Bank Name	AB SEB bankas
LEI Code	549300SBPFE9JX7N8J82

Summary Adverse Scenario

AB SEB bankas

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	82
Impairment losses on financial and non-financial assets in the banking book	35
Common Equity Tier 1 capital (1)	656
Total Risk Exposure (1)	4,415
Common Equity Tier 1 ratio, % (1)	14.9%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	169
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	172
3 yr cumulative losses from the stress in the trading book	7
Valuation losses due to sovereign shock after tax and prudential filters	1
Common Equity Tier 1 capital (1)	644
Total Risk Exposure (1)	4,832
Common Equity Tier 1 ratio, % (1)	13.3%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	266
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (2)	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (3)	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (3)	0

⁽¹⁾ According to CRR/CRD4 definition transitional arrangements as per reporting date. Figures as of 31/12/2013 computed as of first day of application: 01/01/2014.

2014 EU-wide Stress Test

Summary Baseline Scenario

AB SEB bankas

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	82
Impairment losses on financial and non-financial assets in the banking book	35
Common Equity Tier 1 capital (1)	656
Total Risk Exposure (1)	4,415
Common Equity Tier 1 ratio, % (1)	14.9%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	225
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	41
3 yr cumulative losses from the stress in the trading book	5
Common Equity Tier 1 capital (1)	695
Total Risk Exposure (1)	4,440
Common Equity Tier 1 ratio, % (1)	15.6%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	355

(1) According to CRR/CRD4 definition transitional arrangements as per reporting date. Figures as of 31/12/2013 computed as of first day of application: 01/01/2014.

⁽²⁾ Conversions not considered for CET1 computation

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

29.TR_Credit MAN 24/10/2014

2014 EU-wide Stress Test

	Credit Risk		_		((((((((((((((((((((. / (24/42/2012)			((((((((((((((((((((
					(as of 31/12/2013)		exposure amou	ints (as of 31/12/2013)			ns (as of 31/12/2013)			Baseline S						A
		LTV % (as of	F-IRB	A-	-IRB STA	F-IRB	A	A-IRB STA	F-IRB	A-IRB	STA		as of 31/12/2014	as of 31,	/12/2015	as o	of 31/12/2016	as of 3	1/12/2014	
		31/12/2013)	Non-defaulted Defaulted	Non-defaulted	d Defaulted Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulte	d Defaulted Non-defaulted Defaulte	d Non-defaulted Defaulted	Non-defaulted De	efaulted Non-defaulted Defaulted	Impairme rate	ent Stock of Coverage Ratio - Provisions Default Stock	Impairment Stoc	k of Ratio - Default Stock	Impairment rate	Stock of Provisions Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions Coverage Ratio - Default St	i ge Impairm
	(mln EUR, %)														Default Stock		Default Stock		Default St	OCK
	Central banks and central governments		0	0 0	0 831	0 0	0	0 0 0	0 0	0 0	0 0	0.03%	0 21.12%	0.03%		0.03%	0 21.09%	0.07%		% 0.07%
	Institutions		97	0 0	0 1,129	0 54	0	0 248	0 0	0 0	0 0	0.02%		0.02%		0.02%	1 35.92%	0.03%	0 35.95%	
	Corporates		3,133	09	0 5	0 2,588	0	0 0 5	0 57 1	7 0	0 0	0.18%	239 35.96%	0.17%	244 35.73%	0.16%	249 35.53%	0.29%	269 36.10%	% 0.34%
	Corporates - Of Which: Specialised Lending		701 18	38	0 0	0 705	0	0 0	0 20	9 0	0 0	-	0 -	-	0 -	-	0 -	-	0 -	
	Corporates - Of Which: SME		1,139 12	21 0	0 5	0 969	0	0 0 5	0 35	7 0	0 0	-	0 -	-	0 -	-	0 -	-	0 -	
	Retail		0	0 1,900	97	5 0	0 65		7 0	0 17	85 0	0.55%	114 39.05%	0.37%		0.32%	127 36.69%	0.85%	137 43.86%	
	Retail - Secured on real estate property	0.7		0 1,826	5 170 6	1 0	0 61	6 20 4	1 0	0 16	74 0	0.54%	100 38.89%	0.34%	106 37.34%	0.29%	111 36.28%	0.82%	120 43.56%	% 0.90%
	Retail - Secured on real estate property - Of Which: SME	0.0		0	0 0	0	0	0 0	0 0	0	0 0	-	0 -	-	0 -	-	0 -	-	0 -	
AB SEB bankas	Retail - Secured on real estate property - Of Which: non-SME	0.7	6 0	0 1,826	6 170 6	1 0	0 61	6 20 4	1 0	0 16	74 0	1 0.54%	100 38.89%	0.34%		0.29%	111 36.28%	0.82%	120 43.56%	
, is see samas	Retail - Qualifying Revolving		0	0	0 45	3 0	0	0 33	5 0	0 0	2 0	0 0.34%	2 51.71%	0.30%		0.31%	2 46.10%	0.56%	2 57.58%	
	Retail - Other Retail		0	0 74	23 47	0	0 3	8 0 30		0 2	9 0	0 0.83%	12 38.60%	0.75%		0.74%	14 38.69%	1.32%	15 44.36%	
	Retail - Other Retail - Of Which: SME		0	0 31	5 31		$\begin{bmatrix} 0 \\ 0 \end{bmatrix}$	0 18		0	0 0	0 0.73%	1 7.78%	0.70%		0.67%	1 14.00%	1.14%	1 10.38%	
	Retail - Other Retail - Of Which: non-SME		0	0 43	18 16	0	0 2	0 12	0 0	0 2	9 0	0 0.92%		0.81%		0.82%	12 50.46%	1.51%	14 58.60%	
	Securitisation		0			0	0	0 13	0	0	0 0	0.11%	0 36.00%	0.11%	0 36.00%	0.10%	0 36.00%	0.18%	0 41.40%	% 0.22%
			0			0	0	0 0	0	0	0 0	0								
	Other non-credit obligation assets		2 220	0 1 000	0 166	0 0	0	0 45	0 0	0 0	0 0	0 250/	252 25.050/	0.100/	266 26 270/	0.170/	277 25 040/	0.2007	407 20 72	0 11
	TOTAL Securitisation and re-securitisations positions deducted from capital ³	*	3,230 30	0 1,900	7 193 2,241	5 2,642	0 65	20 3/8	7 5/ 1:	7 17	85 0	0.25%	353 36.96%	0.19%	366 36.37%	0.17%	377 35.91%	0.39%	407 38.72%	% 0.44%
i) Dafarra ka kha mark af Casarriki akina ayaa ayaa khak in da			0	U C	0 0	O			U	UJ UJ	0 0	U								
(*) Refers to the part of Securitization exposure that is de	ducted from capital and is not included in RWA																			
			Ex	posure values ((as of 31/12/2013)	Risk e	exposure amou	ints (as of 31/12/2013)	Value adjus	tments and provisio	ns (as of 31/12/2013)			Baseline S	Scenario					

				Expo	osure values (a	as of 31/12/	2013)		Risk ex	posure amounts (as of 31/	12/2013)			Value adjustn	nents and pro	visions (as of	31/12/2013)
		171/0/ /	F-IRB		A-I	IRB	STA	F-I		A-IRB	ST	Ā	F-II	RB	A-I	RB	STA
	(mln EUR, %)	LTV % (as of 31/12/2013)	Non-defaulted De	efaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaul
	Central banks and central governments		0	0	0		0 831 (0	0		0	0	0	0	0	0	0
	Institutions		61	0	0			20	0			0	0	0	0	0	0
	Corporates		3,130	309	0			2,587	0		2	0	57	157	0	0	0
	Corporates - Of Which: Specialised Lending		701	100	0			705	0		3	0	37	137	0	0	0
	Corporates - Of Which: SME		1,098	121	0			703	0		5	0	20	55 57	0	0	0
	Retail		1,090	121	1,894	192		933	0	651 20	67	7	33	37	17	95	0
	Retail - Secured on real estate property	0.76		0	1,820				0	614 20		1	0	0	16	7/	0
	Retail - Secured on real estate property - Of Which: SME	0.00		0	1,620	10:		0	0	0		0		0	10	74	0
	Retail - Secured on real estate property - Of Which: non-SME	0.76		0	1,820	169		,	0	614 20		1	0	0	16	74	0
Lithuania	Retail - Qualifying Revolving	0.70		0	1,020		45		0	0	33	5		0	10	7 7	0
	Retail - Other Retail		0	0	74	2	3 46 1		0	38	30	1		0	2	0	0
	Retail - Other Retail - Of Which: SME		0	0	71	2.	5 31	0	0	10	18	1	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME		0	0	43	19	16		0	27	12	0		0	2	0	0
	Fauity		0	0	13		13		0		13	0		0	0	0	0
	Securitisation		0	0	0				0			0		0	0	0	0
	Other non-credit obligation assets		0	0	0				0			0	0	0	0	0	0
	TOTAL		3,191	300	1,894	10	948	2,616	0	651 20	87	7	57	157	17	85	0
	Securitisation and re-securitisations positions deducted from capital *		0	0	1,094	197		2,010	0	031	07	/	0	137	17	03	0

									_									
			Bas	eline Scen	ario								Adve	rse Scenar	io			
as	of 31/12/	2014	as	of 31/12/	2015	as	of 31/12/2	2016		as of	31/12/20	14	as	of 31/12/2	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		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
0.03%	0	21.12%	0.03%	0	21.11%	0.03%	0	21.09%		0.07%	0	30.10%	0.07%	1	30.07%	0.07%	1	30.05%
0.01%	0	34.58%	0.01%	0	34.61%	0.02%	0	34.63%		0.02%	0	34.75%	0.02%	0	34.83%	0.02%	0	34.90%
0.19%	239	35.96%	0.17%	244	35.73%	0.16%	249	35.53%		0.29%	269	36.10%	0.35%	296	36.37%	0.39%	318	36.44%
-	0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	0	-
0.55%	114	39.24%	0.37%	121	37.82%	0.32%	127	36.85%		0.84%	137	43.91%	0.95%	157	41.08%	1.12%	182	38.96%
0.54%	100	39.08%	0.34%	106	37.51%	0.29%	111	36.44%		0.82%	119	43.59%	0.89%	136	40.48%	1.05%	157	38.17%
-	0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	0	-
0.54%	100	39.08%	0.34%	106	37.51%	0.29%	111	36.44%		0.82%	119	43.59%	0.89%	136	40.48%	1.05%	157	38.17%
0.34%	2	52.32%	0.30%	2	49.07%	0.31%	2	46.54%		0.56%	2	58.22%	0.88%	3	51.17%	1.11%	3	46.20%
0.83%	12	38.76%	0.75%	13	38.79%	0.74%	14	38.83%		1.32%	15	44.54%	1.87%	19	44.76%	2.27%	22	44.99%
0.73%	1	7.86%	0.70%	1	11.49%	0.67%	1	14.11%		1.14%	1	10.49%	1.38%	2	16.44%	1.60%	3	20.76%
0.92%	12	51.20%	0.81%	12	50.84%	0.82%	12	50.52%		1.51%	14	58.67%	2.37%	17	57.75%	2.99%	19	56.90%
0.11%	0	36.00%	0.11%	0	36.00%	0.10%	0	36.00%		0.18%	0	41.40%	0.22%	0	41.40%	0.25%	0	41.40%
0.30%	353	37.02%	0.22%	365	36.43%	0.20%	376	35.97%		0.46%	406	38.73%	0.53%	454	38.11%	0.60%	501	37.44%

158 41.05% 1.13% 137 40.47% 1.05%

137 40.47% 1.05%

3 50.74% 1.11% 19 44.61% 2.27% 2 16.31% 1.60% 17 57.69% 2.99%

0 41.40% 0.25%

183 38.96% 158 38.18%

3 45.90% 22 44.86% 3 20.63% 19 56.85%

0 41.40%

				Exp	osure values (as of 31/12/2	2013)		Risk ex	posure amour	its (as of 31/:	12/2013)		Value adjust	ments and pro	visions (as of	31/12/2013)	
			F-1			IRB	S	ГА	F-IRB		IRB	Sī	Ā	F-IRB	A-]	[RB	ST	Α
	(mln EUR, %)	LTV % (as of 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	Defa
	Central banks and central governments		0	0	0	(0	0	0	0	(0	C	0 0	0	0	0	
	Institutions		0	0	C		1,091	0	0	0		239	C	0 0	0	C	0	
	Corporates		11	. 0	O		0	0	4	o c		0	C	0 0	0	O	0	
	Corporates - Of Which: Specialised Lending		0	0) c		0	0	0	o c		0	C	ol o	0	O	0	
	Corporates - Of Which: SME Retail		9	0		(0	0	3	0 0	(0 0	0		0 0	0	0	
	Retail - Secured on real estate property	0.0	0 0	0			0	0	0			0	C		0	O	0	
	Retail - Secured on real estate property - Of Which: SME	0.0		0	C		0	0	0	o c		0	C	ol o	0	O	0	
Curadan	Retail - Secured on real estate property - Of Which: non-SME	0.0		0	C		0	0	0	o c		0	C	ol o	0	C	0	
Sweden	Retail - Qualifying Revolving		0	0	C		0	0	0	o c		0	C	ol o	0	C	0	
	Retail - Other Retail		0	0) C		0	0	0	o c		0	C		0	C	0	
	Retail - Other Retail - Of Which: SME		0	0	C		0	0	0	o c		0	C	ol o	0	C	0	
	Retail - Other Retail - Of Which: non-SME		0	0			0	0	0	o c		0	C	ol o	0	C	0	
	Equity		0	0			0	0	0	o c		0	C	ol o	0	C	0	
	Securitisation		0	0	C		0	0	0	o c		0	C	0 0	0	0	0	
	Other non-credit obligation assets		0	0	C		0	0	0	o c		0	C	o o	0	O	0	
	TOTAL		11	. 0	C		1,091	0	4	o c		239	C	0 0	0	O	0	
	Securitisation and re-securitisations positions deducted from capital *		0	0)		0	0						0 0	0	0	0	

of 31/12	/2014										Adve	erse Scena			
		as	of 31/12/	2015	as	of 31/12/	2016	as of 3	31/12/20	14	as	of 31/12/	2015	as	of 31/:
Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate		Coverage Ratio - Default Stock		Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate		Coverage Ratio - Default Stock	Impairment rate	Stock Provisi
0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	
0	35.98%	0.01%	0	35.98%	0.01%	0	35.98%	0.02%	0	35.98%	0.03%	1	35.98%	0.03%	
0	35.98%	0.02%	0	35.98%	0.03%	0	35.98%	0.04%	0	41.38%	0.05%	0	41.38%	0.04%	
0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	
0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	
0	9.80%	0.79%	0	13.19%	0.77%	0	14.98%	2.00%	0	21.84%	2.89%	0	31.00%	3.91%	
0	21.33%	0.82%	0	21.33%	0.80%	0	21.33%	2.12%	0	45.00%	3.07%	0	45.00%	4.18%	
0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	
0	21.33%	0.82%	0	21.33%	0.80%	0	21.33%	2.12%	0	45.00%	3.07%	0	45.00%	4.18%	
0	0.70%	0.42%	0	1.32%	0.41%	0	1.89%	0.56%	0	0.88%	0.72%	0	1.91%	0.88%	
0	44.34%	0.84%	0	44.34%	0.82%	0	44.34%	1.45%	0	50.99%	2.10%	0	50.99%	2.67%	
0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	
0	44.34%	0.84%	0	44.34%	0.82%	0	44.34%	1.45%	0	50.99%	2.10%	0	50.99%	2.67%	
0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	
0	35.25%	0.01%	0	35.52%	0.01%	0	35.63%	0.02%	0	35.81%	0.03%	1	35.99%	0.04%	
	0 0 0 0 0 0 0 0 0 0 0 0 0	Orovisions Default Stock 0 - 0 35.98% 0 - 0 - 0 9.80% 0 21.33% 0 - 0 21.33% 0 0.70% 0 44.34% 0 - 0 44.34% 0 -	Provisions Default Stock rate 0 - - 0 35.98% 0.01% 0 35.98% 0.02% 0 - - 0 - - 0 9.80% 0.79% 0 21.33% 0.82% 0 - - 0 21.33% 0.82% 0 0.70% 0.42% 0 44.34% 0.84% 0 - - 0 44.34% 0.84% 0 - -	Provisions Default Stock rate Provisions 0 - - 0 0 35.98% 0.02% 0 0 - - 0 0 - - 0 0 9.80% 0.79% 0 0 21.33% 0.82% 0 0 21.33% 0.82% 0 0 0.70% 0.42% 0 0 44.34% 0.84% 0 0 - 0 0.84% 0 0 - 0 0.84% 0 0 - 0 0.84% 0 0 - 0 0.84% 0 0 - 0 0 0	Provisions Default Stock rate Provisions Ratio - Default Stock 0 - - 0 - 0 35.98% 0.01% 0 35.98% 0 - - 0 - 0 - - 0 - 0 - - 0 - 0 9.80% 0.79% 0 13.19% 0 21.33% 0.82% 0 21.33% 0 - - 0 - 0 21.33% 0.82% 0 21.33% 0 0.70% 0.42% 0 1.32% 0 44.34% 0.84% 0 44.34% 0 - - 0 - 0 44.34% 0.84% 0 44.34% 0 - - 0 - 0 - - 0 - 0 - -	Provisions Default Stock rate Provisions Ratio - Default Stock rate 0 - - 0 - - 0 35.98% 0.01% 0 35.98% 0.01% 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 9.80% 0.79% 0 13.19% 0.77% 0 21.33% 0.82% 0 21.33% 0.80% 0 - - 0 - - 0 21.33% 0.82% 0 21.33% 0.80% 0 0.70% 0.42% 0 1.32% 0.41% 0 44.34% 0.84% 0 44.34% 0.82% 0 - - - - - 0 44.34% 0.84% 0 44.34% 0.82%	Provisions Default Stock rate Provisions Ratio - Default Stock rate Provisions 0 - - 0 - - 0 0 35.98% 0.01% 0 35.98% 0.03% 0 0 - - 0 - - 0 0 - - 0 - - 0 0 - - 0 - - 0 0 9.80% 0.79% 0 13.19% 0.77% 0 0 21.33% 0.82% 0 21.33% 0.80% 0 0 - - 0 - - 0 0 21.33% 0.82% 0 21.33% 0.80% 0 0 0.70% 0.42% 0 1.32% 0.41% 0 0 44.34% 0.84% 0 44.34% 0.82% 0 0 -	Provisions Default Stock rate Provisions Ratio - Default Stock rate Provisions Default Stock 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 35.98% 0.01% 0 35.98% 0.03% 0 35.98% 0.03% 0 35.98% 0 0 35.98% 0.03% 0 35.98% 0 0 35.98% 0 0 35.98% 0 0 35.98% 0 0 35.98% 0 0 35.98% 0 0 35.98% 0 0 35.98% 0 0 35.98% 0 0 35.98% 0 0 35.98% 0 0 35.98% 0 0 35.98% 0 0 14.98% 0 14.98% 0 0 14.98% <td< td=""><td> Provisions Default Stock Provisions Prov</td><td> Provisions Default Stock Provisions Provisi</td><td> Provisions Default Stock Provisions Provisions Provisions Default Stock Provisions Provisions Provisions Default Stock Provisions Provisions Default Stock Provisions Provisions Default Stock Provisions Default Stock </td><td> Provisions Default Stock rate Provisions Default Stock Provisions Provisions Default Stock Provisions Provisions</td><td> Provisions Default Stock rate Provisions Provisions</td><td> Provisions Default Stock Provisions Provisions Default Stock Provisions Pro</td><td> Provisions Default Stock rate Provisions Default Stock rate Provisions Default Stock Provisions Default Stock </td></td<>	Provisions Default Stock Provisions Prov	Provisions Default Stock Provisions Provisi	Provisions Default Stock Provisions Provisions Provisions Default Stock Provisions Provisions Provisions Default Stock Provisions Provisions Default Stock Provisions Provisions Default Stock Provisions Default Stock	Provisions Default Stock rate Provisions Default Stock Provisions Provisions Default Stock Provisions Provisions	Provisions Default Stock rate Provisions Provisions	Provisions Default Stock Provisions Provisions Default Stock Provisions Pro	Provisions Default Stock rate Provisions Default Stock rate Provisions Default Stock Provisions Default Stock

				Ехр	osure values (as of 31/12/	2013)		Risk ex	posure amoun	ts (as of 31/	12/2013)			Value adjust	ments and pro	visions (as of	31/12/2013)
		LTV 0/ / f	F-	IRB	A-:	IRB	S	ТА	F-IRB	A-:	IRB	STA	1	F-I	RB	A-:	IRB	STA
	(mln EUR, %)	LTV % (as of 31/12/2013)	Non-defaulted	l 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
	Central banks and central governments							0	0 0	0		0	0	0	(0	0 0
	Institutions Corporates				0			0	0 0				0		(0	0
	Corporates - Of Which: Specialised Lending							0					0		(0	0 0
	Corporates - Of Which: SME												0		(0	
	Retail									o o			0			ol o	0	
	Retail - Secured on real estate property	0.00	0		o o		o o	0		o o			0	o o		o o	0	0 0
	Retail - Secured on real estate property - Of Which: SME	0.00			0		0	0	0 0	0		0	0	0	Ó	0	0	0 0
Please select the country	Retail - Secured on real estate property - Of Which: non-SME	0.00			0		0	0	0 0	0		0 0	0	0	(0	0	0 0
Please, select the country	Retail - Qualifying Revolving		O) (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
	Retail - Other Retail - Of Which: SME		C		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
	Equity		0		0		0	0	0 0	0		0	0	0	(0	0	0 0
	Securitisation Other per gradit obligation assets				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
	Securitisation and re-securitisations positions deducted from capital *		0) (0		0	0	0	0			U	0	(0	0	0 0

			Bas	eline Scen	ario								Adve	erse Scena	rio		
as	s of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016		as of	31/12/20)14	as	of 31/12/	2015	as	of 31/12,
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	I	mpairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions
-	0	-	-	0	-	-	0	-		-	0		-	O	-	-	(
-	0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	(
-	0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	(
_	0	_		0	_	_	0	-		_	0	_	_		_	_	
	U			U			U	,			- 0						

				Exp	osure values (as of 31/12/	2013)			Risk ex	posure amoun	ts (as of 3 <u>1/1</u>	L2/2013)	Value adju	stments and provisions (as	of 31/12/2013)	
		LTV % (as of	F-	-IRB	A-:	IRB	S	ГА	F-1	IRB	A-I	RB	STA	F-IRB	A-IRB	S	TA
	(mln EUR, %)	31/12/2013)	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Default	ed Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted
Please, select the country	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	0.00 0.00 0.00													0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	TOTAL Securitisation and re-securitisations positions deducted from capital *		(0		0	0	0	C	0	0	0	0 0	0 0	0 0	

		Bas	eline Scena	ario							Adve	rse Scenaı	rio			
31/12	/2014	as	of 31/12/	2015	as	of 31/12/2	2016	as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/2	2016
tock of ovisions	Coverage Ratio - Default Stock	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	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate		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	-
0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
0	-	-	0	-	-	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	-

(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

29.TR_Credit MAN 24/10/2014

2014 EU-wide Stress Test Credit Risk							
(min EUR, %) Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SN Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL	LTV % (as of 31/12/2013) 0.0 0.0 0.0		STA F-IRB A-IRB	STA	Value adjustments and provisions (as of 31/12/2013) F-IRB A-IRB STA On-defaulted Defaulted Defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 rate Stock of Provisions Stock of rate Stock of rate Provisions Stock of rate Stock of Provisions Stock of rate Sto	Adverse Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/2016
Please, select the country Please, select the country Please Select S	LTV % (as of 31/12/2013) 0.0 0.0 0.0	Non-defaulted Defaulted Non-defaulted Defaulted 0		STA	Value adjustments and provisions (as of 31/12/2013) F-IRB	Baseline Scenario	Adverse Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/2016
Securitisation and re-securitisations positions deducted from capital (*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA (min EUR, %) Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SN Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital	LTV % (as of 31/12/2013) 0.0 0.0 0.0	Non-defaulted Defaulted Non-defaulted Defaulted 0		STA	Value adjustments and provisions (as of 31/12/2013) F-IRB	Baseline Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/2016	Adverse Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/2016
(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA (min EUR, %) Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		Non-defaulted Defaulted Non-defaulted Defaulted 0	STA	STA	Value adjustments and provisions (as of 31/12/2013) F-IRB A-IRB STA On-defaulted Defaulted Defaulted Defaulted O 0 0 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 Provisions Stock of Ratio - Default Stock Stock of Ratio - Stock of Provisions Stock of Ratio - Stock of Ratio - Stock of Ratio - Stock of Ratio - Stock of Provisions Stock of Ratio - Stock of R	Adverse Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/2016
(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA (min EUR, %) Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SN Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		Non-defaulted Defaulted Non-defaulted Defaulted 0	STA F-IRB A-IRB	STA	Value adjustments and provisions (as of 31/12/2013) F-IRB A-IRB STA On-defaulted Defaulted Defaulted Non-defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 <	Baseline Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/2016	Adverse Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/2016
(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA (min EUR, %) Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SN Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	LTV % (as of 31/12/2013) 0.0 0.0 0.0	Non-defaulted Defaulted Non-defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 00 0 0 0 00 0 0 0 00 0 0 0 00 0 0 0	STA	STA	Value adjustments and provisions (as of 31/12/2013) F-IRB A-IRB STA On-defaulted Defaulted Defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 <	Baseline Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/2016	Adverse Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/2016

Other non-credit obligation assets

Securitisation and re-securitisations positions deducted from capital *

30.TR_Evolution of P&L 24/10/2014

2014 EU-wide Stress Test

P&L		3	Baseline Scenari	0	A	Adverse Scenario	
(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	82	80	82	82	81	60	50
Net trading income		13	14	14	12	13	14
of which trading losses from stress scenarios		-3	-2	-1	-4	-2	-1
Other operating income	9	9	6	6	9	6	6
Operating profit before impairments	82	75	74	75	75	52	43
Impairment of financial assets (-)	-34.74354352	-18	-12	-11	-73	-50	-49
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-34.74354352	-18	-12	-11	-71	-49	-48
Impairment Financial assets designated at fair value through P&L (-)	0	0	0	0	-2	-1	-2
Impairment on non financial assets (-)	0	0	0	0	0	0	0
Operating profit after impairments from stress scenarios	47	58	62	64	1	2	-6
Other Income and expenses	0	0	-1	0	-1	-8	-1
Pre-Tax profit	47	58	61	64	0	-6	-7
Tax	-8	-17	-18	-19	0	0	0
Net income	39	40	43	45	0	-6	-7
Attributable to owners of the parent	39	40	43	45	0	-6	-7
of which carried over to capital through retained earnings	9	10	12	15	0	-6	-7
of which distributed as dividends	30	30	30	30	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	
(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
Risk exposure amount for credit risk	3,702	3,728	3,727	3,723	3,876	4,028	4,102
Risk exposure amount Securitisation and re-securitisations	0	0	0	0	0	0	0
Risk exposure amount Other credit risk	3,702	3,728	3,727	3,723	3,876	4,028	4,102
Risk exposure amount for market risk	547	547	547	547	547	547	547
Risk exposure amount for operational risk	166	167	169	170	171	181	183
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments	0	0	0	0	0	0	0
Total Risk exposure amount	4,415	4,442	4,443	4,440	4,594	4,756	4,832

STRICTLY CONFIDENTIAL 24/10/2014

2014 EU-wide Stress Test

Se	curitisation			Baseline scenario			Adverse scenario	
	(mln EUR)	as of 31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
	Banking Book	0						
Evrocuro valuos	Trading Book (excl. correlation trading positions under CRM)	0						
Exposure values	Correlation Trading Portfolio (CRM)	0						
	Total	0						
	Banking Book	0	0	0	0	0	0	0
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0
	Hold to Maturity porfolio	0	0	0	0	0	0	0
Impairments	Available for Sale porfolio	0	0	0	0	0	0	0
Impairments	Held for trading portfolio							
	Total	0	0	0	0	0	0	0

32.TR_Securitisation 7/16

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/201	3	VALUES AS OF	31/12/2013
		(accounting value	LONG EXPOSURES gross of provisions) (1)	positions of sov	ereign debt to oth is a maturi	exposures (long) rer counterpaties (ty matching) (1)	net of cash short only where there	DIREC Derivatives with po 31/12/		Derivatives wi	TIVES (1) th negative fair value at 1/12/2013	INDIRECT SOVEREIGN EXPOSURE Derivatives with positive fair value at 31/12/2013	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-	Notional value Fair-value at 31/12/2013 (+)	Notional value Fair-value at 31/12/2013 (-)
[0 - 3M [Austria	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Belgium	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [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 - 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 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 0 0 0 0 0 0 0 0
[0 - 3M [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 - 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 - 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	France	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/201	3	VALUES AS OI	31/12/2013
		(accounting value	LONG EXPOSURES gross of provisions) (1)	positions of sov	ereign debt to oth is a maturi	exposures (long) represented in the counterpaties ty matching)	net of cash short only where there	DIREC Derivatives with po 31/12/		Derivatives wi	TIVES (1) th negative fair value at 1/12/2013	INDIRECT SOVEREIGN EXPOSURE Derivatives with positive fair value at 31/12/2013	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-	Notional value Fair-value at 31/12/2013 (+)	Notional value Fair-value at 31/12/2013 (-)
[0 - 3M [Germany	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Croatia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [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 - 3M [Hungary	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [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 - 3M [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 - 3M [Italy	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Latvia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Liechtenstein	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
		GROSS DIRECT L (accounting value)	ONG EXPOSURES gross of provisions)	positions of sov	ereign debt to otl	exposures (long) r ner counterpaties (ty matching)		DIREC	T SOVEREIGN EXPOS	URES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		(1)			(1)		Derivatives with pos 31/12/			th negative fair value at L/12/2013		positive fair value .2/2013	Derivatives wit value at 31	
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	32 279 69 107 22 1 0	0 174 1 55 0 0 0	32 279 69 107 22 1 0	0 0 0 0 17 0 0	32 93 68 47 0 0	0 12 1 4 5 1 0 23	0 0 0 0 0 333 0 333	0 0 0 0 0 0 19 0 19	0 0 237 0 0 0 0	0 0 -19 0 0 0 0	0 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 [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 - 3M [Malta	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Netherlands	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[0 - 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Poland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Portugal	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	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 [Romania	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[0 - 3M [Slovakia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/201	3	VALUES AS OI	31/12/2013
		(accounting value	LONG EXPOSURES gross of provisions) (1)	nocitions of cov	ereign debt to oth is a maturi	exposures (long) received in the counterpaties of t	net of cash short only where there	DIREC Derivatives with po 31/12/		Derivatives wi	TIVES (1) th negative fair value at 1/12/2013	INDIRECT SOVEREIGN EXPOSURING THE PROPERTY OF	
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 - 3M [Spain	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [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 - 3M [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 - 3M [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 - 3M [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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Hong Kong	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 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 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 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 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

(mln EUR)			V	/ALUES AS OF 31/12/2013					VALUES AS OF	31/12/201	VALUES AS OF 31/12/2013			
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there					DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
			(1)		is a maturity matching) (1)			Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013	Derivatives with negative fair value at 31/12/2013	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (Notional value Fair-value at 31/12/2013 (+)	Notional value Fair-value at 31/12/2013 (-)	
[0 - 3M [China	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [Switzerland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Other advanced economies non EEA	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Other Central and eastern Europe countries non EEA	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Middle East	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [Latin America and the Caribbean	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Tot [0 - 3M [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 - 3M [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	

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 trading" 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.

34.TR_Capital 24/10/2014

2014 EU-wide Stress Test Capital

Capital				Baseline Scenario			Adverse Scenario			Ī		
(colo EUD)		CPR / CPDIV DEFINITION OF CARITAL	Ac of 21/12/2013	B As of 31/12/2014 As of 31/12/2015 As of						COREP CODE	REGULATION	
(mln EUR)		CRR / CRDIV DEFINITION OF CAPITAL OWN FUNDS	677		700			672				
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	656	682	680	715 	678 	652		CA1 {1} CA1 {1.1.1}	Articles 4(118) and 72 of CRR Article 50 of CRR	
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own	300	300	300	300	300	300		CA1 {1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f)	
	A.1.1	capital instruments) Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	300	CA1 {1.1.1.1}	and 42 of CRR	
	A.1.2		285	296	308	323	286	280	272	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l)	
	A.1.2	Retained earnings Accumulated other comprehensive income	203	0	0	0		200		<u> </u>	of CRR Articles 4(100), 26(1), point (d) and, 26 (1), point (l) of CRR	
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS	0	0	0	0	0	0	0	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR	
		portfolio Of which, prising from unrealized gains/leases from the rest of AES portfolio	0	, and the second	0	0	0	0	0	-		
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	0	0	0	0	0	0	0	- CA1 (1.1.4)	- Articles 4/117) and 20/1) reint (a) of CDD	
	A.1.4	Other Reserves	86	86	86	86	86	86		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		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 Adjustments to CET1 due to prudential filters excluding those from unrealised	0	0	0	0	0	0		CA1 {1.1.1.7}	Article 84 of CRR	
	A.1.7	gains/losses from AFS portfolio Adjustments to CET1 due to prudential filters from unrealised gains/losses from	0	1	1	1	1	1	1	CA1 {1.1.1.9}	Articles 32 to 35 of and 36 (1) point (I) of CRR	
	A.1.8	Sovereign Exposure in AFS portfolio	-1	-1	-1	-1	-1	-1	-1	- CA1 {1.1.1.10 +	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles	
	A.1.9	(-) Intangible assets (including Goodwill)	-14	-14	-14	-14	-14	-14	-14	1.1.1.11}	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	0	0	0	0	0	0	0	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	0	-6	0	0	0	0	0	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR	
	A.1.12	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR	
OWN FUNDS	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	
OWNTONDS	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR	
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0		CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR: Articles 36(1) point k) (iv) and 153(8) of CRR and	
	A.1.15.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	CA1 {1.1.1.18.1}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR	
	A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR	
	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR	
	A.1.18	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR	
	A.1.19	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0	CA1 {1.1.1.25}	Article 470 of CRR	
	A.1.20	Transitional adjustments	0	0	0	0	0	0		CA1 {1.1.1.6 + 1.1.8 + 1.1.26}	-	
	A.1.20.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR	
	A.1.20.2		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 (+/-)	0	0	0	0	0	0	0	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR	
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	0	0	0	CA1 {1.1.2}	Article 61 of CRR	
	A.2.1	Of which: (+) Other existing support government measures	0	0	0	0	0	0	0	-	-	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	656	662	680	695	658	652	644	CA1 {1.1}	Article 25 of CRR	
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	20	20	20	20	20	20	20	CA1 {1.2}	Article 71 of CRR	
	B	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+)	4,415 128.436715	4,442 0	4,443 0	4,440 0	4,594 0	4,756 0	4,832 0	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48 of CRR	
	B.2	deduction (+) of which: stemming from from CVA capital requirements (+)	0.122366154	0	0	0	0	0	0		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 (+)	5.95420167	0	0	0	0	0	0		Articles 153(2) of CRR	
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-70.18096772	0	0	0	0	0	0		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	0	0	0	0	0	0			
	B.6 C.1	of which: others subject to the discretion of National Competent Authorities Common Equity Tier 1 Capital ratio	0 14.87%	0 14.89%	0 15.30%	0 15.64%	0 14.31%	13.70%	0 13.33%	CA3 {1}	Article 124 to 164 of CRR	
CAPITAL RATIOS (%) -	C.2	Tier 1 Capital ratio	14.87%	14.89%	15.30%	15.64%	14.31%	13.70%	13.33%		_	
Transitional period	C.2	Total Capital ratio	15.33%	14.89%	15.30%	16.10%	14.31%	13.70%	13.33%	CA3 {3} CA3 {5}	_	
			15.33%							CA3 {5}	-	
	D	Common Equity Tier 1 Capital Threshold		355	355	355	253	262	266			
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1) Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the		0	0	0	0	0	0			
Memorandum items	F	CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2) Of which: eligible instruments whose trigger is above CET1 capital ratio in the					0	0	0			
	F.1	adverse scenario (2)					U	U	U			
	G	Fully Loaded Common Equity Tier 1 Capital ratio (3)				15.64%			13.33%			

⁽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

35.TR_Restruct Scenarios 24/10/2014

2014 EU-wide Stress Test - Restructuring scenarios

	Effects of mandatory restructuring plans publicly announced before 31st December 2013 and formally agreed with the European Commission.								
	Baseline	escenario	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							
2014		0	0	0					
2015		0	0	0					
2016		0	0	0					
Total		0	0	0					

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

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

Major Capital Measures from 1 January to 30 September 2014

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

Issuance of CET 1 Instruments	Impact on Common Equity Tier 1 Million EUR
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments becoming effective between 1 January and 30 September 2014 (+)	0

Net issuance of Additional Tier 1 and T2 Instruments	Impact on Additional Tier 1 and Tier 2 Million EUR
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
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 (+/-)	0

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 (-)	0