Bank Name	Swedbank AB
LEI Code	549300GH3DFCXVNBHE59

#### **Summary Adverse Scenario**

#### Swedbank AB

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	96
Impairment losses on financial and non-financial assets in the banking book	-12
Common Equity Tier 1 capital (1)	788
Total Risk Exposure (1)	3,518
Common Equity Tier 1 ratio, % (1)	22.4%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	250
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	64
3 yr cumulative losses from the stress in the trading book	3
Valuation losses due to sovereign shock after tax and prudential filters	0
Common Equity Tier 1 capital (1)	863
Total Risk Exposure (1)	3,723
Common Equity Tier 1 ratio, % (1)	23.2%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	205
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

<sup>(1)</sup> 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**

#### Swedbank AB

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	96
Impairment losses on financial and non-financial assets in the banking book	-12
Common Equity Tier 1 capital (1)	788
Total Risk Exposure (1)	3,518
Common Equity Tier 1 ratio, % (1)	22.4%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	255
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	31
3 yr cumulative losses from the stress in the trading book	2
Common Equity Tier 1 capital (1)	865
Total Risk Exposure (1)	3,576
Common Equity Tier 1 ratio, % (1)	24.2%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	286

(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.

<sup>(2)</sup> Conversions not considered for CET1 computation

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

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# 2014 EU-wide Stress Test

Exposure values (as of 31/12/2013)   FIRB   A-FIRB   A-		Credit Risk																	
LTV % (as of 31/12/2013)   Non-defaulted   Defaulted   Defaulted					Ехро	osure values (	as of 31/12/	2013)		Risk ex	cposure amour	nts (as of 31/:	12/2013)		Value adjus	tments and pr	ovisions (as o	f 31/12/2013	)
Swedbank AB   Swedbank AB   Secured on real estate property   Retail - Secured on real estate property   Ceelail Coulor of the county   Ceelail County   Ceel				F-3	IRB	A-	IRB	ST	Ā	F-IRB	A-	IRB	S	TA	F-IRB	A	-IRB	S	STA
Central banks and central governments				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	d Defaulted
Institutions   Corporates   C		(mln EUR, %)																	
Equity	Swedbank AB	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 TOTAL	0.00	19 1,017 0 0 0 0 0 0 0 0 0	31	1,933 1,545 0 1,545 0 388 1 387 0	79 79 79 74 74 74 75 76 76 77 77 78 79 79 79 79 79 79 79 79 79 79 79 79 79	136 77 0 0 0 21 3 3 9 0 0 0 0 0 1 3 0 0 1 3 0 0 1 3 0 0 1 3		28 957 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 27 5 22 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 9 2 4 4 2 0 4 2 0 5 0 0 5 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
Securitisation and re-securitisations positions deducted from capital * 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0	0			0	0						0	U	0	) (	U

			Bas	eline Scen	ario				
as	of 31/12	/2014	as	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	
0.25%	5	40.00%	0.25%	7	40.00%	0.25%	10	40.00%	
0.19%	1	40.17%	0.19%	1	40.09%	0.19%	1	40.06%	
0.09%	48	36.04%	0.09%	50	35.70%	0.09%	52	35.31%	
-	0	-	-	0	-	-	0	-	
-	0	-	-	0	-	-	0	-	
0.30%	41	27.05%	0.26%	46	26.77%	0.25%	51	26.44%	
0.22%	28	24.59%	0.18%	31	24.05%	0.16%	33	23.49%	
-	0	-	-	0	-	-	0	-	
0.22%	28	24.59%	0.18%	31	24.05%	0.16%	33	23.49%	
-	0	-	-	0	-	-	0	-	
0.62%	13	38.97%	0.57%	15	38.22%	0.57%	17	37.76%	
0.52%	0	19.25%	0.53%	0	19.25%	0.57%	0	19.25%	
0.62%	13	38.99%	0.57%	15	38.25%	0.57%	17	37.79%	
-	0	-	-	0	-	-	0	-	
0.21%	95	31.33%	0.19%	104	31.06%	0.19%	114	30.76%	

			Adve	rse Scenar	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
0.25%	5	40.00%	0.25%	7	40.00%	0.25%	10	40.00%
0.19%	1	40.00%	0.20%	1	40.00%	0.20%	1	40.00%
0.13%	49	36.66%	0.16%	53	36.26%	0.11%	55	35.84%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.48%	47	28.55%	0.68%	64	28.80%	0.80%	80	28.88%
0.34%	32	25.06%	0.44%	40	24.73%	0.49%	48	24.28%
-	0	-	-	0	-	-	0	-
0.34%	32	25.06%	0.44%	40	24.73%	0.49%	48	24.28%
-	0	-	-	0	-	-	0	-
1.03%	16	44.32%	1.62%	24	43.06%	2.05%	33	42.44%
0.68%	0	19.76%	0.86%	0	19.92%	0.69%	0	19.83%
1.03%	16	44.34%	1.63%	24	43.09%	2.05%	33	42.47%
-	0	-	-	0	-	-	0	-
0.30%	102	32.26%	0.38%	125	32.03%	0.41%	147	31.73%

				Exp	osure values (as of 31	./12/2013)		Risk	exposure amounts	s (as of 31/1	.2/2013)		Value adjust	ments and pro	visions (as o	<sup>7</sup> 31/12/2013)
	LTV % (as of		F-1	IRB	A-IRB		STA	F-IRB	A-IR	RB	ST	Ā	F-IRB	A-1	[RB	STA
	(mln EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted Defau	ılted Non-default	ed Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted Defau
	Central banks and central governments		0		0 0	0 9	77	0 0	0 0	0	7		0 0	0	(	0
	Institutions		1		0	0	1	0	0 0	0	1	(	o o o	0	(	0
	Corporates		1,653	8	4 0	0	76	1,479	1 0	0	76		0 13 27	0	(	1
	Corporates - Of Which: Specialised Lending		19	3	1 0	0	0	28	1 0	0	0		0 0 5	0	(	0
	Corporates - Of Which: SME		1,011	. 5	0	0	20	951	0 0	0	20	(	0 10 22	. 0	(	0
	Retail Retail		0	)	1,925	92	3	0	0 676	51	2	(	0 0	9	26	0
	Retail - Secured on real estate property	0.95		)	1,539	78	0	0	0 467	40	0		0 0	4	2:	. 0
	Retail - Secured on real estate property - Of Which: SME	0.00		)	0	0	0	0	0 0	0	0		0 0	0	(	0
Lithuania	Retail - Secured on real estate property - Of Which: non-SME	0.95	0		1,539	78	0	0	0 467	40	0		0 0	4	2:	. 0
Littidariia	Retail - Qualifying Revolving		0		0	0	0	0	0 0	0	0		0 0 0	0	(	0
	Retail - Other Retail		0		386	14	3	0	0 208	11	2	(	0 0 0	5	(	0
	Retail - Other Retail - Of Which: SME		0		0 1	0	0	0	0 0	0	0	(	0 0 0	0	(	0
	Retail - Other Retail - Of Which: non-SME		0	)	386	14	3	0	0 208	11	2	(	0 0	5	(	0
	Equity		0	)	0	0	0	0	0 0	0	0	(	0 0	0		0
	Securitisation		0	1	0	0	0	0	0 0	0	0	(	0 0	0		0
	Other non-credit obligation assets		0		0	0	0	0	0 0	0	0	(	0 0	0		0
	TOTAL		1,653	8	1,925	92 1,0	57	1,480	1 676	51	85		0 13 27	9	26	1
	Securitisation and re-securitisations positions deducted from capital *		0		U U	0	U						0	0		0

			Base	eline Scen	ario			
as	of 31/12	/2014	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
0.25%	5	40.00%	0.25%	7	40.00%	0.25%	10	40.00%
0.02%	0	40.00%	0.02%	0	40.00%	0.02%	0	40.00%
0.09%	48	36.02%	0.09%	50	35.68%	0.09%	52	35.31%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.30%	41	27.06%	0.26%	46	26.78%	0.25%	50	26.44%
0.22%	28	24.59%	0.18%	31	24.05%	0.16%	33	23.49%
-	0	-	-	0	-	-	0	-
0.22%	28	24.59%	0.18%	31	24.05%	0.16%	33	23.49%
-	0	-	-	0	-	-	0	-
0.62%	13	38.91%	0.57%	15	38.17%	0.57%	17	37.73%
0.52%	0	19.25%	0.53%	0	19.25%	0.57%	0	19.25%
0.62%	13	38.92%	0.57%	15	38.20%	0.57%	17	37.76%
-	0	-	-	0	-	-	0	-
0.21%	94	31.31%	0.19%	103	31.01%	0.19%	112	30.69%

			Adve	rse Scenai	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
0.25%	5	40.00%	0.25%	7	40.00%	0.25%	10	40.00%
0.02%	0	40.00%	0.02%	0	40.00%	0.03%	0	40.00%
0.13%	49	36.67%	0.16%	53	36.21%	0.11%	55	35.85%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.48%	47	28.57%	0.68%	63	28.81%	0.80%	80	28.89%
0.34%	31	25.06%	0.44%	40	24.73%	0.49%	47	24.28%
-	0	-	-	0	-	-	0	-
0.34%	31	25.06%	0.44%	40	24.73%	0.49%	47	24.28%
-	0	-	-	0	-	-	0	-
1.03%	16	44.26%	1.62%	24	43.03%	2.05%	32	42.41%
0.68%	0	19.76%	0.86%	0	19.92%	0.69%	0	19.83%
1.03%	16	44.28%	1.63%	24	43.06%	2.05%	32	42.44%
-	0	-	-	0	-	-	0	-
0.30%	101	32.26%	0.39%	124	31.98%	0.42%	145	31.69%

				Eser	saura valuas (	f 21 /12 /	2012\			Diek ev	/	to (no of 21 /	12/2012)			Value adius		viciona (ac.a	£ 21 /12 /201	2)
			F-1	IRB	osure values ( A-	IRB		ГА	F-1		<b>cposure amour</b> A-	IRB		TA	F	IRB	ments and pro A-:	IRB		STA
		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-defaulte	ed Defaulted	Non-defaulted	Defaulted	Non-defaulte	ed Defaulted
	(mln EUR, %)																			
	Central banks and central governments		0	0	0		0	(	0	(	0 0		0	(	0	0	0 0		0	0
	Institutions		0	0	0		93	(	0	(	0 0		19	(	0	0	0		0	0
	Corporates		0	0	0		0	(	0	(	0 0		0	(	0	0	0		0	0
	Corporates - Of Which: Specialised Lending		0	0	0		0	(	0	(	0 0		0	(	0	0	0		0	0
	Corporates - Of Which: SME		0	0	0		0	(	0		0 0		0	(	0	0	0		0	0
	Retail		0	0	0		0		0		0		0		0	0	0		0	0
	Retail - Secured on real estate property	0.00	0	0	0		0	(	0		0		0		0	0	0		0	0
	Retail - Secured on real estate property - Of Which: SME	0.00	0	0	0		0	(	0		0		0		0	0	0		0	
Estonia	Retail - Secured on real estate property - Of Which: non-SME	0.00	0	0											0	0	0		0	
	Retail - Qualifying Revolving  Retail - Other Retail		0	0											0	0	0		0	
	Retail - Other Retail - Of Which: SME		0	0											0		0		0	
	Retail - Other Retail - Of Which: non-SME		0												0	0				
	Equity														0					
	Securitisation														0	0				
	Other non-credit obligation assets		0	0	0				0		o c		o o		Ö	0			Ö	0
	TOTAL		0	0	0		94		0		o o		19		o	0	0		0	0
	Securitisation and re-securitisations positions deducted from capital *		0	0	0		0	(								0	0 0		0	0

			Base	eline Scen	ario			
as	of 31/12	/2014	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	-	-	0	-	-	0	-
0.25%	0	20.13%	0.25%	1	26.72%	0.25%	1	30.02%
0.25%	0	19.05%	0.25%	0	26.49%	0.25%	0	29.74%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.25%	0	18.92%	0.25%	0	40.00%	0.25%	0	40.00%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.25%	0	18.92%	0.25%	0	40.00%	0.25%	0	40.00%
-	0	-	-	0	-	-	0	-
0.25%	0	18.92%	0.25%	0	40.00%	0.25%	0	40.00%
-	0	-	-	0	-	-	0	-
0.25%	0	20.12%	0.25%	1	26.73%	0.25%	1	30.02%

			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	-	-	0	-	-	0	-
0.25%	0	20.00%	0.25%	1	26.64%	0.25%	1	29.91%
0.25%	0	18.92%	0.25%	0	26.40%	0.04%	0	21.39%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.25%	0	37.84%	0.25%	0	40.00%	0.25%	0	55.61%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.25%	0	37.84%	0.25%	0	40.00%	0.25%	0	55.61%
-	0	-	-	0	-	-	0	-
0.25%	0	37.84%	0.25%	0	40.00%	0.25%	0	55.61%
-	0	-	-	0	-	-	0	-
0.25%	0	20.00%	0.25%	1	26.64%	0.25%	1	29.90%

				Expos	osure values (as of 31/12/2	2013)			Risk exp	posure amoun	ts (as of 31/1	12/2013)	Value adjust	ments and provisions (as o	f 31/12/2013)	
		LTV 0/ / 6	F-IRB		A-IRB		TA	F-I		_	IRB	STA	F-IRB	A-IRB	STA	
	(mln EUR, %)	LTV % (as of 31/12/2013)	Non-defaulted Defa	ulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	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 - 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	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 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0							0 0 0 0 0 0 0 0 0 0
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0						0	0 0	0	0

			Bas	eline Scen	ario			
as	of 31/12,	/2014	as	of 31/12/	2015	as	of 31/12/	2016
mpairment 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	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	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	-

			Adve	rse Scenai	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	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-

				Expo	osure values (	as of 31/12/2	2013)		Risk e	xposure amour	its (as of 31/:	<b>12/2013)</b>		Value adjus	tments and provision	ons (as of 31	L/12/2013)	
		LTV % (as of	F-1	IRB	<b>A</b> -1	IRB	STA		F-IRB	A-	IRB	STA		F-IRB	A-IRB		STA	
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulte	d Non-defau	ted Defaulted	Non-defaulted	Defaulted	Non-defaulted Default	ed Non-default	ted Defaulted	Non-defaulted De	efaulted N	on-defaulted	Defaulted
	Central banks and central governments		0	0	0	C	0	0	0	0		0	0	0	0	0	0	
	Institutions		0	0	0	C	0	0	0	0		0	0	0	0	0	0	
	Corporates		0	0	0	C	0	0	0	0	(	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending		0	0	0	C	0	0	0	0		0	0	0	0	0	0	
	Corporates - Of Which: SME		0	0	0	C	0	0	0	0	(	0	0	0	0 0	0	0	
	Retail		0	0	0	C	0	0	0	0	(	0	0	0	0	0	0	
	Retail - Secured on real estate property	0.00	0	0	0	C	0	0	0	0	(	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0.00	0	0	0	C	0	0	0	0 0	(	0	0	0	0 0	0	0	
Place coloct the country	Retail - Secured on real estate property - Of Which: non-SME	0.00	0	0	0	C	0	0	0	0	(	0	0	0	0 0	0	0	
Please, select the country	Retail - Qualifying Revolving		0	0	0	C	0	0	0	0	(	0	0	0	0 0	0	0	
	Retail - Other Retail		0	0	0	C	0	0	0	0	(	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME		0	0	0	C	0	0	0	0 0		0	0	0	0 0	0	0	
	Retail - Other Retail - Of Which: non-SME		0	0	0	C	0	0	0	0 0		0	0	0	0 0	0	0	
	Equity		0	0	0	C	0	0	0	0 0		0	0	0	0 0	0	0	
	Securitisation		0	0	0	C	0	0	0	0		o o	0	0	0	0	0	
	Other non-credit obligation assets		0	0	0	C	0	0	0	0			0	0	0	0	0	
	TOTAL		0	0	0	O		0	0	0			0	0	0 0	0	0	
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0						0	0 0	0	0	

				eline Scen				
as	of 31/12	/2014	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 Sto
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-

			Adve	rse Scenaı	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	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	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

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         <	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	aseline Scenari	0	A	Adverse 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	97	97	97	97	97	97	97
Net trading income		15	15	15	14	14	15
of which trading losses from stress scenarios		-1	0	0	-2	-1	-1
Other operating income	5	5	5	5	5	5	5
Operating profit before impairments	96	86	83	86	84	81	84
Impairment of financial assets (-)	11.715	-13	-9	-9	-20	-23	-22
Impairment of financial assets other than instruments designated at fair value through P&L (-)	11.715	-13	-9	-9	-20	-23	-22
Impairment Financial assets designated at fair value through P&L (-)	0	0	0	0	0	0	0
Impairment on non financial assets (-)	0	0	0	0	0	0	0
Operating profit after impairments from stress scenarios	108	73	73	77	64	58	63
Other Income and expenses	12	3	3	3	3	3	3
Pre-Tax profit	120	77	77	80	68	62	66
Tax	-16	-23	-23	-24	-20	-18	-20
Net income	104	54	54	56	47	43	46
Attributable to owners of the parent	104	54	54	56	47	43	46
of which carried over to capital through retained earnings	104	21	21	23	19	17	19
of which distributed as dividends	0	32	32	34	28	26	28

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	2,355	2,369	2,389	2,408	2,424	2,482	2,554		
Risk exposure amount Securitisation and re-securitisations	0	0	0	0	0	0	0		
Risk exposure amount Other credit risk	2,355	2,369	2,389	2,408	2,424	2,482	2,554		
Risk exposure amount for market risk	839	839	839	839	839	839	839		
Risk exposure amount for operational risk	324	328	329	329	329	329	330		
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	3,518	3,536	3,557	3,576	3,592	3,650	3,723		

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### **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			
			LONG EXPOSURES	nocitions of cov		exposures (long) n ner counterpaties (		DIREC	CT SOVEREIGN EXPOS	URES IN DERIVA	TIVES (1)	INDIRECT SOVEREIGN EXPOSU	RES (3) (on and off balance sheet)		
		(accounting value	e gross of provisions) (1)	positions of sov	is a maturi	ty matching) (1)	only where there	Derivatives with po			th negative fair value at 1/12/2013	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 S1/12/2013 (-	Notional value Fair-value at 31/12/2013 (-)		
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Austria	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [	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		
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Bulgaria	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[ 0 - 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	<b>0</b> 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Denmark	5 0 0 0 0 0 0	0 0 0 0 0 0	5 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	5 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [	France	99 100 0 0 0 0 0	0 0 0 0 0 0	99 100 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	99 100 0 0 0 0 0 1 <b>99</b>	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	UES AS OF 31/12/2013				VALUES AS OF	31/12/201	3	VALUES AS OF 31/12/2013			
		(accounting value	LONG EXPOSURES gross of provisions) (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 [	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	<b>0</b> 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	VALUES AS OI	31/12/2013	
		(accounting value	LONG EXPOSURES gross of provisions) (1)	positions of sov	IET DIRECT POSITIONS (gross exposures (long) net of cash short ositions of sovereign debt to other counterpaties only where there is a maturity matching)  (1)			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		e 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 31/12/2013	
[ 0 - 3M [	Lithuania	11 55 73 17 1 0 0	0 0 0 0 0 0	11 55 73 17 1 0 0	0 0 0 0 0 0	0 0 0 0 0 0	11 55 72 16 1 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[ 0 - 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 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 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[ 0 - 3M [	Norway	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[ 0 - 3M [	Poland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[ 0 - 3M [	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 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 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 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 OF 31/12/2013			
		(accounting value	LONG EXPOSURES gross of provisions) (1)	nocitions of cov	NET DIRECT POSITIONS (gross exposures (long) net of cas positions of sovereign debt to other counterpaties only when is a maturity matching) (1)			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 O	F 31/12/20:	13			VALUES AS OF	31/12/201	3	VALUES AS OF 31/12/2013			
		GROSS DIRECT L	ONG EXPOSURES	manihi awa of any	ereign debt to oth		net of cash short only where there	DIREC	CT SOVEREIGN EXPOS	URES IN DERIVA	ΓIVES (1)	INDIRECT SOVEREIGN EXPOSURES	6 (3) (on and off balance sheet)		
			1)			ty matching) (1)		Derivatives with po 31/12			th negative fair value at 1/12/2013	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 - 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		
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Others	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		

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.

**2014 EU-wide Stress Test** Capital

		Capital			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	788	820	842	865	821	842	863	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	788	820	842	865	821	842	863	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)	502	502	502	502	502	502	502	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	285	307	328	351	304	322	340	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I of CRR
	A.1.3	Accumulated other comprehensive income	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 CR
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	0	0	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		-
	A.1.4	Other Reserves	0	0	0	1	0	0	0	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	36	36	36	36	36	36	36	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0		CA1 {1.1.1.7}	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised	0	0	0	0	0	0		CA1 {1.1.1.9}	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	gains/losses from AFS portfolio  Adjustments to CET1 due to prudential filters from unrealised gains/losses from	0	0	0	0	0	0	0		Articles 32 to 33 or and 30 (1) point (i) or citic
	A.1.9	Sovereign Exposure in AFS portfolio  (-) Intangible assets (including Goodwill)	0	0	0	0	0	0	0	CA1 {1.1.1.10 +	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles
		(-) DTAs that rely on future profitability and do not arise from temporary differences		0	·	0		0	0	1.1.1.11}	4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.10	net of associated DTLs	-10	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	-26	-24	-25	-24	-21	-17		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
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379( of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR ar
	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) ar 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	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	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
	A.1.20.3	Other transitional adjustments to CET1 Capital excl. adjustments for Sovereign exposure in AFS (+/-)	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)	788	820	842	865	821	842	863	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	0	0	0	CA1 {1.2}	Article 71 of CRR
	<b>B</b> B.1	TOTAL RISK EXPOSURE AMOUNT  of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+)	3,518 0	3,536 0	3,557 0	3,576 0	3,592 0	3,650 0	3,723 0	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR  Articles 36(1) points (a) and (i); Article 38 and Article 48 CRR
	B.2	of which: stemming from CVA capital requirements (+)	2.32	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 (+)	0	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 (-)	-74.06	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 <b>C.1</b>	of which: others subject to the discretion of National Competent Authorities  Common Equity Tier 1 Capital ratio	0 22.39%	23.20%	23.67%	24.18%	0 22.85%	23.08%	23.17%	CA3 {1}	Article 124 to 164 of CRR
CAPITAL RATIOS (%)											
Transitional period	C.2	Total Capital ratio	22.39%	23.20%	23.67%	24.18%	22.85%	23.08%	23.17%	CA3 {3}	
	C.3	Total Capital ratio	22.39%	23.20%		24.18%	22.85%	23.08%		CA3 {5}	
	D	Common Equity Tier 1 Capital Threshold		283	285	286	198	201	205		
	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	Memorandum items  F.1	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 adverse scenario (2)					0	0	0		
		adverse scenario (2)									
	G	Fully Loaded Common Equity Tier 1 Capital ratio (3)				24.18%			23.17%		

<sup>(1)</sup> 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 mand	atory restructuring plan		ed before 31st Dece Commission.	mber 2013 and formally agreed with the European
	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