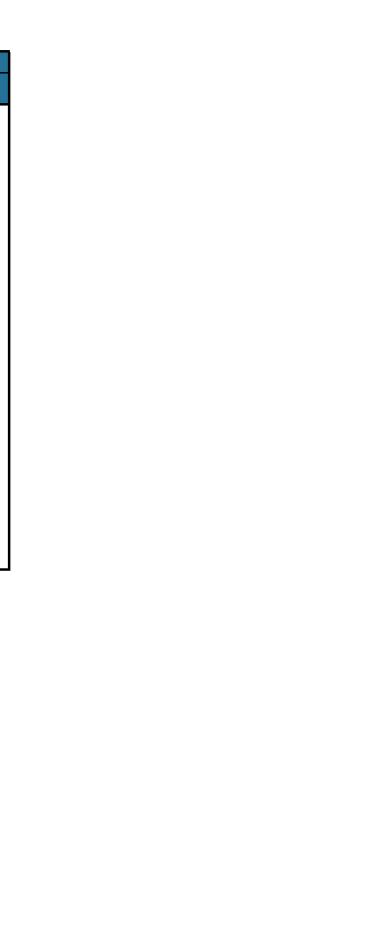
Adverse Scenario												
as of	31/12/20	14	85	of 31/12/	2015	as	of 31/12/	2016				
npairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defaul Stork				
1.12%	54	37.59%	1.14%	109	38.73%	1.16%	164	39.13%				
0.32%	6	70.97%	0.51%	8	58.92%	0.69%	11	52.72%				
2.80%	989	44.51%	3.40%	1,267	51.39%	3.67%	1,438	53.31%				
-	0	-	-	0	-	-	0	-				
-	0	-	-	0	-	-	0	-				
0.82%	292	46.09%	0.79%	378	47.37%	0.85%	426	44.54%				
1.32%	20	9.84%	0.95%	33	11.15%	1.14%	43	11.39%				
1.29%	1	20.67%	0.60%	2	23.75%	0.66%	2	24.01%				
1.33%	19	9.45%	0.98%	31	10.76%	1.19%	41	11.02%				
4.85%	0	86.09%	6.78%	0	113.59%	7.76%	0	123.74%				
0.61%	272	57.98%	0.73%	345	63.73%	0.76%	382	62.55%				
1.26%	3	43.28%	1.57%	5	53.64%	1.65%	7	56.33%				
0.59%	268	58.16%	0.70%	340	63.89%	0.72%	375	62.68%				
12.82%	12	99.35%	17.58%	29	116.87%	20.20%	45	122.75%				
1.52%	1.354	44.82%	1.68%	1.792	49.95%	1.76%	2.083	50.39%				



EBA EUROPEAN BANKING 2014 EU-wide Stress Test

P&L		E	Baseline Scenari	0	A	dverse Scenario	D
(mln EUR)	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Net interest income	12,990	12,417	12,247	12,338	11,841	11,979	11,872
Net trading income		148	470	631	-96	324	533
of which trading losses from stress scenarios		-804	-483	-322	-1,048	-629	-419
Other operating income	1,573	222	222	222	197	197	197
Operating profit before impairments	9,119	5,969	6,129	6,432	4,944	5,334	5,401
Impairment of financial assets (-)	-14,631	-5,110	-3,571	-2,815	-8,403	-8,634	-6,623
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-14,631	-5,110	-3,571	-2,815	-8,021	-8,405	-6,471
Impairment Financial assets designated at fair value through P&L (-)	0	0	0	0	-381	-229	-153
Impairment on non financial assets (-)	-9,663	-317	-264	-109	-591	-567	-381
Operating profit after impairments from stress scenarios	-15,175	541	2,293	3,508	-4,050	-3,868	-1,603
Other Income and expenses	-1,040	-54	-54	-54	-54	-54	-54
Pre-Tax profit	-16,215	487	2,239	3,454	-4,104	-3,922	-1,657
Тах	1,897	-146	-672	-1,036	1,231	1,177	497
Net income	-14,317	341	1,567	2,418	-2,873	-2,745	-1,160
Attributable to owners of the parent	-14,699	-41	1,185	2,036	-3,064	-2,936	-1,351
of which carried over to capital through retained earnings	-14,876	-41	648	1,137	-3,064	-2,936	-1,351
of which distributed as dividends	176	0	537	899	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.



EBA EUROPEAN BANKING AUTHORITY

2014 EU-wide Stress Test

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	335,469	337,691	339,017	339,894	341,703	347,912	350,943		
Risk exposure amount Securitisation and re-securitisations	3,648	5,870	7,196	8,074	9,882	13,617	15,993		
Risk exposure amount Other credit risk	331,821	331,821	331,821	331,821	331,821	334,294	334,950		
Risk exposure amount for market risk	21,106	21,576	21,546	21,531	30,565	29,797	30,089		
Risk exposure amount for operational risk	52,013	52,013	52,037	52,082	52,013	52,071	52,081		
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0		
AQR adjustments (for SSM countries only)	317	317	317	317	317	317	317		
Total Risk exposure amount	408,904	411,597	412,917	413,825	424,598	430,097	433,431		



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	9,133							
Exposure values	Trading Book (excl. correlation trading positions under CRM)	291							
Exposure values	Correlation Trading Portfolio (CRM)	0							
	Total	9,424							
	Banking Book	3,527	5,558	6,766	7,564	9,270	12,719	14,898	
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	121	312	431	510	613	898	1,095	
•	Total	3,648	5,870	7,196	8,074	9,882	13,617	15,993	
	Hold to Maturity porfolio	60	72	69	67	87	110	129	
Impairmente	Available for Sale porfolio	9	4	4	4	5	6	7	
Impairments	Held for trading portfolio								
	Total	69	76	73	71	92	116	136	



	(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of pro	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 EXPOSURE 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	Austria	1,275 123 365 392 3,231 3,232 4,218 12,836	1,274 19 50 229 207 0 3,427 5,207	1,275 123 365 392 3,231 3,231 4,197 12,814	0 72 315 151 3,012 3,127 352 7,029	0 0 0 0 0 232 232	1 32 1 2 22 125 182	0 0 3 11 60 25 99	0 0 0 3 5 11 19	25 0 0 3 0 17 44	-1 0 0 0 0 0 -7 -7 -8	1,136 364 453 3 -5 138 23 2,111	29 3 8 1 2 10 22 76	-1,017 -468 -404 -9 -40 -125 -4 -2,065	-87 -4 -24 0 -10 -6 -10 -142
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Belgium	3 0 24 3 83 28 182 322	0 0 0 0 0 0 0 0	3 0 21 3 83 27 178 315	0 0 24 0 82 20 0 125	0 0 0 0 0 0 0 0	3 0 -2 3 1 7 178 191	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	145 51 132 26 -51 65 7 375	0 2 1 0 2 6 12	-11 -71 -230 -28 50 -62 -7 -7 -359	0 -4 -1 0 -5 -19 -30
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Bulgaria	11 67 161 42 126 151 143 701	0 0 0 7 16 143 167	11 67 161 42 122 151 143 697	10 67 96 42 112 129 0 455	0 0 1 0 0 0 0 1	0 1 3 0 0 1 0 5	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0			4 31 15 -15 -25 0 0 10	0 0 1 0 2 0 0 3	-4 -71 33 11 31 0 0	0 -1 0 -1 0 -1 0 - 3
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Cyprus											0 0 -44 -2 0 0 0 - 46	0 0 6 0 0 0 0 0 7	0 11 15 7 10 0 43	-1 -2 -1 -2 0 0 -7
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Czech Republic	146 435 412 128 300 1,064 24 2,509	0 9 0 1 2 1 6 19	146 435 412 128 300 1,034 22 2,477	55 267 374 106 279 1,038 7 2,126	91 112 0 0 0 0 0 203	0 46 38 21 20 -5 8 128	140 200 0 2 2 6 350	6 2 0 0 0 0 1 8	0 0 46 0 0 0 100 146	0 0 -4 0 0 0 -1 -5	18 7 -62 -10 -76 0 0 -122	0 0 1 0 1 0 0 2	-36 -7 101 20 57 0 0 135	0 0 -1 -2 -1 0 0 -4
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Denmark	1 0 0 33 0 0 0 35		1 0 33 0 0 0 35	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 33 0 0 0 33 3					0 6 4 3 0 0 0 13	0 0 0 0 0 0 0 0 0	0 -6 -15 8 0 0 0 -13	
[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							-13 0 0 0 4 0 4 0 0 4	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Finland	0 0 0 0 7 0 7		0 -3 0 -1 7 -3 0			0 -3 0 -1 7 -3	0 0 0 0 37 0 37		0 0 0 0 37 51 88	0 0 0 0 -7 -16 -23	0 6 4 3 0 0 1 1 14	0 0 0 0 0 0 2 2	-6 -15 8 0 0 -2 -15	0 0 0 0 0 0 -4 -5
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	France	171 313 571 199 15 172 198 1,638	0 0 0 0 0 0 0 0 0	157 312 566 196 14 159 196 1,601	0 0 0 10 163 40 213	0 286 0 198 0 0 0 484	157 26 2 -2 4 -4 156 340	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	239 59 123 25 -113 -76 34 290	0 0 4 2 3 5 31 45	-196 -43 -177 39 64 98 -35 -250	0 0 -10 -1 -2 -1 -96 -110



	(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF	31/12/2013	3	v	ALUES AS OF	31/12/2013	3
		EXPOSURES (act of pro	RECT LONG counting value gross visions) (1)		is a maturit		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 EXPOSURE positive fair value 12/2013		h negative fair
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013(-)
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Germany	2,982 2,295 5,285 5,716 5,916 1,430 3,188 26,812	2,614 105 129 306 202 1,071 2,446 6,873	2,964 2,265 5,269 5,704 5,876 1,370 3,152 26,601	56 25 0 80 25 0 6 192	167 2,041 3,446 5,226 5,072 150 501 16,601	6 94 250 91 577 150 99 1,266	785 1,204 2,909 1,852 2,828 4,761 5,774 20,111	-4 14 3 0 129 203 458 804	75 113 51 146 1,468 3,839 2,121 7,813	0 -6 -10 -6 -40 -367 -306 -735	181 28 4 17 1 51 72 354	0 18 0 13 1 45 88 165	-181 -6 -4 -3 0 -12 -35 -242	0 0 0 -3 -94 -98
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Croatia	217 630 201 658 746 682 174 3,308	15 347 68 657 657 657 147 2,568	217 630 201 658 746 681 171 3,304	195 280 130 2 66 19 27 720	0 0 0 0 0 0 0	7 3 2 0 3 4 -3 16	0 0 218 363 544 1,125	0 0 0 17 20 82 119	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	9 30 -55 -38 -45 0 0 -100	0 0 1 1 0 3	-34 -13 79 38 41 0 0	-1 0 -1 -1 -2 0 0 -5
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Greece	0 0 0 0 0 6 1 8	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 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 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Hungary	13 162 181 55 495 176 31 1,113	1 16 1 14 7 119 30 187	13 162 181 55 488 173 30 1,103	0 119 171 40 488 45 0 862		10 27 3 1 -6 9 0 44			85 0 0 0 0 0 0 85	-2 0 0 0 0 0 0 0 0 0	76 87 -244 -281 -183 0 0 -544	1 2 2 7 7 7 0 0	-119 -81 260 292 182 0 0 535	-1 -2 -3 -7 -7 0 0 -19
[0 - 3M [[3M - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Iceland	16 0 0 0 0 0 0 0 16		16 0 0 0 0 0 0 0 16			16 0 0 0 0 0 0 16	0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 -5 0 -5	0 0 0 0 0 0 0 0 0 0	0 0 0 12 0 12 0 12	0 0 0 -2 0 -2 0 -2
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Ireland	52 0 0 0 0 0 0 0 52		52 0 0 0 0 0 0 52	52 0 0 0 0 0 0 52			0 0 0 0 0 0 0 0				0 6 4 23 -11 0 2 24	0 0 0 1 0 2 4	0 -6 -15 -12 13 0 -2 -2 -2	-2 0 0 0 -5 0 -6 -11
[0-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Italy	4,975 13,033 13,081 7,466 9,052 6,034 3,064 56,704	3,699 763 238 47 201 7 1,508	4,163 12,554 12,560 7,410 8,803 5,789 2,993	60 8,364 11,234 7,153 8,588 4,905 1,068	0 0 20 0 1 0 0	276 2,093 249 209 6 37 309	0 0 0 1,533 878 4,059	0 0 0 22 44 1,608	1,024 0 6 50 38 151 58	-15 0 0 0 0 -1 -1 -1	76 326 -27 -244 -324 -143 34	0 9 11 22 12 8 31	-105 -236 223 277 172 209 -10	-11 0 -33 -13 -11 -10 -5 -98 -191
Tot [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Lot	Latvia	0 0 0 0 2 0 0 0 0 0 0	6,463 0 0 0 0 0 0 0 0 0	54,271 0 0 0 2 -2 0	41,372 0 0 0 0 0 0 0 0 0 0 0	21 0 0 0 0 0 0 0 0 0	3,179 0 0 0 0 2 -2 0	<u>6,471</u> 0 0 0 0 0 0 0 0	1,674 0 0 0 0 0 0 0 0 0 0	1,326 0 0 0 0 0 0 0 0 0	-18 0 0 0 0 0 0 0 0	-303 4 0 -42 7 -26 0 0 0	94 0 0 0 1 0 0 0 1	529 0 42 -7 40 0 0 75	-191 0 0 0 -4 0 -4
Tot [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Liechtenstein	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 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 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	-58 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0 0 0 0 0 0 0 0	75 0 0 0 0 0 0 0 0 0 0	4 0 0 0 0 0 0 0 0 0 0



	(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of prov			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 1 11 3 0 14	0 0 0 10 0 10	0 0 1 11 2 0 13	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 2 0 4	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 -57 -5 -43 -6 0 -111	0 0 0 1 0 2	0 0 49 8 46 6 0 109	0 0 0 -3 0 0 - 3
[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 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Malta											0 0 -15 0 0 - 15	0 0 1 0 0 0 0	0 0 15 0 0 0 15	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Netherlands	2 1 2 13 5 2 3 29		2 0 -21 12 3 -2 0 -6	0 0 13 0 0 0 13		2 -1 -23 -1 3 -2 0 - 22					65 153 63 3 38 71 9 402	0 0 1 1 1 2 8 8	-40 -161 -63 -29 -43 -51 -9 -9 -396	0 0 -1 -1 -1 -3 -25 -31
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Norway	0 0 1 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 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 6 4 3 0 0 0 13	0 0 0 0 0 0 0 0 0	-6 -15 8 0 0 -13	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Poland	325 205 531 961 2,600 2,226 1,649 8,498	11 27 41 58 221 0 1,198 1,556	325 167 525 954 2,574 2,177 1,643 8,365	288 16 395 711 2,054 1,648 135 5,247	0 0 0 0 0 0 0 0 0 0	25 -24 31 -2 50 -5 -2 73	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0			76 56 10 67 13 0 222	1 1 2 2 0 0 6	-98 -51 9 -47 -14 -7 0 - 208	-1 -3 0 -2 -2 -1 0 -9
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Portugal	0 0 0 30 0 30 0 30	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 30 0 30 0 30 30	0 0 0 0 30 0 30 0 30 30	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 500 0 0 0 500	0 0 20 0 0 0 0 20	0 500 0 0 0 0 0 500	0 -1 0 0 0 0 0 -1	36 -193 -392 -571 -441 -434 0 - 1,995	0 1 10 16 26 44 0 97	-18 184 416 535 425 469 0 2,010	0 -1 -6 -19 -25 -48 0 - 99
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Romania	168 295 243 325 154 140 75 1,400	2 2 4 19 6 20 65 118	168 295 243 325 154 139 75 1,399	159 284 213 287 135 103 11 11 1,191		7 8 27 19 13 16 0 90		0 0 0 0 0 0 0 0 0			10 70 -16 -28 -39 0 0 -5	0 1 1 1 1 0 0 3	-6 -6 -87 0 25 49 0 0 - 20	0 -1 -23 -23 -13 0 0 - 61
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Slovakia	0 46 1 69 234 355 53 757	0 1 0 1 6 12 1 20	0 46 1 71 240 360 57 775	0 10 69 231 335 55 701	0 0 0 0 0 0 0 0 0	0 0 1 1 3 6 1 1 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	22 18 -46 -60 -55 0 0 -121	0 0 0 1 1 2	-22 -25 55 101 38 0 -1 147	0 0 -1 -1 -2 0 -2 -2 -6



	(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of pro	RECT LONG counting value gross visions) (1)		ereign debt to otl is a maturi	exposures (long) her counterpaties ty matching) (1)	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	Slovenia	0 40 41 77 70 58 126 411	0 36 41 3 9 23 123 234	0 40 41 77 68 57 126 408	0 2 0 66 54 34 3 159	0 0 0 0 0 0 0 0 0	0 2 0 1 -1 -1 1 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 -15 -19 0 0 0 - 33	0 0 0 0 0 0 0 0 0 0	0 0 18 11 7 0 0 36	0 0 0 0 0 0 0 0 0 0 - 1
[0-3M[[3M-1Y] [1Y-2Y[[2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Spain	0 67 128 230 43 30 20 517	0 0 0 0 0 0 0 0	0 67 117 219 43 29 20 495	0 0 16 0 0 0 0 16	0 7 112 212 43 0 20 393	0 -10 8 0 29 0 86	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 75 0 0 0 0 0 75	0 -5 0 0 0 0 0 - 5	87 279 287 61 223 -18 22 940	0 1 2 5 9 1 19 37	-56 -265 -300 -59 -233 28 -22 -908	0 -1 -2 -6 -8 -1 -60 -78
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Tot	Sweden	0 1 0 0 0 0 2	0 0 0 0 0 0 0 0	0 1 1 0 0 0 0 2		0 0 0 0 0 0 0 0 0	0 1 1 0 0 0 0 2	0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	40 152 71 3 0 68 0 334	0 1 0 0 3 0 5	-22 -143 -112 15 0 -68 0 - 329	0 -1 -1 0 0 -3 0 -5
[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			-6 -4 -3 15 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 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0				0 0 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 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 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Hong Kong	3 0 0 0 0 3 0 6	0 0 0 0 3 3	3 0 0 0 3 0 6		3 0 0 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Japan											0 0 -33 0 0 0 0 - 33		0 0 25 7 15 0 0 47	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	U.S.	0 11 1 0 63 0 77	0 0 0 0 0 0 0 0 0	0 11 0 1 0 63 0 77	0 11 0 1 0 63 0 76	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 0 0 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 1	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0



	(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of prov	RECT LONG ounting value gross visions) (1)		ereign debt to oth is a maturit	exposures (long) i ler counterpaties ty matching) (1)	net of cash short only where there	Derivatives with p	T SOVEREIGN EXPOS ositive fair value at 2/2013	Derivatives wit	IVES (1) h negative fair value at /12/2013	Derivatives with	REIGN EXPOSURES positive fair value 12/2013		h negative fair
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at 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	China	0 81 20 161 0 0 0 262	0 0 0 0 0 0 0 0 0	0 81 20 161 0 0 0 262	0 0 0 0 0 0 0 0 0	0 81 20 161 0 0 262	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 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 0 - 3	0 0 0 0 0 0 0 0 0 0	0 0 0 7 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	Switzerland	0 0 0 0 0 3 3	0 0 0 0 0 0 0 0 0	0 0 0 0 0 3 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 3 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	47 160 0 0 0 0 0 206	0 5 0 0 0 0 0 5	-24 -132 -4 0 0 0 0 -159	0 -22 0 0 0 0 0 -22
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Tot	Other advanced economies non EEA	3 12 0 2 0 0 23 39	0 0 0 0 23 23	3 12 0 2 0 0 23 39	0 0 2 0 0 0 2	3 0 0 0 0 0 0 3	0 0 0 0 0 0 0	50 0 0 0 0 0 0 50	1 0 0 0 0 0 0 0 1	212 0 0 0 0 0 212	-2 0 0 0 0 0 0 0 0 0 0	0 0 -12 -27 0 - 39	0 0 0 1 0 1	0 -5 0 12 31 0 0 38	0 0 0 -1 0 -1
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Other Central and eastern Europe countries non EEA	463 349 502 279 611 1.686 877 4.767	27 33 42 28 92 133 294 648	463 348 494 274 596 1,659 847 4,681	205 203 447 241 264 1.399 148 2,907	0 0 0 0 0 0 0 0 0	12 17 4 5 100 69 22 22 229	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	100 129 -934 -771 -1,330 -41 0 - 2,847	3 8 9 20 50 7 0 97	-97 -114 934 805 1,281 132 0 2,940	-2 -15 -10 -21 -53 -10 0 -110
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Middle East	0 9 0 0 0 0 1 1 10	0 9 0 0 0 0 1 1 10	0 9 0 0 0 0 1 1 10	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0					0 0 -106 -41 -94 0 0 - 241	0 0 1 3 0 4	0 -2 106 41 95 0 0 240	0 0 -1 -3 0 - 3
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Latin America and the Caribbean	17 156 2 0 8 1 81 264	17 156 2 0 8 1 81 263	17 156 2 0 7 1 81 264	0 0 0 0 0 0 0 0 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 0 0 0 0 3		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 7 0 -16 0 - 1 6 0 - 8	0 3 0 6 0 9	-41 -5 0 62 0 16	0 -12 0 -9 0 -9 0 - 22
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Africa	1 1 8 22 26 52 226 337	0 0 3 22 21 46 226 319	1 1 8 22 26 51 218 329			1 0 6 0 5 5 -7 10					15 26 -84 -23 -80 0 0 -146	0 0 0 4 0 5	-15 -25 84 23 90 0 0 157	-22 0 0 0 -5 0 0 -5
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Others	0 0 2 63 88 0 593 746	0 0 2 63 88 0 593 746	0 0 2 63 88 0 593 746	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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 -2 0 4	0 0 0 1 0 1 0 0 1	-3 -14 0 28 0 11	

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			
(mln 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	56,230	52,540	54,288	56,152	49,204	43,391	38,967	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	39,164	39,095	39,222	39,764	35,540	31,729	29,419	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)	35,050	35,050	35,050	35,050	35,050	35,050	35,050	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	6,001	5,960	6,608	7,745	2,937	1	-1,350	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-1,586	-1,593	-1,598	-1,601	-3,913	-3,238	-3,387	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRF
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	140	140	140	140	-1,979	-1,284	-1,384	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	483	475	471	468	274	255	206	-	-
	A.1.4	Other Reserves	5,946	5,946	5,946	5,946	5,946	5,946	5,946	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	o	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	1,337	1,337	1,337	1,337	1,337	1,337	1,337	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	-2,290	-2,289	-2,290	-2,291	-2,289	-2,290	-2,291	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	-140	-140	-140	-140	1,583	770	554	-	
	A.1.9	(-) Intangible assets (including Goodwill)	-5,482	-5,482	-5,482	-5,482	-5,482	-5,482	-5,482	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	-278	-278	-278	-278	-510	-683	-683	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	-4	0	0	0	0	0	0	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Defined benefit pension fund assets	-1,415	-1,377	-1,339	-1,301	-915	-415	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 	-552	-552	-552	-552	-552	-552	-552	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)
		in Caylik								-	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
	A.1.15.1	Of which: from securitisation positions (-)	-552	-552	-552	-552	-552	-552	-552	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 classificant investment.	0	0	0	0	-79	-205	-256	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) ar 79 of CRR
		institution does not have a significant investment									
	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.18	(-) Holdings of CET1 capital instruments of financial sector entities where the	0	0	0	0	0	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.19	institution has a significant investment (-) Amount exceding the 17.65% threshold	0	0	0	0	-1,213	-970	-919	CA1 {1.1.1.25}	Article 470 of CRR
	A.1.20	Transitional adjustments	2,575	2,512	1,959	1,330	3,639	2,458	1,452	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 (+/-)	1.268	1.267	973	687	1,267	973	687	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	1,306	1,246	986	643	2,372	1,485	765	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	1,841	1,065	2,618	4,280	1,871	1,626	1,360	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)	41,005	40,160	41,840	44,044	37,411	33,354	30,779	CA1 {1.1}	Article 25 of CRR
	~.5		41,005	40,100	41,040		57,411	55,554	56,775	04 (11)	
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	15,226	12,380	12,448	12,109	11,793	10,037	8,189	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	408,904 14,094	411,597	412,917	413,825	424,598	430,097	433,431	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48 o
	В.1 В.2	CET1 deduction (+) of which: stemming from from CVA capital requirements (+)	3,354								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 (+)	2,184								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-5,210								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								Article 124 to 164 of CRR
CAPITAL RATIOS (%) -	C.1	Common Equity Tier 1 Capital ratio	9.58%	9.50%	9.50%	9.61%	8.37%	7.38%	6.79%	CA3 {1}	-
Transitional period	C.2	Tier 1 Capital ratio	10.03%	9.76%	10.13%	10.64%	8.81%	7.76%	7.10%	CA3 {3}	-
	C.3	Total Capital ratio	13.75%	12.76%	13.15%	13.57%	11.59%	10.09%	8.99%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		32,928	33,033	33,106	23,353	23,655	23,839		
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1)		۰	•	•	٥	•	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)						-	-		
	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)				9.29%			6.45%		

(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 scenario		Adverse	e scenario	Narrative description of the transactions. (type, date of		
(mln EUR)	CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact	completion/commitment, portfolios, subsidiaries, branches)		
2013	0	0					
2014	0	0	0	0			
2015	0	0	0	0			
2016	0	0	0	0			
Total	0	0	0	0			



Outcome of the Stress Test based on the Restructuring plan for banks whose plan was formally agreed with the European Commission after 31 December 2013

	_	Baseline scenario			Adverse scenario		
(mln EUR)	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)							
TOTAL RISK EXPOSURE AMOUNT							
COMMON EQUITY TIER 1 RATIO							



Major Capital Measures from 1 January to 30 September 2014

Major Capital Measures Impacting Tier 1 and Tier 2 Eligible Capital from 1 January 2014 to 30 September 2014

Issuance of CET 1 Instruments	Impact on Common Equity Tier 1 Million EUR
Raising of capital instruments eligible as CET1 capital (+)	1,235
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